

Replies to the pre Bid Queries for EOI 02/2024-25 dated 02/08/2024 Expression of Interest for Empanelment of Corporate Business Correspondents in Canara Bank.					
Sl.No	Section/Annexure / Appendix	EOI Clause	Clause/Technical Specification	Bidder's Query	Bank's response
1	Annexure Eligibility Criteria	3- Clause-8	The bidder should be a CBC of at least 2 Public Sector Banks in India during last 3 years	Transaction Solutions International India Pvt Ltd has been operating as a Corporate Business Correspondent for Airtel Payments Bank since January 2019. We provide Domestic Money Transfer and Aadhaar-enabled Payment System (AePS) banking services to customers through our agent network with Airtel Payments Bank. Can our engagement with Airtel Payments Bank, be considered as fulfilling the requirement for the implementation of the Kiosks/Non-Kiosks Based Banking Service Solution in private sector banks?	Bidder to refer Corrigendum-1.
2	Bid Details in Brief Description	6	Earnest Money Deposit(Refundable)	As per the MSME Public Procurement Policy, MSE registered bidders should be exempted from payment/submission of Tender fee and EMD. Hence we hereby request you to please exempt MSE registered bidders from submission/payment of EMD	EMD shall be Exempted as per the Prevailing Government Guideline.The bidder seeking EMD exemption, must submit the valid supporting document.
3	Objectives	4.3	The Bank is looking for entities who have sufficient Experinc, resources.	If CBC would be agree to match L1 prices than how Many CBC would be appointed and How many number of Allocation would be alloted to each CBC's.	The current EOI is for empanelment of corporate BC. The bidders who qualify in this empanelment process, Bank will empanel them as per EOI terms and conditions. RFQ will be floated among empanelled CBCs.
4	Account Opening/Product Registration and Activation	Scope of work 2.2	Hardware Like Tab/Biometric Device, Thermal printers,Passbook printers, Pin Pad Devices need to be provide by the bidder	Can bidder charge this cost from the BC agents.	Bidder to comply with EOI terms and Conditions.
5	Acceptance of Scope of Work	Sl.07	Empanelment will be valid maximum for three years only after execution of the required agreement with bank.	1.After completion of 3 years tenure Bidder has to participate in the Bid again or agreement will be renewed. 2.BCA Appointed by the selected bidder would be continue after 3 years or will be transferred to new selected bidders.	Empanelment will be valid for three years.
6	Acceptance of Scope of Work	Sl.01	Bidder will select, engage, train, educate, appoint and monitor Agent in areas allocated by the Bank in Rural, Semi Urban, Urban and Metro locations for providing basic banking services through Micro ATM/Tab devices as per the empanelment of bidder and requirement of the Bank.	We hereby request that It is necessary to clarify and confirm whether the bank is looking for POS and Kiosk devices, or only POS devices, or only Kiosk devices for this tender.	At present,Tab based devices to be deployed.



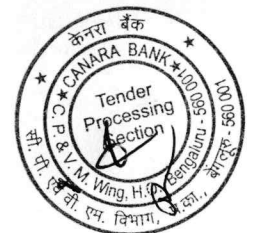
7	Acceptance of Scope of Work	Sl.03	Security Deposit Total amount of Rs.25 lakhs by way of FDR for a minimum period of 4 years (3 years +1 year Claim period) for initial block of 200 BC agents to be deployed by CBCs. Subsequently, as and when the Corporate BCs deploys additional BC agents (In excess of initial block of 200) security deposit of Rs.10 lakhs in the form of Bank guarantee issued by scheduled commercial bank for 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	We respectfully request a reduction in the Earnest Money Deposit (EMD) amount to Rs. 10 Lakh, aligning with industry standards. For instance, State Bank of India required a significantly lower EMD of Rs. 10 Lakh despite a larger scope of Business Correspondent locations compared to the present RFP.	Bidder to refer Corrigendum-1
8	Acceptance of Scope of Work	Sl.03	Security Deposit Total amount of Rs.25 lakhs by way of FDR 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 in the form of Bank guarantee issued by scheduled commercial bank for 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	We kindly request that all security deposit amounts be submitted exclusively in the form of a Bank Guarantee. To facilitate this process, please provide the necessary account details for issuing the Bank Guarantee.	Bidder to refer Corrigendum-1
9	Acceptance of Scope of Work: 8	Sl.06	The rates of commission payable to the CBCs will be as per L1 bidding in the limited RFQ which shall be floated subsequently. However, commission sharing between corporate BC and their Agents shall be in the ratio of 20:80 in rural and semi urban locations respectively and 30:70 in urban and metro locations respectively.	L1 bidding in the Limited RFQ	The clause is self explanatory. Bidder to comply with EOI terms and Conditions.



