

Replies to Pre Bid Queries for GeM Bid ref no. GEM/2024/B/5522625 dated 19/10/2024 for Selection of IBA approved Security Printers for Printing and Dispatch of Security Items (Personalised Cheque Books, Cheques in Continuous Form, Special Cheques, Demand Draft, Common Deposit Receipts) to Canara Bank Customers and Branches PAN India for a period of 3 years

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
1	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS :	<p>4. Penalties & Liquidated damages</p> <p>4.4. Penalties/Liquidated Damages for Errors in printing</p> <p>Reason: Defective perforation/binding Dispatch of cheque books with wrong variable data/wrong address/wrong requisition slip Rejection of cheques on account of MICR ink or printing Wrong printing resulting in rejection of cheque book</p>	<p>Penalty:</p> <p>Rs.1000 per cheque book. (Includes cost of Paper consumed, Printing cost, delivery cost & cost of issuance of replaced/new Cheque book).</p>	<p>The penalty of Rs 1000 per book is very high. We request bank to reduce the same to Rs 50 per book and reprint the defective book. Since cost of book itself will be much lower.</p>	<p>Bidder to comply with RFP terms and conditions</p>
2	20	SECTION D - BID PROCESS	6.Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD:	<p>6.1 The Bidder shall furnish Non interest earning Earnest Money Deposit (EMD) amount as mentioned in the GeM Bid Schedule by way of Demand Draft drawn on any Scheduled Commercial Bank in India in favour of Canara Bank, payable at Bengaluru.</p>	<p>As per the clause 4. xiii m (v) of "General Terms and Conditions on GeM 4.0 (Version 1.19) dt 26th september 2024", "Sellers / Service Provider having annual turnover of INR 500 Crore or more, at least in one of the past three completed financial year(s)" are exempted from furnishing Bid Security. No EMD to be taken from exempt category of sellers even by way of specific clauses mentioned in ATC / STC. Such clauses which are against the GeM GTC, will be treated as null and void. Request you to kindly confirm on this exemption provision as we have annual turnover more than INR 500 Crore in the past three completed financial year(s).</p>	<p>Exemption of EMD applicable as per Gov/GeM guidelines</p>
3	2	SECTION A - BID SCHEDULE & ABBREVIATIONS	<p>Clause No :8 Last Date, Time and Venue for Submission of Bids</p>	<p>Bid End Date/Time as per RFP Document. Response should be submitted in GeM portal and required physical documents should be submitted at below mentioned address before due date/time: Centralized Procurement & Vendor Management Wing, 1st Floor, Naveen Complex, 14 MG Road, Bengaluru - 560 001</p>	<p>As per our understanding, we need to submit only EMD/EMD Exemption documents and Integrity pact in the physical form and all other documents to be uploaded in GeM Portal. Is there any other documents which needs to be submitted in physical form? If yes, kindly confirm.</p>	<p>Yes, Bidder to submit EMD BG and Integrity pact in the physical form and all other documents to be uploaded in GeM Portal</p>



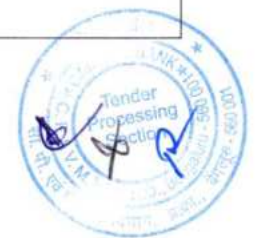
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4	38	SECTION G - GENERAL CONDITIONS	Clause No 16: Business Continuity Plan	16.3 The bidder is required to maintain stock of at least 15 days which should include MICR paper, printed stationery, bank collaterals, data transfer arrangement and India Post/Delivery vendor arrangement RFP terms of the bank	As per point no 22. Wastage on page number 73, Paper will be supplied by bank. Hence stock of MICR Paper will depend on supply of paper from bank. In case Printer is arranging the paper then stock can be maintained accordingly. Please confirm.	Please note that MICR Security paper will be supplied by Bank. However, based on inventory position bidder to raise timely indent on bank for supply of security papers and ensure that at least 15 days stock is available at the printing unit.
5	63	Annexure 9 Scope Of Work	Clause No:10	Printed and packed Security items are to be handed over to the India Post/delivery partner at the destination as directed by the Bank in the Purchase Order and shall ensure proper end point/destination delivery before claiming work order invoice.	As per RFP, courier/India post is handled by Bank so bidders responsibility is limited to handing over of consignment to bank appointed delivery partner only. Hence, End point/destination delivery is not a reason to not raising/making payment on an invoice.	Security Printers have to ensure Personalized Cheque Books are handed over to the India Post/delivery partner. End point/destination here in this case of Personalized Cheque Book is referred as designated booking location of India Post/delivery partner.
6	63	Annexure 9 Scope Of Work	Clause No:11	India Post/Delivery Partner invoices will be paid by the bank after verifying the no. of records with printer dispatches.	As its between bank & delivery partner, please remove this clause as not related to this RFP	Bidder to comply with RFP terms and conditions
7	63	Annexure 9 Scope Of Work	Clause No:12	Printer has to invariably submit dispatch/booking details while submitting the bills. Booking details of Security items submitted by Security Printer has to match with that of India Post/Delivery partner.	Delivery partner issues is not bidders responsibility so please remove this clause.	Bidder to comply with RFP terms and conditions
8	64	Annexure 9 Scope Of Work	Clause No:17 PRINTING OF MICR INSTRUMENTS 17.1 MICR PAPER	m) Bank may at its sole discretion may ask vendor to procure the MICR Grade Security by its own. Accordingly bill amount shall be appropriated.	We request bank to add this in the price bid with an additional option for quoting rates with Paper.	Bidder to comply with RFP terms and conditions



