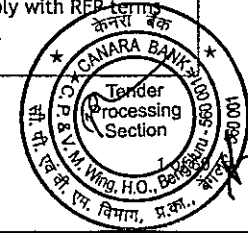
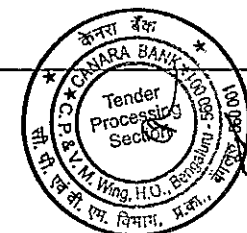


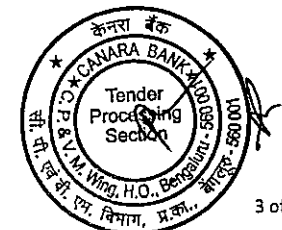
Pre bid Queries for GeM bid Ref. No: GEM/2024/B/5182298 dated 19/07/2024 for Selection of Vendor for Procurement, Personalization, Dispatch, Tracking and Management Services of EMV Cards (Contact Cards & Dual Interface Cards including NCMC) and Wearables for Canara Bank						
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
1	14	Section C Deliverable and Service Level Agreements	2. Payment Terms	2.5. Payment shall be released within 30 days from the date of submission of relevant documents as per RFP terms.	We understood that the bills for the base cards shall be raised separately as per PO & submitted to the bank after produce the cards & moved to the vault. Kindly confirm.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
2	25-26	Section D Bid Process	12. Submission of Bids	Entire Clause	The physical documents are only EMD, Integrity pact and Power of attorney to be submitted to the bank. Kindly confirm.	Yes. Bank may request to submit hard copy of any other documents if needed in due course of time
3	50-52	SECTION H- PURCHASE PREFERENCE	Entire Clause	Entire Clause	Since order volume is high, MSME companies can also be given an exemption from EMD	EMD is exempted as per the prevailing Government guidelines. Bidder to refer corrigendum-2.
4	2	GeM bid document	EMD Detail	EMD Amount- 15,00,00,000/-	The EMD mentioned in the GeM notice is too much for the order volume. Is it 15,00,00,000 or 1,50,00,000	Bidder to refer corrigendum-2.
5	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 8	Pre-Qualification Criteria: The Bidder should have average annual turnover of Rs.75 Crores in the last three financial years (i.e., 2020-21, 2021-22 and 2022-23). This must be the individual company turnover and not of any group of companies. Documents to be submitted In compliance with Pre-Qualification Criteria: Bidder has to submit audited Balance Sheet copies for last 3 Years i.e., 2020-21, 2021-22 and 2022-23 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number.	Cards supplied are required for the years 2021-22, 2022-23, 2023-24, but turnover is asked for the years 2020-21, 2021-22 and 2022-23, which is contradictory. We request the Bank to consider turnover for the years 2021-22, 2022-23 and 2023-24	Bidder to comply with RFP terms and conditions.
6	1	GeM bid document	Bid End Date/Time	12-08-2024 15:00	Request Bank to provide extension by 2 weeks from the date of issuing corrigendum.	Bidder to comply with RFP terms and conditions.
7	67	Annexure-9 Scope of Work	5. Packing & Dispatch of Debit Cards:	5.6 The Debit card consignments should be handed over to Speed Post / designated courier who would be having OTP based delivery acceptable to or approved by the Bank, within 48 hours of receipt of data from the Bank. This timeline is inclusive of holidays.	We like to understand from tender authority as per the following clause bidders has to arrange the courier services and shall be liable for the payment against the deliveries, please clarify that.	Yes As per RFP terms bidders has to arrange the courier services and shall be liable for the payment against the dispatch of cards.
8	Generic	Generic	Generic	Generic	We request to the tender authority kindly allow those bidders only for participation in tender who are having the manufacturing capabilities of Smart Cards based in India.	Bidder to comply with RFP terms and conditions.



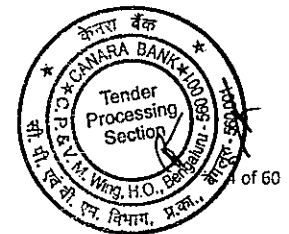
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
9	13	Section C Deliverable and Service Level Agreements	1.Project Timelines	1.3.The bidder has to print and store the DI Base Card with Hologram within 3 weeks from placing the indent by the Bank.	We request Bank to provide atleast 3 to 4 weeks from the date of scheme approval or PO whichever is latest.	Bidder to refer corrigendum-2.