10	Scope of Empanelment:6	Scope of Empanelment	6.2.1 To use only the devices certified/ approved by the bank's technical Team. 6.2.2. Tab devices should be Android version 12 or above and screen size to 8 to 9 inches or above. 6.2.3. Registered biometric devices shall be L1 biometric devices.	With this specifications CBC can take the devices from any vendor or specific which bank will suggest.	The CBCs shall purchase devices as per the specifications suggested by the bank and approved by the bank's technical team
11	Acceptance of Scope of Work:5	Sl No:5	BC Agents are further required to deliver financial products & financial services in allotted locations as prescribed by Bank / RBI viz. Opening of Accounts, Receipts from and payment to the customers of our bank and other banks, Remittance, Disbursement of Small Value Credit, Recovery in Standard loan accounts, Recovery in NPA accounts, Formation of SHG/ JLG & Credit Linkage, Providing Insurance/ Pension, Financial Literacy etc. as per extant guidelines of Bank or likely to be introduced by Govt. Of India/ RBI or any other regulatory authorities from time to time.	"Pension" Means APY or any other schemes which bank will offer in future.	Related FI products
12	Annexure-12	6	The rates of commission payable to the CBCs will be as per L1 bidding in the limited RFQ which shall be floated subsequently. sharing between Corporate BC and their Agents shall be in the ratio of 20:80 in Rural and Semi Urban locations respectively and 30:70 in Urban and Metro locations respectively.	Please clarify on this point that the CBC commission structure will be decided by L1 bidding. In all other banks where we are working the commission to CBC is decided by the bank for each product and not through L1 bidding.	The clause is self explanatory. Bidder to comply with EOI terms and Conditions.
13	Annexure-3 Pre-Qualification Criteria	PreQualification Criteria	CBC Should have at least 500 BC Locations in PSB/RRBs	We request bank to increase the implemented locations to at least 3000 locations instead of 500 locations, which shall give broader experience bidder both in operational & technical aspect, to participate and service bank for the larger volume.	Bidder to comply with EOI terms and Conditions.
14	Annexure-3 Pre-Qualification Criteria	PreQualification Criteria	The entity should be CBC for at least 2 Public Sector Banks/Regional Rural Banks during last 3 years	We request bank to increase the experience to at least 5 Public sector banks instead of 2 public sector banks/ Regional Rural Banks during last three Financial Year, which shall give broader experience bidder both in operational & technical aspect, to participate and service bank for the larger volume	Bidder to refer Corrigendum-1.



15	Acceptance of Scope of Work	Acceptance of Scope of Work	The rates of commission payable to the CBCs will be as per L1 bidding in the limited RFQ which shall be floated subsequently. However, commission sharing between corporate BC and their agents shall be in the ratio of 20:80 in rural and semi urban location respectively and 30:70 in Urban and Metro locations respectively.	In light of the empanelment process, we kindly request that the bank establishes and standardizes commercial terms consistently across all regions, in line with industry standards. This uniformity will ensure that agent-related activities remain consistent and viable throughout the project, without adversely affecting agent performance. Moving forward, the bank will have the flexibility to adjust these commercial terms based on evolving needs. Finally, object of the project should be win-win situation between Bank-BC-CBC. Request bank to consider the same and amend the clause accordingly.	The clause is self explanatory. Bidder to comply with EOI terms and Conditions.
16	Annexure 3	Clause No-5	CBCs should have at least 500 BC locations in PSB/ RRBs.	1. Kindly include Scheduled Banks also along with PSB's/ RRB's. Many bidders are working with Private banks and Small Finance Banks in the same manner as they are doing with PSB's/ RRB's. 2. Is this about 500 Allotted locations OR active locations? - If this is about ALLOTTED locations, so no questions from us. - But if this is about ACTIVE locations, request to keep this as AT LEAST 200 locations.	Bidder to refer Corrigendum-1.
17	Annexure 3	Clause No-13	The bidder should have positive Net Worth as on 31/03/2023 and also should have not eroded by more than 30% in the last three financial years, ending on 31/03/2023.	The stipulated period of 3 years also includes 2020-21, the 1st wave of severe, once in a century pandemic, COVID-19 from April-2020- June 2021 completely locked down situation means no/least physical movements. This was also followed massively in the next Financial year with 2nd wave of severe, once in a century pandemic, COVID-19 from April 2021 - June 2021 completely locked down situation means no/least physical movements Majorly hit were the MSME's like us and most of the potential bidders. Now most of MSME's like us must have eroded good amount of reserves and surplus during these TWO financial years as mentioned above and must have got reduced Network in FY 2021-22 over FY 2020-21. Hence, We request you to consider FY 2021-22 as the first financial year and FY 2023-24 as the 3rd Financial Year. The FY 2023-24 annual Balance Sheet and other documents may be submitted as CA certified provisional if the audit is not completed	Bidder to comply with EOI terms and Conditions.



18	Annexure 3- Point number 5 to 8	CBC should have at least 500 BC locations in PSB/RRBs		<p>Companies have been providing services to citizens in towns/villages covering Tier 2 to Tier 6 areas from fixed brick and mortar premises with dedicated teams for more than 15 years. Many have presence in multiple states with robust IT systems and are well equipped to provide BC services.</p> <p>Points 5 to 8 of Annexure 3 in the eligibility criteria are focused solely on past experience as a BC thereby eliminating companies working in the citizens services space. It also implies that companies with a clear focus and demonstrated capability of working in rural India which could bring in CASA, rapidly build both assets and liabilities will not be able to service their existing customer base with banking services leading to a lost opportunity for all stakeholders.</p> <p>It would be in the interest of the bank to allow more companies to participate, especially those that are committed to the rural space. This will lead to reduced costs and a more efficient BC network for the bank. the only change required would be to introduce a clause in points 5 to 8 of Annexure 3 that states "BC locations and/or citizen service centers".</p>	Bidder to comply with EOI terms and Conditions.
19	Scope of Work	Acceptance of scope of work	Security Deposit Total amount of Rs.25 lakhs by way of FDR 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 in the form of Bank guarantee issued by scheduled commercial bank for 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	Security Deposit amount (Rs.25 lakhs)at the time of RFP Submission or at the time of Agreement -Please clarify.	To be made by the successfully selected CBC before executing Service Level Agreement (SLA)
20	Annexure-3 Pre-Qualification Criteria	Certificate of local content to be submitted as per Annexure-13	The bidder (including OEM and OSD/OSO, if any) should either be Class-I or Class-II local supplier 2. as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/202	Clarification required	Bidder to refer Corrigendum-1.