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9	67	Annexure 9 Scope Of Work	Clause No:17 PRINTING OF MICR INSTRUMENTS 17.2 PERSONALISED CHEQUE BOOKS F: Packing	g) Cheque book/s is/are to be sent as per the instruction of the Bank. The ordering file will be provided by the Bank. The printing and booking with India Post/Delivery Partner is to be completed within T+ 1 working days of file received from the bank.	Our understanding is that Bidder shall be responsible for timely handover of articles to India Post i.e within T+1 and booking of the articles will be responsibility of India Post.	Bidder responsibility is till handing over to India Post/Delivery partner and getting acknowledgement. However bidder is expected to follow up at their end for timely booking and bring it to Bank's notice in case of delay.
10	71	Annexure 9 Scope Of Work	Clause No 19 DISPATCH OF INDENTED ITEMS	19.1. Bank shall provide the address and contact details of Circle Offices/Regional Offices/Branch Offices/Offices for delivery of Demand Draft/Common Deposit Receipts/Cheques in continuous form/Special Cheques as and when requirement arises.	Our understanding is that Dispatches of Demand Draft, Common Deposit Receipt and Continuous cheques will be done in Speed Post Bank account. Please confirm.	Yes, Security Printers to dispatch Demand Draft/Common Deposit Receipts/Cheques in continuous form/Special Cheques through India Post/delivery partner to respective Branch/Office.
11	72	Annexure 9 Scope Of Work	Clause No 20 DELIVERY PLAN	20.8. Security items (PCBs only) meant for deliver at overseas address are to be dealt with utmost care. Bank may direct Security printer to deliver such articles through some specified agencies/ delivery partner at specified rate, if required.	We understand that such charges incurred will be directly paid by bank to Delivery partner.	Yes, delivery charges will be born by Bank
12	72	Annexure 9 Scope Of Work	Clause No 20 DELIVERY PLAN	20.9: If any doubt arises, Parcels or envelopes should not be dispatched by the printer with partial address or wrong address of Customers/Branches. The correct address has to be taken from the Bank before dispatch/booking to Post office/Delivery Partner	We understand that onlr random inspection can be carried out and wrong address printed cannot be identified at Bidders end. Address printed is based on data shared by bank	Security printers after receiving order files to put in validations for checking order files like NO pincode, mismatch state or country code, blank customer address fields, blank branch address field, etc.
13	72	Annexure 9 Scope Of Work	Clause No: 21. TERMS OF EXECUTION OF WORK	21.9. The Applicant Printer is expected to provide a web tracking portal for tracking the delivery of shipments.	The dispatches are carried out through bank appointed Speed Post account. The price bid does not contain the requirement of Portal and we understand that this will not be a part of the requirement. Please confirm	This is as per discretion of the Security Printers. Since the Tracking details are available with the Security Printers. For better tracking of Indents, confirmation of dispatch by Security Printers & other reasons, if Security printer are having existing facility of web tracking portal & are maintaining details of Indent, the same can be given access to HO Admin officials only without any additional of cost.