10	15	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.4. Penalties/Liquidated damages for return/ undelivered cards will be as mentioned below:	We receive customer/ delivery address from Bank only. RTO can happen due to wrong/ incomplete address, customer not available , unforeseen circumstances (natural disaster calamities) etc.. In this scenario we request Bank not to levy any penalties on service provider and omit this clause from RFP.	Bidder to comply with RFP terms and conditions.
11	16	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.7. In case of lost / stolen / damaged of the consignment no charges will be paid for the consignment. Further in addition to this, the compensation shall be on the actual value of the expenditure pertaining to the End to End delivery of consignment plus 02 (two) times of value of the consignment.	We can insure the consignment to the actual cost and in such incidence we can absorb the actual cost of the consignment. Hence request bank to amend the clause and remove charging two times of value of the consignment.	Bidder to comply with RFP terms and conditions.
12	18	Section C Deliverable and Service Level Agreements	11.Defect Liability	In case any of the supplies and products delivered under the Contract are found to be defective as to material and workmanship and / or not in accordance with the requirement, and/or do not achieve the guaranteed performance as specified herein, within the warranty period of the contract, the selected Bidder shall forthwith replace/make good such defective supplies at no extra cost to the bank without prejudice to other remedies as may be available to the bank as per RFP terms.	Service provide can guarantee and take the responsibility of the product and services until the product (in this case card) is delivered to the end customer. Any damage on the product due to the wrongful usage can not be covered under the warranty.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
13	24	Section D Bid Process	6.Earnest Money Deposit (EMD)/ Bank Guarantee in lieu of EMD	Entire Clause	As per GeM document "General Terms and Conditions on GeM 4.0 (Version 1.16) dt 17th July 2024" Following categories of Sellers shall be exempted from furnishing Bid Security: (refer clause v, page no. 19) "Sellers / Service Provider having annual turnover of INR 500 Crore or more, at least in one of the past three completed financial year(s)". Our company has crossed INR 500 Crore in the FY 2022-23 as per audited reports. Therefor our company is not liable to pay EMD to participate in this tender. We will be sumitting EMD waiver documents on GeM portal.	EMD is exempted as per the prevailing Government guidelines. Bidder to refer corrigendum-2.



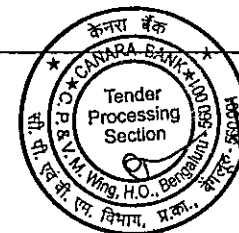
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
14	34	Section F Ownership & Awarding of Contract	11.Pricing & Payments	11.2.From the date of placing the order till the completion of contract period, if any changes are brought in the duties such as excise/customs etc., by the Government resulting in reduction of the cost of the services, the benefit arising out of such reduction shall be passed on to the Bank.	Since bank has mentioned about the passing of the benefits to bank in case of cost reduction , we request bank to consider increase of cost in the case of increase in cost of raw material, freight, forex etc. due to unforeseen Geo-Political disturbances or unstability in the market.	No. Bidder to comply with RFP terms and conditions
15	42	SECTION G - GENERAL CONDITIONS	18.Adherence to Banks IS Security/Cyber Security Policies:	18.1.BIDDER/VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.	Required Bank Policies to check if any alignment required in our Internal Policies. Else the service provide will adhere to all the policies applicable to scope of work.	Bidder to comply with RFP terms and conditions.
16	43	SECTION G - GENERAL CONDITIONS	21.Indemnity	21.4.All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities.	We request bank tha there needs to be time limit and post that, all indemnities shall lapse / come to end. Ideally 6 month post expiry / termination of contract should be agreed.	Bidder to comply with RFP terms and conditions.
17	43	SECTION G - GENERAL CONDITIONS	21.Indemnity	21.5.BIDDER/VENDOR/ SERVICE PROVIDER aggregate liability shall be subject to an overall limit of the total Cost of the project.	We request bank to limit the aggregate liability to the extent of value of the part of the affected consignment.	Bidder to comply with RFP terms and conditions.
18	43	SECTION G - GENERAL CONDITIONS	21.Indemnity	21.6.The limits specified in above clauses shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or loss caused due to breach of confidential obligations or applicable data protection laws or commission of any fraud by the bidder or its employees or agents or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be unlimited.	We request bank to include the following words "wilful" before words "breach of confidential obligations or applicable data protection laws".	Bidder to comply with RFP terms and conditions.