21	ANNEXURE-8	ANNEXURE-8	NONDISCLOSURE AGREEMENT	WHEN TO SUBMIT	To be submitted along with tender documents as part of EOI Terms and Conditions.
22	General	General	General	We are an emerging STARTUP (and MSME) in this field of Corporate Business Correspondent and hope for getting a chance to expand the banks business. Are there any relaxation for the Startup companies and can we apply as we are keen in the business of CBC	EMD shall be Exempted as per the Prevailing Government Guideline.The bidder seeking EMD exemption, must submit the valid supporting document.
23	Annexure	Annexure-3	4.g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above	In the consortium, 1 entity is engaged in IT & ITeS and another entity engaged in BC activity. Can the IT & ITeS company eligible to apply.	The Pre-Qualification Criteria No.4 is self explanatory. Bidder to comply with EOI terms and conditions.
24	Acceptance of scope of work	Sl No:11	11.iii. To ensure that the outlets are manned by reliable and knowledgeable persons so that business continuity is maintained.	Whether BC agent has to work in fixed outlet only or can go door to door?	Should work for 4 hours in a fixed location and subsequently move around to service area locations for providing services
25	Annexure - 3	Pre-qualification Criteria point no.5	CBCs should have at least 500 BC locations in PSB / RRBs.	We suggest the criteria to be CBCs having more than 1000 BCs so that only capable and experienced can participate in the bid process.	Bidder to comply with EOI terms and Conditions.
26	Annexure - 3	Pre-qualification Criteria point no.14	The Bidder should have an average annual turnover of Rs.1 Cr and above in the last 3 (three) financial years (i.e. 2020-21, 2021-22, and 2022-23)	We suggest if you may consider the annual turnover of financial year 2023-24 for the CBCs whose balance sheet has been audited and finalized.	Bidder to comply with EOI terms and Conditions.
27	Annexure Eligibility Criteria	3- Clause-8	The bidder should be a CBC of at least 2 Public Sector Banks in India during last 2 years	1.We are experienced in this field with a total of 452 BCA as we have to deploy BCA in the Bank of India as per allocation by the Bank only. But as per terms in the EOI document that minimum 500 BCA is required to participate, hence we are raising the query so we can have a small relaxation to participate. 2) Also we are only working for Bank of India (PSB) and one another Bank i.e ESAF Small Finance Bank (Private) but it is mentioned in the EOI document that the applicant must have the work experience of two PSB Banks. Keeping in view the recent RFP open by Indian Bank (PSB), the condition for work experience is only with one PSB is required, in view of the above, request you to consider the relaxation for the same so we can participate	Bidder to refer Corrigendum-1.
28	6	Earnest Money Deposit(Refundable)		Whether MSME is Exempted for depositing EMD amount.	EMD shall be Exempted as per the Prevailing Government Guideline.The bidder seeking EMD exemption, must submit the valid supporting document.
29	13.3	Submission of Bids	Bids sent through Courier/Post will not be accepted	If same can be sent through speed Post or online portal.	Bidder to comply with EOI terms and Conditions.



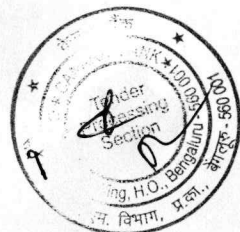
30	15	Annexure 3	Bidder has to submit Notarized Affidavit	What will be the Stamp paper value. Is there any other Annexures where Stamp paper need to be given if yes than what will be the value of the same.	Bidder to submit the same as per respective State Stamp Act
31	3	Scope of Work	25 Lakh FDR for initial 200 BC	If this can be reduce to 10 lakh, and 5000/- per BCA	Bidder to comply with EOI terms and Conditions.
32	6	Scope of Work	The rates commission payable to CBC	Do we need to quote the service wise commission as it is mention the rates and commission payable to the CBC will be as per L1 Bidding.	Current process is for empanelment. RFQ will be floated among empanelled CBCS.
33	Pre Qualification Criteria	Annexure-3 point no:8	The entity should be CBC for at least 2 Public Sector Banks/Regional Rural Banks during last 3 years.	Request to re-think on the mention clause (Consider 1 Public Sector Bank)	Bidder to refer Corrigendum-1
34	Scope of Empanelment of	6.1	To provide basic Banking facilities in Sub Services Area(SSA)/Non SSAs in Rural, Semi Urban, Urban or Metro centres by deploying BC Agents.	Minimum No of Outlets to be allotted per BCA and No of BCA's will be selected per State/Geography.	Current process is for empanelment.The needful shall be disclosed in subsequent process
35	General	General	Proposed Commercials of the BCA & BCO's	Present Commercials and revenue sharing.	Query not relevant to the present empanelment process.Current process is for empanelment.
36	General	General	General	As per the guidelines, interested participants are required to share a scanned copy of the authorization letter and a valid ID card of the participant. Please confirm if there are any specific formats or additional documents required.	To be Provided as per Annexure 5 of EOI
37	General	General	General	We understand that the rates commission to the CBC will be as per L1 bidding in the limited RFQ, which shall be floated subsequently. Could you please clarify when the commission chart will be received according to the particular services.	Current process is for empanelment. RFQ will be floated among empanelled CBCS.
38	Annexure - 14	Letter from PSB / RRBs	Confirmation on BCAs with L1 devices	Though the devices are ready to deploy few banks technology service providers are not ready with the L1 application, this will impact on this number, please exclude the same	This clause/conditions stands deleted.Refer corrigendum-1.
39	6	Scope of Equipment	Tab Device should be Android version 12 or Above and Screen Size to 8 to 9 inches or above	Tab Devices are getting outdate and being replaced by more secure integrated MicroATM having 5.5 Screen Size. Request bank to please relax screen size criteria.	Bidder to comply with EOI terms and Conditions.
40	Annexure 12	Security Deposit	Total Amount of Rs. 25 Lakhs by way of FDR for a minimum period of 4 years (3 years + 1year claim period) for initial block of 200 BC agents to be deployed by CBC.	Request bank to kindly permit for Bank Guarantee for Rs. 25 Lakhs . Bank is requested to reduce Security deposit / BG to Rs.20 .00 Lacs for 200 BC Agents	Bidder to refer Corrigendum-1.
41	Annexure 12	Acceptance of Scope of Work	The Rate of Commission payable to CBC will be as per L1 in the limited RFQ which shall be floated subsequently.	All other Banks have uniform Commission structure for payment to BC Agents and RFP is for empanelment of CBC. Request bank to please consider to avoid unsustainable pricing and to ensure good quality of services.	Bidder to comply with EOI terms and Conditions.
42	Annexure 14		Format of letter from Public Sector Bank/RRBs	Our Client banks are not agreeing to include minute details in the experience certificate. Request bank to simply by limiting it to Tenure, No of L	Bidder to comply with EOI terms and Conditions.