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14	73	Annexure 9 Scope Of Work	Clause No 22 WASTAGE	22.1 Table 4.Special cheques in Continuous stationery - Allowed wastage % - 7%	Special cheques are less in number and is printed as and when requirement arises and each such order carries a separate artwork. Hence we request you to increase the wastage % to 12 %	Bidder to comply with RFP terms and conditions
15	76	Annexure-10 Technical Eligibility Criteria	Clause No 2 : Technical Eligibility Criteria Since the activity of printing of PCBs is time bound, each unit should be capable of undertaking printing activities, to ensure prompt deliveries	Documents to be submitted In compliance with Technical Qualification Details of all printing and allied machinery set up at Printer's location, such as Printing Machines, make, year of import, capacity, color print specifications, variable printer's details, cutting, binding details. (For detailed information please use separate sheets for each printing unit & attach along with the format)	We understand that each unit of Printer should have the capability to print both base stationery and personalisation under one roof in both the units. Please confirm.	IBA approved location should be well structured to handle work orders.
16	76	Annexure-10 Technical Eligibility Criteria	Clause No :4 Technical Eligibility Criteria The bidder is required to have executed order for 10 crore leaves (yearly) of security items during the each preceding/last 3 financial years	Documents to be submitted In compliance with Technical Qualification Certificates given by respective Banks to be submitted.	Please confirm whther the certificate to be submitted is from PSU Banks	Bidder to refer corrigendum for the same
17	76	Annexure-10 Technical Eligibility Criteria	Clause No 3 Technical Eligibility Criteria: The bidder should possess the capacity to print at least 5,00,000 leaves of security items per day along with printing of MICR numbers and other personalization details	Documents to be submitted In compliance with Technical Qualification Machinery List with details of hourly output along with certificate from the Chartered Engineer. Machine Test Report should not be older than one year.	Please specify what exactly test report is required. our understanding is that MICR reading report will suffice. Please clarify	Complete list of machinery is expected to be mentioned as available in the Unit location & which can be utilized for carrying out Printing & other activites for Canara Bank orders. Machine specification denotes RPM, which can be one of the criteria to evaluate total personalization printing capacity of the Unit independently & cummulatively as a Firm. Security Printers to clearly submit details of hourly output in order to meet technical eligibility criteria as per clause 3 of annexure X. MICR reading report can be mentioned but to be supported by Printing machine capacity.



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18	91	Annexure 17 Bill of Material	Table -D Total Cost Of Ownership for 3 Yeas	Note:1.1. The above rate inclusive of all charges/expenses like cheque book cover, cheque leaves printing, gathering, perforation, die cut/punching, sewing, binding, Printing of Welcome Slip (address with bar code, variable data), requisition slip & Record slip, then insertion of books into envelope, pasting and pressing, cost of dispatch by envelope/cover/carton boxes/required packing material, two pin wrapper, handling charges, loading charges (if any). Cost to be quoted in Indian rupees.	Our understanding is dispatch cost (freight/courier) charges is not part of price bid & our job is limited to handing over consignment to bank appointed agency only	Dispatch can be picked up by India Post/Delivery Vendor and/or delivered by Security Printers to Booking Office of India Post/Delivery Vendor depending upon the arrangements put in place. However Security Printer should make necessary provisions/arrangements to dispatch/handing over any particular Indent on priority to booking location of India Post/Delivery Vendor, if required in exceptional cases as requested by Bank.
19	110	Appendix G Draft Contract Agreement	Clause No.10 ORDER CANCELLATION/TERMINATION OF CONTRACT	10.1 .The Bank reserves its right to terminate this CONTRACT at any time without assigning any reasons, by giving a 30 days' notice.	we propose to have termination clause for service provider/ Vendor also(Revised Clause: The Service Provider reserves its right to terminate this CONTRACT at any time without assigning any reasons, by giving a 30 days' notice.	Bidder to comply with RFP terms and conditions
20	110	Appendix G Draft Contract Agreement	Clause No.10 ORDER CANCELLATION/TERMINATION OF CONTRACT	10.4 In case the Vendor/Service Provider fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the Vendor/Service Provider by giving 7 days' prior notice to the Vendor/Service Provider.	We request to delete the clause	Bidder to comply with RFP terms and conditions