19	59	Annexure-3 Bidder's Profile	Sl. No: 13	Details of Service Net Work	Kindly explain / elaborate, what is service network?	This clause stands deleted
20	65	Annexure-9 Scope of Work	2. Card Personalization:	2.1 Bidder has to supply both personalized and non-personalized debit cards to the Bank. Non-Personalised (NP) card is a normal debit card without name of the customer printed/embossed on the card. A personalised debit card will contain the name of the customer.	What is ratio of personalized and non personalized cards?	Personalised and non-personalised card request depends on demand of customers/branches hence ratio cannot be ascertained.



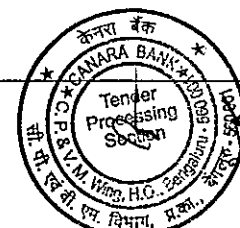
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
21	66	Annexure-9 Scope of Work	4. Network Certifications:	4.2 Bidder should obtain NCMC certifications from VISA & MasterCard if and when the functionality is introduced by said networks within a month. Bank at its discretion may extend the said timeframe and failure to do so within the defined timeframe may result in termination of SLA.	Since NCMC is a new feature that will be incorporated into VISA and MasterCard specifications upon their introduction, is the vendor allowed to first evaluate the changes and then confirm the timelines for implementing the required modifications in the applet and obtaining scheme certification? A one-month timeframe to develop a new application and secure certification from VISA and MasterCard is very short. Additionally, who will issue the NCMC certification? Currently, schemes only issue an LoA certificate, and there is no separate NCMC certificate issued for RuPay.	The requirement mentioned is proposed for Visa and Mastercard only
22	66-67	Annexure-9 Scope of Work	5. Packing & Dispatch of Debit Cards:	Entire Clause	We request bank to provide us tentative lot size. Also frequency of international shipment to each international location.	Bidder to refer Table-C of Annexure-18 - Bill of Material
23	68	Annexure-9 Scope of Work	6. Pin Mailer Printing:	6.2 Currently, Bank has switched to green pin facility, hence pin mailers are discontinued for all the card variants barring some special requirements as and when arises. Wherever PIN mailer generation is waived as per Bank's policy, all costs connected with PIN mailer, pin printing & dispatch will not be applicable.	As Bank has confirm in the RFP that it has already moved to Green PIN, so we request bank to clarify whether bidder needs to provide scope related to PIN mailer such as pin mailer printer, blank pin mailers, dispatch management software and arrange the manpower for pin printing. Is the PIN Printing at bank premise setup required to be done by all the selected bidders?	Bidder to refer corrigendum-2.
24	75	Annexure-11 Technical Specifications	Full Annexure	Full Annexure	For RuPay contact-only cards, the specifications mention the use of Discover D-PAS. Is the bank open to using RuPay qSPARC for the contact-only profile instead of Discover as NPCI now encourages to use RuPay qSPARC instead of DPASS?	Bidder to refer corrigendum-2.



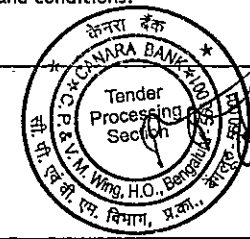
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
25	65	Annexure-9 Scope of Work	1. Procurement of Cards & Card Stock Maintenance:	1.2 Card Business Management Section, DBS Wing of the Bank will place indent for various card types such as Debit Card, Prepaid Card, Admin Card, Credit Card etc. based on its requirement. The bidder shall co-ordinate with the Bank as well as the Card network for attaining the required artwork approvals/certifications. Upon approval, Card Plastic for each card variant shall be procured and stocked by the successful bidder at bidder's premises with required security/insurance within 3 weeks of placing the indent. In case of emergency indents, the Bidder should have spare capacities available or should be able to create such capacities in a reasonable time to fulfil the requirement.	The TAT (3-4 weeks) for card body readiness will start from the date of artwork approval by the scheme.	Bidder to refer corrigendum-2.