43	Submission of Bids	13.3	Bids sent through post / courier will not be accepted / evaluated. No Offer will be accepted directly.	In order to encourage all the interested & reputed CBCs from across the length & breadth of the country to participate in this Bidding process and also, to be time & cost-efficient, the Bank, being a forerunner in implementation of IT related products & services, may consider making provision for Online submission of the Bid documents; optionally, the Bank may also seek submission of hardcopy through Speed Post / Registered Post / First Class Courier.	Bidder to comply with EOI terms and Conditions.
44	Submission of Bids	13.7	The bidder should make all the necessary arrangements to ensure that the sealed and marked tender documents are dropped in the Tender Box only at the Place, Venue, Date and Time mentioned in Bid schedule.	In case the Bank decided to retain the process of physical Bid documents being dropped in the Tender Box, it may consider giving the option for the Bidders to drop the Bid Documents <u>on or before</u> the Date & Time mentioned in Bid schedule.	On or before the Date & Time mentioned in Bid schedule
45	Bid Opening	14.1	EOI will be opened in the presence of the Bidder's representative/s who may choose to attend the bid opening as per Bid Schedule. Bidder's representative may be present in the place and venue well in time along with an authorization letter in hand for each bid opening under this EOI, as per the format (Annexure-5) enclosed and sign in Register for Attendance during opening of EOI.	Being a technology savvy Bank, the Bank proposes to conduct the Pre-Bid Meeting, Online, through Microsoft Teams. The Bank may consider similar arrangement for the Bid Opening meeting as well, which would result in enormous savings in terms of time & resources for both the Bank as well as the Bidders.	Bidder to comply with EOI terms and Conditions.
46	Annexure-3: Pre-Qualification Criteria	2	The bidder (including OEM and OSD/OSO, if any) should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/2020.	The Bank may kindly reconsider the applicability of this clause for CBCs, who are just mandated to manage the BC Agents, who, in turn, would render the approved Banking Services, using the FI technology being provided by the Bank. (BC Agents would be investing on the appropriate frontend Device - Micro ATM - being mandated by the Bank.)	As it is Make in India Clause, declaration to be provided by the vendor as per EOI terms and Conditions.
47	Annexure-3: Pre-Qualification Criteria	8	The entity should be CBC for at least 2 Public Sector Banks / Regional Rural Banks during last 3 years. The bidder should submit Satisfactory performance certificate from clients / copies of purchase order / work order / reference letter from the clients to this effect.	For various reasons, there could be delays or non-receipt of certificate from the clients. Moreover, some of the Banks directly enter into BC Agreement, skipping Purchase Order or Work Order. In such a situation, the Bank may kindly permit the Bidders to submit a Self Declaration, furnishing details, such as, name of the client, date of commencement of service & number of BCAs being managed; optionally, select pages of the Bank-confidential BC Agreement may be submitted, without violating the confidentiality norms.	Bidder to comply with EOI terms and Conditions.