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21	110	Appendix G Draft Contract Agreement	Clause No.10 ORDER CANCELLATION/TERMINATION OF CONTRACT	10.5 After the award of the contract, if the Vendor/Service Provider does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one months' notice for the same. In this event, the Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	We propose to delete "In this event, the Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled."	Bidder to comply with RFP terms and conditions
22	114	Appendix G Draft Contract Agreement	Clause No.14 - INDEMNITY	14.3 VENDOR/ SERVICE PROVIDER's aggregate liability shall be subject to an overall limit of the total Cost of the project.	<p>We propose to include additional clause "It is understood that the Vendor shall print based on the information provided by the Bank. Hence, the Bank shall always keep the Vendor harmless and indemnified in case of any third-party claim for IP infringement and with respect to the ownership or authority to print or otherwise." and "Notwithstanding anything to the contrary contained herein or anywhere in this Agreement or any representation made by the Vendor in whatever form, maximum liability of the Vendor shall under no circumstance be higher than the amount invoiced by the Vendor for the cards and/or services under that particular PO.</p> <p>In the event of any fraud, misappropriation or cheating by employees or representative of Vendor, the maximum liability of the Vendor shall be limited to the extent of actual losses suffered by the Bank which shall be covered under the insurance obtained by the Vendor and payment shall be made as per settlement from such Insurance Company.</p> <p>Notwithstanding anything contained to the contrary, under no circumstances and under no legal theory, whether tort (including negligence), contract, or otherwise, shall the Vendor be liable for any special, consequential, indirect, incidental or punitive damages or lost profits, however caused or any other commercial damages or losses, even if such party shall have been informed of the possibility of such damages. "</p>	Bidder to comply with RFP terms and conditions



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23	114	Appendix G Draft Contract Agreement	Clause No 15: Right To Audit		we propose to include the following clause "However endeavor shall be made to ensure that all inspection is planned in consultation with the Service Provider by giving prior notice of at least seven (7) business days in writing. Further while accessing the premises of the Service Provider, the Bank's personnel shall comply with any and all rules and procedures relating to the access to entry, safety and security of the Service Provider's premises. The Bank shall take all reasonable steps to ensure that an audit does not hinder the Service Providers' ability to perform its obligations under this Agreement or carry out its normal business"	Bidder to comply with RFP terms and conditions
24	117	Appendix G Draft Contract Agreement	Clause No 23 -PROTECTION OF DATA		We request to include additional clause, "Notwithstanding anything to the contrary contained anywhere in this Agreement, if any new law, rules, regulation, or amendment related to information security and data privacy is enacted or amended, the Parties agree to engage to discuss and review the changes/requirements necessitated by such enactment/amendment. Further Parties agrees to identify the responsibilities of each party to implement the changes, and also on mutual discussion the cost associated to comply with the enactment/amendment. "	Bidder to comply with RFP terms and conditions
25	53	Annexure - 2 Pre-Qualification Criteria	Clause No: 6 The bidder should have an average annual turnover of Rs.5 Crore during last 3 financial years (i.e., 2021-22, 2022-23 & 2023-24) from Indian operations. This must be the individual company turnover and not of any group of companies.	The bidder should have an average annual turnover of Rs.5 Crore during last 3 financial years (i.e., 2021-22, 2022-23 & 2023-24) from Indian operations. This must be the individual company turnover and not of any group of companies. Documents to be submitted --- Bidder should submit Audited Balance Sheet copies for last 3 financial years i.e., 2021-22, 2022-23 & 2023-24 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number.	We request Bank to ask for min. Rs. 40 Crores as Average Annual Turnover from Security Printing of MICR Cheques since the RFP is for Cheques Printing which is a Security Printing Activity. Documents to be submitted --- Bidder should submit Audited Balance Sheet copies for last 3 financial years i.e., 2021-22, 2022-23 & 2023-24 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number.	Bidder to comply with RFP terms and conditions



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26	53	Annexure - 2 Pre- Qualification Criteria	<p>Clause No 9 The bidder should have their printing units in at least two locations situated across different States in India with each location being operational.</p>	<p>The bidder should have their printing units in at least two locations situated across different States in India with each location being operational.</p> <p>Documents to be submitted --- IBA Certificate of each location with proof and Self-certification mentioning date of commencing operation in each location.</p>	<p>We assume for the Unit to be Operational in past, the bidder should have supplied the MICR Cheques from that Unit, hence we request Bank to ask for submission of Performance Certificate from Scheduled Commercial Bank/s for having supplied Personalized Cheques from both the IBA Locations of the Bidder to show the IBA Location being operational.</p> <p>Documents to be submitted --- IBA Certificate of each location with proof and Self-certification mentioning date of commencing operation in each location with running Machines Infra installed at the site. Also Performance Certificate from Scheduled Commercial Bank/s for having supplied Personalized Cheques from both the IBA Locations should be submitted.</p>	<p>Bidder to comply with RFP terms and conditions</p>