26	65-66	Annexure-9 Scope of Work	2. Card Personalization:	2.2 Bidder must have the capability to personalise minimum 30,000 cards per day exclusively for our Bank as per specifications approved by the Bank and card network. The said count is inclusive of both EMV contact and DI cards. This is an indicative value and is in no way a commitment from the Bank. Shift in volumes between EMV Contact & DI card is possible due to changes in various guidelines. The embossing data will be provided by the Bank in encrypted format. The same needs to be processed and dispatched within 48 hours of receipt of data. This timeline is inclusive of holidays. For priority requirements, the bidder should have arrangements to process and dispatch cards on 24*7*365 basis.	Consignment can be handed over to the bank designated courier on holidays if the designated courier comes for the pickup.	Bidder to comply with RFP terms and conditions.
27	66-67	Annexure-9 Scope of Work	5. Packing & Dispatch of Debit Cards:	5.2 Envelopes, Welcome Letter, Card Pouch, User Guide, Terms and Conditions as per Bank's specification. Design and text for the above documents/ items shall be provided by Bank. Bidder has to format/finalize these documents and arrange to print in standard quality paper as per Annexure-11. Changes if required in the existing collateral shall be advised to the bidder from time to time. Bidder will immediately arrange for the required changes without any additional cost to the bank. Bank may also require to add additional documents without any additional cost. The debit cards shall be packed along with stationary materials stipulated by the Bank from time to time.	Service provider provides the quotation basis specifications mentioned in Annexure 11. Any change in the content or text for the listed collateral items can be carried out without additional charges. However, additional of any new collateral apart from the list given in Annexure 11, will be charged additionally as per the specification. For any change in the collaterals, we request bank to implement the same after the consuming the existing stock in hand else the cost of existing collaterals in the stock will be charged to the bank.	Bidder to comply with RFP terms and conditions. The quantity of collaterals have to be procured in tandem with purchase order provided for Card plastic. If any changes are required, the same will be communicated by the Bank and that needs to be taken care while processing further purchase orders.



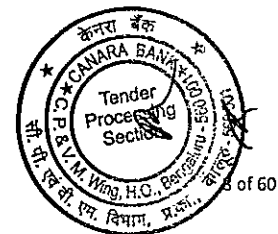
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
28	88	Annexure-18 Bill of Material	Table-B Cost of Stationary Items for a period of 3 years	Entire Table	Please add section to add costing of "Other Packing Materials (For Bulk dispatch of Cards & Pin Mailers)" with it's expectec quantity	Bidder to comply with RFP terms and conditions.
29	88	Annexure-18 Bill of Material	Table -C Cost of Logistics for a period of 3 years	Entire Table	As dispatch cost is dependent upon global / external factors applicable to courier companies, so we request bank to have back to back arrangement with courier companies. Dispatch cost should be paid to courier companies at actual by the bank. We request bank to remove the dispatch cost from the TCO.	Bidder to comply with RFP terms and conditions.
30	67	Annexure-9 Scope of Work	5. Packing & Dispatch of Debit Cards:	5.6 The Debit card consignments should be handed over to Speed Post / designated courier who would be having OTP based delivery acceptable to or approved by the Bank, within 48 hours of receipt of data from the Bank. This timeline is inclusive of holidays.	OTP is only possible with the selected private courier companies only. Consignment can be handed over to the selected courier on holidays if it comes for the pickup.	Bidder to comply with RFP terms and conditions.
31	89	Annexure-9 Scope of Work	5.11	5.11 Disputes regarding dispatch / delivery of cards shall be handled and resolved by the bidder.	Disputes regarding delivery will be difficult to resolve if in case of delivery by DOP, as DOP is the only courier company who can serve to locations where other private carriers do not have their services, still it can be executed on a best effort basis.	Bidder to comply with RFP terms and conditions.
32	111	Appendix-G DRAFT CONTRACT AGREEMENT	14.INDEMNITY:	Full Clause	We request that bank shall also indemnify, if Bidder suffers any loss, claim, etc. for the reason attributabel to the bank.	Bidder to comply with RFP terms and conditions.
33	112	Appendix-G DRAFT CONTRACT AGREEMENT	14.INDEMNITY:	14.2.1.All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities.	We request bank that there needs to be time limit of maximum 6 months.	Bidder to comply with RFP terms and conditions.
34	112	Appendix-G DRAFT CONTRACT AGREEMENT	14.INDEMNITY:	14.3.VENDOR/ SERVICE PROVIDER's aggregate liability shall be subject to an overall limit of the total Cost of the project.	We request bank to limit the aggregate liability to the extent of value of the part of the affected consignment.	Bidder to comply with RFP terms and conditions.