48	Annexure-3: Pre-Qualification Criteria	19	Past / present litigations, disputes, if any (Adverse litigations could result in disqualification, at the sole discretion of the Bank)	We understand that only past or present litigations or disputes that are currently open / remaining unresolved, need to be reported. The Bank may kindly confirm.	Bidder to comply with EOI terms and Conditions. Both resolved and remaining unresolved to be provided
49	Annexure-3: Pre-Qualification Criteria	20	The Applicant should not have any Service Level Agreement pending to be signed for more than 6 months from the date of issue of purchase order issued by any of the Banks / financial institutions as on the date of bid submission.	For reasons not attributable to the Applicant / Bidder, the SLA may remain pending for more than 6 months. The Bank may kindly consider offering exemption in such cases.	Bidder to comply with EOI terms and Conditions.
50	Annexure-4: Bidder's Profile	10	<u>Beneficiary Bank Details</u> Beneficiary Name Beneficiary Account Number	We understand that the Bidder needs to provide here its Bank details - i.e., the Bidder has been termed as Beneficiary here. The Bank may kindly confirm.	Yes, Bidder understanding is correct.
51	Annexure-6: List of Major Customers of the Bidder in Last 3 Years and References	5	Documentary Proof like Satisfactory Letter from customer to be Enclosed or Purchase Order copies to be enclosed.	In case of delay in securing the Satisfactory Letter from the customer or customer directly entering into BC Agreement, instead of issuing Purchase Order, the Bidder may be permitted to enclose relevant pages of the BC Agreement, without violating the confidentiality norms stipulated by the customer.	Bidder to comply with EOI terms and Conditions.
52	Annexure-12: Scope of Work 1. Enrolment of Customers	1.3	The equipment provided for the above stated front-end activity should be robust, reliable & easy-to-use, and customized to Indian rural / urban conditions.	The Bank has proposed deployment of Micro ATM. The Bank may kindly explore the possibility of facilitating procurement of an appropriate Micro ATM from an (or, maximum, two) OEM, which would result in multiple benefits, including ease of maintaining the BC App for the Micro ATM, lower cost of ownership due to bulk procurement, better service, etc. (A leading PSB had recently facilitated procurement of a particular Micro ATM from an OEM, benefiting all the stakeholders)	CBCs have to deploy the devices to BCAs as per the technical specifications stipulated by the Bank.
53	Annexure-12: Scope of Work 2. Account Opening / Product Registration and Activation	2.2	Hardware System should be compliant of bank / GOI / DFS / RBI / UIDAI / IDRBT / and any other regulatory / legal guidelines and should be capable of handling all registrations and deregistration	In order to have uniform Hardware, due to the benefits that would accrue, the Bank may kindly explore finalizing an appropriate Micro ATM and facilitate procurement of the same by all the selected CBCs.	Technical specifications will be suggested by the bank during the subsequent process. The vendors need to deploy the devices as suggested by the bank
54	Annexure-12: Scope of Work 2. Account Opening / Product Registration and Activation	2.5	The front-end systems along with the personnel handling the process should be capable of enforcing all the controls require by the Bank.	The Bank may kindly explore the possibility of finalizing an appropriate Micro ATM, for procurement by the selected CBCs. Further, we understand that the Bank's FI TSP would take care of the controls required at the Application level. The Bank may kindly confirm.	Technical specifications will be suggested by the bank during the subsequent process. The vendors need to deploy the devices as suggested by the bank. Bank's Technical support team shall be providing the interface in BC Tabs for operations



55	Annexure-12: Scope of Work 4. Customer Account Operations:	4.13	The receipts and statements should be in English / vernacular language as may be stipulated by the Bank.	We understand that this requirement would be taken care of by the FI Technology Service Provider of the Bank. The Bank may kindly confirm.	Requirement would be taken care by the bank
56	Annexure-12: Scope of Work 5. Operation at BC Outlet (BCO) - Kiosks:	5.4	The Selected Bidder should take a printout of the Opening Balance of Cash, Closing Balance of Cash and the list of all transactions in between.	We understand that by 'Selected Bidder', BC Agents are being meant. As regards the printout specified, since the Thermal Print fades over a period of time, taking such printout would not serve any useful purposes. Hence, the Bank may kindly re-consider this requirement.	Apart from print outs, the BCs are required to maintain transaction registers at BC point.
57	Annexure-12: Scope of Work 5. Operation at BC Outlet (BCO) - Kiosks:	5.5	As all the transactoins 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.	We understand that the FI Technology Service Provider of the Bank would be providing the log, in case of dispute / requirement, as the CBC would not have access to the same. The Bank may kindly confirm.	Necessary support in this regard will be the given by the bank. Bidders to ensure that BCAs maintain the BC transaction registers at BC points.
58	Annexure-12: Scope of Work 7. Cash Management:	7	The Selected Bidder will be solely responsible for the cash management. Suitable Insurance for Cash held at BCO / KIOSKS and cash in transit to be obtained and the policy / proof is to be submitted to the Bank.	We would like to submit that as the CBCs do not have any insurable interest on the BCA cash - the Working Capital is being arranged by the BCA concerned - the Insurance Companies do not accept Cash-on-Hand and Cash-in-Transit Insurance by the CBCs, for the cash being handled by the BCAs. Hence, only those BCAs who are interested in insuring their cash, may be able to take the Insurance cover, individually. (Some of the Banks have extended such Insurance cover, as part of their Branch cash, subject to certain limits, like, Rs.1.50 Lakhs) Hence, request the Bank to kindly consider modifying this clause suitably.	Bidder to comply with EOI terms and Conditions.
59	Annexure-12: Scope of Work 8. Acceptance of Scope of Work:	6	The rates of commission payable to the CBCs will be as per L1 bidding in the limited RFQ which shall be floated subsequently.	BC Service is a low margin business with enormous risks for all the stakeholders. Some of the CBCs, without appropriate understanding of the business, quote impractical rates, leading to viability challenges for all the Service Providers and business risks for the Banks. Recognizing this challenge, most of the PSBs have now adopted a model, wherein the Banks fix the rates for various services and CBCs are being selected based on their merits in other aspects.through the RFP process. The Bank may kindly consider adopting similar model, where the selected Bidders would be compensated on the Bank approved rates.	Bidder to comply with EOI terms and Conditions.
60	Annexure-12: Scope of Work 8. Acceptance of Scope of Work:	7	Empanelment will be valid maximum for three years only after execution of the required agreements with Bank.	Generally, a Micro ATM lasts for 5 to 7years; Micro ATM Vendors are willing to offer 3-year Warranty and 4 year AMC. For a BCA, using a Micro ATM for a longer period of time would help reduce the overheads. Hence, the Bank may kindly consider offering the Contract for 3 years, with an option to renew for at least additional 2 years.	Empanelment will be valid for three years.