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27	65	Annexure - 9 Scope Of Work.	Clause No 17: PRINTING OF MICR INSTRUMENTS: A. Printing	a) All Printing is to be done on sheet-fed/Web-fed printing machines in accordance with the requirements of the Bank. The variable data/ personalized is to be printed on Laser Printer using Hi-stack delivery systems. Toners like HP, Kodak, Xerox, Canon etc. to be used for variable data & MICR numbering. -	Bank to please clarify on min. speed of laser printer with high-stack delivery systems. Usually laser printer with high-stack delivery systems are 144 A4 PPM (Pages per Minute), please clarify and ask for document submission accordingly.	Bidder to comply with RFP terms and conditions
28	76	Annexure -10 Technical Eligibility Criteria	Clause No 4 The bidder is required to have executed order for 10 crore leaves (yearly) of security items during the each preceding/last 3 financial years	Technical Qualification: The bidder is required to have executed order for 10 crore leaves (yearly) of security items during the each preceding/last 3 financial years Documents to be submitted In compliance with Technical Qualification Certificates given by respective Banks to be submitted	We hope that the volume of 10 crore leaves or more (yearly) of security items during the each of the preceding last 3 financial years is cumulative of MICR Cheques supplied from 2 IBA Locations, Bank to please confirm. Documents to be submitted --- Certificates given by respective Scheduled Commercial Banks to be submitted.	Yes, 10 crore leaves or more (yearly) is cumulative of MICR Cheques supplied from 2 or more IBA approved locations of the Security Printers.
29	82	Annexure -12 PRINTING LOCATION DETAILS	Clause No 6: Name / Type Of machine • No. of Machine • Speed/hour or capacity • Year of Purchase • 2nd hand machines if any to be shown separately	• Speed/hour or capacity	Bank to please clarify on min. speed / hour required to support bank's daily volume of cheque books in line with Bank's requirement of laser printer with high-stack delivery systems which are usually with 144 A4 PPM (Pages per Minute) speed.	Bidder to comply with RFP terms and conditions
30	53	Annexure - 2 Pre- Qualification Criteria	Clause No: 9 The bidder should have their printing units in at least two locations situated across different States in India with each location being operational.	The bidder should have their printing units in at least two locations situated across different States in India with each location being operational. Documents to be submitted in Compliance with Qualification Criteria IBA Certificate of each location with proof and Self-certification mentioning date of commencing operation in each location.	We request you to please consider the printers applied for IBA empanelment for their second units (As the delay is from IBA side and our application is under process since April 2024)	Bidder to comply with RFP terms and conditions



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31	89	Annexure-17 Bill of Material	Table - C Cost of Printing of Continuous stationery for a period of 3 years	Cost of Printing special cheques for a period of 3 years	Requesting Bank to make the working of special cheques cost calculations simple and allow us to quote the rates per 1000 forms or sets (in case of multiple parts) as per the normal practice instead of square inch per sheet or per 1000 nos.	Bidder to comply with RFP terms and conditions
32	73	Annexure - 9 Scope Of Work.	Clause No :22 Wastage	22.1. MICR paper will be supplied by the Bank and so maximum the below mentioned paper wastage is permitted Table: Product - Wastage allowed % Personalised Cheque Book 7 % Demand Draft 7% Common Deposit Receipt 7% Special cheques in Continuous stationery 7%	Respected Sir kindly allow us a minimum of wastage as 25% against printing special cheques to be supplied in continuous stationery. In respect of books and special cheques in sheet form, 10% may please be allowed since the quantity required by branches are very small and require nly 1000 numbers to 3000 Nos	Bidder to comply with RFP terms and conditions
33	12	Section-C DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause No: 1 Project Timeines	1.3 Bidder is required to dispatch/deliver the items within the TAT as per the following: Table	In case of personalised cheque books, please enhance the delivery period to T+2 as against T+1 mentioned in your tender.	Bidder to comply with RFP terms and conditions
34	12	Section-C DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause No: 1 Project Timeines	1.3 Bidder is required to dispatch/deliver the items within the TAT as per the following: Table	In case of special cheques and DDs, minimum period of 10 days required as against 7 days	Bidder to comply with RFP terms and conditions
35	71	Annexure - 9 Scope Of Work.	Clause No 18 Quality Control Check	18.5 The record must be preserved for atleast 10 years	This should be allowed to be kept for 3 years only. This is applicable for both data of printing and also physical sheets verified at our end.	Bidder to comply with RFP terms and conditions

Place: Bengaluru
Date:07-11-2024


Deputy General Manager