35	113	Appendix-G DRAFT CONTRACT AGREEMENT	18.CONFIDENTIALITY AND NON-DISCLOSURE:	18.1.VENDOR/ SERVICE PROVIDER shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. VENDOR/ SERVICE PROVIDER shall suitably defend, indemnify BANK for any loss/damage suffered by BANK on account of and to the extent of any disclosure of the confidential information.	We request bank that information of Bidder shall also be protected in <i>mutatis mutandis</i> mannner.	Bidder to comply with RFP terms and conditions.



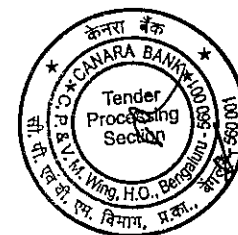
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
36	2	GeM bid document	EMD Detail	EMD Amount- 15,00,00,000/-	We request bank to consider EMD Exemption clause as per the GeM guideline. In the GeM notice "General Term condition" clause 4. xiii (Pt-m Sub Pt- v) of "General Terms and Conditions on GeM 4.0 (Version 1.14) dt 31st Jan 2024". The GTC and clause is attached in same email.	EMD is exempted as per the prevailing Government guidelines. Bidder to refer corrigendum-2.
37	14	Section C Deliverable and Service Level Agreements	2. Payment Terms	2.7. The payments will be released through NEFT / RTGS after deducting the application LD/Penalty, TDS if any, by centrally by Head Office at Bengaluru and the selected bidder has to provide necessary Bank Details like Account No., Bank's Name with Branch, IFSC Code etc.	We suggest to changes of the clause	Bidder to comply with RFP terms and conditions.
38	14	Section C Deliverable and Service Level Agreements	2. Payment Terms	New Clause	We suggest to Add below clause : In case of any delay for payment of the billed amount more than stipulated period, the interest @ 18% per annum will be levied on the outstanding amount and if the payment are still not processed for further period on 2 months the Service Provider shall also be entitled to suspend Services and such suspension shall not be termed as breach of the Agreement by the Service Provider and could not be held responsible or penalized for Service lapses	Bidder to comply with RFP terms and conditions.
39	15	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.1. Penalties/Liquidated damages for delay in printing DI Base Card with Hologram cards will be as mentioned below: 3.1.1. Non-compliance of the printing timelines as per clauses (1.4) of Section-C will result in the Bank imposing penalty 0.50% on delay in printing per Card, per day or part thereof, on the respective Order value of lot for the Cards.	We suggest below clause to be added : The Bank before imposing any penalty shall provide details of the claim along with a detailed notice of such claim together with relevant supporting documents. Further, Bidder should be entitled for a cure period before such penalties are levied. Further, before imposing any penalty the Bank shall provide an advance notice of 15 days to rectify the defect / default, and the penalty shall be imposed only on failure to rectify the default.	Bidder to comply with RFP terms and conditions.
40	15	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.1. Penalties/Liquidated damages for delay in printing DI Base Card with Hologram cards will be as mentioned below: 3.1.2. However, the total Penalty/LD to be recovered under above clauses 3.1.1 shall be restricted to 10% of the respective Order value of lot for the Cards.	For both Penalty & LD. The penalty charges are on the higher side, we suggest to reduce it to 2%. Further how the Order Value of lot of the card is arrived also needs to be mentioned.	Bidder to comply with RFP terms and conditions.



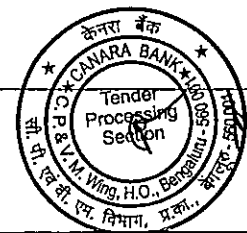
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
41	15	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.2. Penalties/Liquidated damages for delay in dispatch of the cards/ wearables will be as mentioned below:	We suggest below clause to be added : The Bank before imposing any penalty shall provide details of the claim along with a detailed notice of such claim together with relevant supporting documents. Further, Bidder should be entitled for a cure period before such penalties are levied. Further, before imposing any penalty the Bank shall provide an advance notice of 15 days to rectify the defect / default, and the penalty shall be imposed only on failure to rectify the default.	Bidder to comply with RFP terms and conditions.