61	Annexure-12: Scope of Work 8. Acceptance of Scope of Work:	11 (ii)	Each BC Point should display a notice board with details such as timing of BC point, contact details and address of Link branch, villages covered and Grievance redressal details, Do's and Don'ts etc.	Whether the BCAs can render Doorstep Banking Services and operate from public places, like, Gram Panchayat Bhawan / government owned premises, wherever possible, in order to ensure viability for the BCAs, as advised by DFS to all PSBs, vide its letter dated 28.12.2022? Such an arrangement would enable many deserving candidates, including women, to take up the role of BCAs, due to reduced overheads / burden.	Yes
62	Annexure-13: Self-certification of the bidder towards Local Content	1	We,, is having the local content of ___% and meets the local content requirement of 'Class-I local supplier' / 'Class-II local supplier' for the above referred tender.	Since the CBCs would only be managing the BC Agents, this Annexure may not be applicable to the CBCs. Hence, the Bank may kindly review the need for this Self-certification.	As it is Make in India Clause, declaration to be provided by the vendor as per EOI terms and Conditions.
63	Annexure-14	Tables	No. of SSA Locations; No. of NE locations; No of LWE locations / island locations. PMJDY, PMJJBY, PMSBY, APY	Banks either do not maintain the data related to the information sought for or may not like to share their confidential information or adopt their own model of furnishing such letter. Hence, the Bank may kindly modify this format, to seek such non-confidential information as (a) duration of the Contract (b) number of BCAs being managed (c) quality of service.	Bidder to comply with EOI terms and Conditions.
64	Annexure-3	Pre -Qulaification Criteria	2.The Bidder(including OEM and OSD/OSO) should either be calss-I and Class-II local supplier as defined in public procuemnt (Preferable to make in India) revised order dated 16/09/2020. Certificate of Local content (Annexure - 13)	Request you to let us know applicability of this clause for CBC services/Scope of this EOI.	As it is Make in India Clause, declaration to be provided by the vendor as per EOI terms and Conditions.
65	Annexure-3	Pre -Qulaification Criteria	5. CBCs should have at least 500 BC locations in PSBs/RRBs	Considering Bank's intention to empanel experienced and competent CBCs as spelt out in Point no. 6.3/6.4 under Scope of Empanelment, we would request to please increase the BC Point criteria from 500 to minimum of 5000. Moreover, CBCs having wide presence should get adequate weightage in the Scoring as suggested hereinabove.	Bidder to comply with EOI terms and Conditions.Further bidder to refer corrigendum-1
66	Annexure-3	Pre -Qulaification Criteria	6.The bidder should have experience of at least 2 years in relevant field.	We would request the Bank to please increase the tenure from 2 years to minimum of 5 years & above so that vendors with reasonable experience are empaneled. Due weightage may be given to 10 years or more experienced.	Bidder to comply with EOI terms and Conditions.
67	Annexure-3	Pre -Qulaification Criteria	7.CBCs should have presence in at least 2 States	Similarly, CBCs having their presence in 15 States and above, may be given adequate weightage who have wide presence across PAN India.	Bidder to comply with EOI terms and Conditions.
68	Annexure-3	Pre -Qulaification Criteria	8.The entity should be CBC for at least 2 PSU Banks/RRBs during last 3 years.	We suggest the Bank to kindly consider CBCs dealing with at least 5 PSU Banks and RRBs separately and due weightage may be given for association with PSU's in the Scoring sheet.	Bidder to refer Corrigendum-1.



69	Annexure-3	Pre -Qulaification Criteria	13.The Bidder should have positive Net Worth as on 31.03.2023 and also should not have eroded by more than 30% in the last three years, ending on 31/03/2023	In order to empanel financially strong CBC partners, we would kindly suggest to fix the minimum Net Worth of Rs.25 crore as on 31.03.2024 and Bank may assign points accordingly in allocating score.	Bidder to comply with EOI terms and Conditions.
70	Annexure-3	Pre -Qulaification Criteria	14.The bidder should have an average annual turnover of Rs.1 cr & above in last 3 (Three) financial years (i.e., 2020-21, 2021-22, 2022-23). This must be the individual company turnover and not of any group of comapines	Kindly consider minimum annual turnover of Rs.100 cr & above so that only financially competent CBCs can participate for empanelment.	Bidder to comply with EOI terms and Conditions.
71	Annexure 12	4.Customer Account Operations:	4.9 The system should have provision for generating/printing receipt at a later date for submission as proof in case of disputed transaction.	As per clause 3.3, since the software solution of the product and services will be provided by the Bank, this cluse should be removed.	Clause is self explanatory. Bidder to comply with EOI terms and Conditions.
72	Annexure - 12 Scope of Work	8.Acceptance of Scope of Work	3. Security Deposit: Security Deposit Total amount of Rs.25 lakhs by way of FDR for a minimum periode of 4 years (3years +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 in form of Bank Guarantee issued by scheduled commercial Bank for Minimum period of 4 years (3 years + 1 years claim period) to be obtained for every additional block of 200 BC agent or part thereof.	We request Bank to consider accepting Performance Bank Guarantee also from scheduled commercials Bank instead of 25 Lakhs FDR for initial block of 200 BC agents also.	Bidder to refer Corrigendum-1
73	Annexure - 12 Scope of Work	8.Acceptance of Scope of Work	6. The rate of commission payable to the CBCs will be as per L1 bidding in the limited RFQ which shall be floated subsequently. However, commission sharing between corporate BC and their Agents shall be in the ratio of 20:80 in Rural and semi Urban Locations respectively and 30:70 in Urban and Metro locations respectively.	All the public sector Bank's are deciding commercials based on peer Bank commercials or through market studay for empanelment of CBC's. Since vendors have different agenda's when quoting commercials & agent commission is directly linked with rates quoted by CBC's. We request Bank to consider publishing commercials instead of taking quote from vendors. As we have observed low rates quoted by CBC's are impacting Bank Mitra commission as well as performance of FI parameters of the Bank directly, We request Bank to consider deciding rates as per industry standards.	Bidder to comply with EOI terms and Conditions.
74	Annexure-14	Format for letter from PSB/RRBs	Performance under FI Parameter Business	With reference to the SSS data, many of the banks will not be sharing the details and it will be difficult to collect the old period details. Considering this we request bank to kindly amend as average number of SSS per month or consider taking details of last FY i.e 23-24.	Bidder to comply with EOI terms and Conditions.



75	Annexure-14	Format of Letter from PSU Bank/RRB	Performance under FI parameters Business	We would request the Bank to consider obtaining data for the FY 2023-24 only Since Banks will take lot of time for multiple years data, considering limited time available for submission we request you to simplify the format.	Bidder to comply with EOI terms and Conditions.
76	FORMAT OF LETTER FROM PUBLIC SECTOR BANK/RRBs	ANNEXURE - 14	To be provided by the Bank officials where the bidder is providing services as Corporate Business correspondent.	Some Banks are Providing Certificates in their own specific format, which may please be allowed.	Bidder to comply with EOI terms and Conditions.
77	6.2	Scope of Work	The Agent shall use micro-ATM Tab for Providing Banking Services.	Could you please confirm the availability of Web based KIOSK Web Solution Available and if not, then what are tablet and OEM/Supplier options available for the BC?	Bidder to refer Corrigendum-1
78	6.2	Scope of Work	The Agent shall use micro-ATM Tab for Providing Banking Services.	Could you please confirm what is the expected priced of Tablet and is there any reimbursement option available for BC as other banks like SBI is reimbursing the cost of tablet to BCs?	<p>Tabs including the registered devices are to be used by BCAs. Price varies between 20 k to 30k</p> <p>No reimbursement will be provided</p>
79	5	Operation at BC Outlet	Passbook Printing	Could you please confirm the passbook printer make, and model integrated with your system and is there any provision of printer Cost reimbursement to the BC as being provided by SBI?	<p>i. Technical specifications will be suggested by the bank during the subsequent process. The vendors need to deploy the devices as suggested by the bank.</p> <p>ii. No reimbursement will be provided to the CBCs</p>
80			Procedure of Allotment of Code.	What would be the procedure of allotment of code whether it would be centrally or through Circle/Zone?	The needful will be furnished during the subsequent RFQ process
81	6	Commission Sharing	What will be the commission structure?	What will be the commission structure?	The needful will be furnished during the subsequent RFQ process
82			Are there any incentives for the BCs like other Banks have in place?	Are there any incentives for the BCs like other Banks have in place?	The needful will be furnished during the subsequent RFQ process
83	Annexure -3 ; Pre-Qualification Criteria	8	The entity should be CBC for at least 2 Public Sector Banks/ Regional Rural Banks during last 3 years	The Transcorp is National Business Correspondent of State Bank of India since 2015 having presence of CSP outlets in 12 states in the country. Considering the 8 years of empanelment with SBI, the condition of 2 public sector banks be relaxed to one bank.	Bidder to refer Corrigendum-1.
84	Annexure -3 ; Pre-Qualification Criteria	15	Bidder has to submit Notarized Affidavit to this effect	Whether affidavit by Authorised Representative of the company on Company's letter head is acceptable.	Bidder to comply with EOI terms and Conditions.
85	8. Acceptance of Scope of Work	3	Security Deposit	Can Bank Guarantee for Security Deposit amount of Rs. 25 lacs be deposited in lieu of FDR ?	Bidder to refer Corrigendum-1
86	Complete doc	The EOI document is scan copy .		Bank to share a usable PDF copy / word copy which can help in creating the documents	Bidder can send a request mail for the same to diltenders@canarabank.com