42	16	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.10. Penalties/Liquidated Damages for non-performance: If the selected bidder does not meet the specifications/terms of the RFP during various tests/stages, the selected bidder shall rectify the same at bidders cost to comply with the specifications/terms of the RFP immediately to ensure the committed uptime/terms, failing which the Bank reserves its right to withhold the payment, impose penalty and invoke the Performance Security/ nullify the contract.	We suggest to modify below clause and also add the below wordings: Penalties/Liquidated Damages for non-performance: If the selected bidder does not meet the specifications/terms of the RFP during various tests/stages, the selected bidder shall rectify the same within 15 days at bidders cost to comply with the specifications/terms of the RFP immediately to ensure the committed uptime/terms, failing which the Bank reserves its right to recover that amount from the Service Provider provided the dispute is agreed by both Parties withhold the payment, impose penalty and invoke the Performance Security/ nullify the contract. The Bank before imposing any penalty shall provide details of the claim along with a detailed notice of such claim together with relevant supporting documents. Further, Bidder should be entitled for a cure period before such penalties are levied. Further, before imposing any penalty the Bank shall provide an advance notice of 15 days to rectify the defect / default, and the penalty shall be imposed	Bidder to comply with RFP terms and conditions.



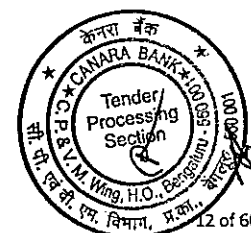
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
43	16	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.11.The liquidated damages shall be deducted / recovered by the Bank from any money due or becoming due to the bidder under this purchase contract or may be recovered by invoking of Performance Security or otherwise from bidder or from any other amount payable to the bidder in respect of other Purchase Orders issued under this contract, levying liquidated damages without prejudice to the Bank's right to levy any other penalty where provided for under the contract.	We suggest to changes this point as we cannot agree for Liquidated Damages. We suggest that instead, we suggest that the Bank shall raise separate debit note or credit note for the damages.	Bidder to comply with RFP terms and conditions.
44	16	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.13.If any act or failure by the selected bidder under the agreement results in failure or inoperability of systems and if the Bank has to take corrective actions, to ensure functionality of its property, the Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.	We suggest to changes of the clause	Bidder to comply with RFP terms and conditions. Bidder should also have Business Continuity Plan.
45	17	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.18.LD is not applicable for the reasons attributable to the Bank and Force Majeure. However, it is the responsibility/onus of the bidder to prove that the delay is attributed to the Bank and Force Majeure. The bidder shall submit the proof authenticated by the bidder and bank's official that the delay is attributed to the Bank and Force Majeure at the time of requesting payment	We sugges to modify the Red highlighted portion as deletion of this clause	Bidder to comply with RFP terms and conditions.
46	18	Section C Deliverable and Service Level Agreements	12.Subcontracting	12.1.Principal bidder only can participate and bidder should not sub-contract to any other company/firm/trust/ Proprietorship /partnership. After Selection process of the bidder and order placement, resources deployed should be employed with the selected bidder and they should be on the payroll of the selected bidder.	We suggest to add the below clause: It is however agreed between the parties, that if the services are rendered by the Bidder through any of its Subsidiary Company or Associate Company the same shall not be termed as Sub-contracting under this Agreement and hence not prior written approval of the Bank is required.	Bidder to comply with RFP terms and conditions. The principle Bidder will be having the full responsibility of the RFP.
47	25-26	Section D Bid Process	12. Submission of Bids	Entire Clause	Request bank to permit 5 days to submit the required physical documents after submission of response in GeM. Request bank to please specify what all physical documents need to be submitted.	Bidder has to submit hardcopy of Integrity pact, EMD document and Power of attorney. Bank may request to submit hard copy of any other documents if needed in due course of time



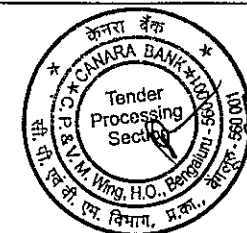
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
52	43	SECTION G - GENERAL CONDITIONS	21.Indemnity	21.5.BIDDER/VENDOR/ SERVICE PROVIDER aggregate liability shall be subject to an overall limit of the total Cost of the project.	The aggregate liability should be defined in percentage of cost. The cost of the value of agreement is not defined.	Bidder to comply with RFP terms and conditions.