87	7. SCOPE OF WORK/SERVICES	7. SCOPE OF WORK/SERVICES: (As per Annexure-20)		Can a BC agent allow himself to provide only a certain set of services from the total list of services available with bank?	No. All the services to be provided as stipulated by the bank
88	6. Scope of Empanelment	6.2	The BC Agent shall Use Micro ATM /Tab	Micro ATM device - does it need to be the all combined device - which has the biometric + card reader+pinpad and printer in it	Integrated device (TAB with registered devices as a single integrated device) or it can be a separate TAB along with additional hardwares. The technical specifications will be provided in the subsequent process.
89	6. Scope of Empanelment	6.2	The BC Agent shall Use Micro ATM /Tab	If it is TAB - then u can have separate card reader + pinpad and BD - if this is correct - then can we use mobile device having the specifications of the TAB	Integrated device (TAB with registered devices as a single integrated device) or it can be a separate TAB along with additional hardwares. The technical specifications will be provided in the subsequent process.
90	Annexure 3	Annexure 3 - Pre-Qualification Criteria	5,6,7 - Performance certificate issued by any Public Sector Bank and Regional Rural Banks of satisfactorily working as per Annexure 14	Eligibility criteria - 5 & 6 , 7 and 8 talks of only public sector banks and RRBs - will private sector banks not be considered in this criteria	Bidder to refer corrigendum-1.
91	5. Operations at BC Outlet (BCO)- Kiosks	Clause 5.5	As all the txns are online , it should be enabled to obtain the required audit trails , reports , etc through the MIS from backend . However bidder should be able to present the log in case of dispute/requirement	Bidder is expected to store and provide trnx related data at any time in future - so is there any integration expected between bidder server and bank server/FI middle ware	Bidders to ensure that BCAs maintain the BC transaction registers at BC points.
92	6. Scope of Empanelment	6.1	to provide basic banking facilities in Sub Service Area (SSA)/ Non SSAs in Rural,Semi Urban, urban or Metro centres by deploying BC Agents	Can bank provide list of SSA locations mentioned here ?	The needful will be furnished during the subsequent process
93	16. Evaluation of EOI			If bidder who has become eligible on technical grounds - does not agree to the L1 pricing in the subsequent commercial BID - can we withdraw his bid - without costs	Current process for empanelment. The needful will be furnished during the subsequent process
94	Annexure 1	Checklist	Sr No. 5, 8, 11, 12 (List of Major Customers of the Bidder in last 3 years and references, Service Support details, Scope of Work, Self certification of the bidder towards Local Content)	These need to be submitted on Letter Heads or Stamp paper.	Bidder to submit the annexures on their Company's Letter Head as per EOI terms and Conditions.
95	Annexure 3	Pre-Qualification Criteria	Pt NO. 16, 21, 22 (Undertaking on Company's letter head in this regard to be submitted by the bidder, The bidders should provide confirmation on undertaking in company's letter head)	Please share the formats if any?	Bidder to submit as per annexures given in EOI Document.



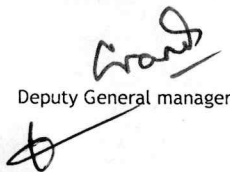
96	Annexure-12 of Work	Scope	8. Acceptance of Scope of Work	3. Security Deposit: Total amount of Rs.25 lakhs by way of FDR for a minimum period of 4 years (3 years +1 year Claim period) for initial block of 200 BC agents to be deployed by CBCs. Subsequently, as and when the Corporate BCs deploys additional BC agents (In excess of initial block of 200) security deposit of Rs. 10 lakhs in the form of Bank guarantee issued by scheduled commercial bank for 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.	The Security Deposit of Rs. 25 lakhs is very much on the higher side. kindly revise.	Bidder to refer Corrigendum-1
97	Annexure-12 of Work	Scope	8. Acceptance of Scope of Work	3. Security Deposit: Total amount of Rs.25 lakhs by way of FDR 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 in the form of Bank guarantee issued by scheduled commercial bank for 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.	We request you to kindly take the entire security deposit in the form of a Bank Guarantee.	Bidder to refer Corrigendum-1
98	Annexure-12 of Work	Scope	8. Acceptance of Scope of Work	5. BC Agents are further required to deliver financial products & financial services in allotted locations as prescribed by Bank / RBI viz	Kindly provide the details about the Locations where codes will be allotted.	The needful will be furnished during the subsequent process
99	Annexure-12 of Work	Scope	8. Acceptance of Scope of Work	6. The rates of commission payable to the CBCs will be as per L1 bidding in the limited RFQ which shall be floated subsequently. However, commission sharing between Corporate BC and their Agents shall be in the ratio of 20:80 in Rural and Semi Urban locations respectively and 30:70 in Urban and Metro locations respectively.	It is requested that unique commission structure may be introduced for all locations as being done by other Banks. Commission Sharing between CBC and its agents shall be in the ratio of 30:70 for all locations.	The clause is self exalanatory. Bidder to comply with EOI terms and Conditions.



100	Annexure-12 Scope of Work	8. Acceptance of Scope of Work	9. Bidder should engage qualified and experienced agents at the selected Zone/ Cluster or on PAN India basis. Bidder should also deploy and manage Agents in field as per requirement of the Bank.	Kindly advise about the minimum qualification criteria for BC Agents	As per RBI guidelines for BC agents
101	Annexure 3 Clause No-5			Can our engagement with Airtel Payments Bank, be considered as fulfilling the requirement for the implementation of the Kiosks/Non-Kiosks Based Banking Service Solution in private sector banks?	Bidder to refer Corrigendum-1.
102	Scope of Empanelment Point # 6.2	Scope of Empanelment Point # 6.2	The BC Agent shall use Micro ATM/Tab for providing banking services in these SSA/non SSA areas. The devices used should complement with Micro-ATM standards i.e. STQC certified Biometric scanner PCIDSS certified PIN pad. Registered Devices services certified by UIDAI to be maintained by bidder as per the extant guidelines	Kindly let us know which all devices are certified by the Bank. Can transaction be done through Laptop based Kiosk Banking?	i. Technical specifications will be suggested by the bank during the subsequent process. The vendors need to deploy the devices as suggested by the bank. ii. No, transactions cannot be done through laptop based kiosk banking
103	Prequalification Criteria Point #13	Prequalification Criteria Point #13	The bidder should have positive Net Worth as on 31/03/2023 and should have not eroded by more than 30% in the last three financial year ending on 31/03/2023.	Our Net Worth is consistently increasing, however in FY 2021 we had demerged our e-Governance business which is not related to the BC business. Due to demerger, the Net Worth of e-Governance is shifted to another Company and the overall Net Worth of the existing company is reduced by that amount. Ideally, that should not be counted as erosion of Net Worth as Net Worth has not eroded it has only been demerged. Kindly confirm.	Bidder to comply with EOI terms and Conditions.

Date : 22/08/2024

Place : Bengaluru


Deputy General manager