53	43	SECTION G - GENERAL CONDITIONS	21.Indemnity	21.6.The limits specified in above clauses shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or loss caused due to breach of confidential obligations or applicable data protection laws or commission of any fraud by the bidder or its employees or agents or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be unlimited.	We suggest to modify below to the clause: The limits specified in above clauses shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or loss caused due to breach of confidential obligations or applicable data protection laws or commission of any fraud by the bidder or its employees or agents or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be unlimited.	Bidder to comply with RFP terms and conditions.
54	45	SECTION G - GENERAL CONDITIONS	24.Force Majeure	24.3.In the event of any such intervening Force Majeure, the selected bidder shall notify the Bank in writing of such circumstances and the cause thereof immediately within five calendar days. Unless otherwise directed by the Bank, the selected bidder shall continue to perform / render / discharge other obligations as far as they can reasonably be attended / fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure.	We suggest to modify the strike through sentence. In the event of any such intervening Force Majeure, the selected bidder shall notify the Bank in writing of such circumstances and the cause thereof immediately within five calendar days. Unless otherwise directed by the Bank, the selected bidder shall continue to perform / render / discharge other obligations as far as they can reasonably be attended / fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure.	Bidder to comply with RFP terms and conditions.
55	49	SECTION G - GENERAL CONDITIONS	33.Legal Disputes and Jurisdiction of the court	33.1.The Bank Clarifies that the Bank shall be entitled to an injunction, restraining order, right for recovery, specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain bidder/prospective bidder from committing any violation or enforce the performance of the covenants, obligations and representations contained in this RFP. These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.	We suggest that this clause needs to be for either party.	Bidder to comply with RFP terms and conditions.



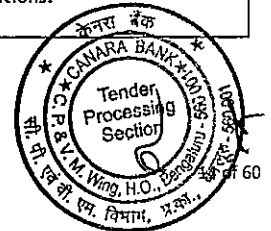
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
56	61	Annexure-5 Make in India Certificate	SL. No: 3	3. We have submitted the details indicating total cost value of inputs used, total cost of inputs which are locally sourced and cost of inputs which are imported, directly or indirectly with the commercial proposal.	We presume that we need only to provide the price as per Annexure -18 -Bill of material, as the bank can verify the input content and its cost anytime . Please clarify	Bidder has to provide the MII percentage with reference to the TCO value quoted.
57	67	Annexure-9 Scope of Work	5. Packing & Dispatch of Debit Cards:	5.6 The Debit card consignments should be handed over to Speed Post / designated courier who would be having OTP based delivery acceptable to or approved by the Bank, within 48 hours of receipt of data from the Bank. This timeline is inclusive of holidays. 5.7 Non- personalized debit cards will be dispatched to Branches in bulk. In such cases, along with regular stationary, the Bidder should include the list of cards present in each card packet. Data security standards should be maintained while furnishing the card numbers.	Request the bank to provide the quantity break up of individual OTP based card dispatches and Non-personalized cards dispatches to bank branches since same is not specify in the Bank RFP	Personalised and non-personalised card request depends on demand of customers/branches hence ratio cannot be ascertained.
58	72	Annexure-10 Technical Eligibility Criteria	SL. No: 2	Technical Qualification: The bidder should preferably have own base card production facility located in India or should have proper arrangements with suppliers to ensure card production/procurement within 4 weeks maximum. Documents to be submitted In compliance with Technical Qualification: Copy of network certification from respective networks in case of own facility. Proof of production activities carried out and /or documents regarding arrangement with suppliers with documents showing dates of placing orders and actual delivery.	In the previous RFP of the bank in 2022(GEM/2022/B/1946627, Page no-16), the Bank had asked that if the bidder is not a manufacturer of cards, a declaration from the bidder to that effect (incorporated in Annexure-12) with Manufacturer's Authorization letter (Annexure-34) from the card manufacturer/supplier assuring uninterrupted supply of cards for the contract period should be given. We request you to take a self-declaration in this RFP also along with the Manufacturer's Authorization Form (MAF) from the bidders.	Bidder to comply with RFP terms and conditions.



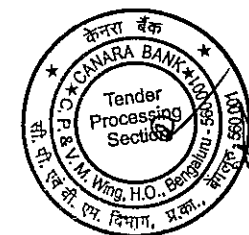
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
59	107	Appendix-G DRAFT CONTRACT AGREEMENT	10. ORDER CANCELLATION/TERMINATION OF CONTRACT:	10.1. The Bank reserves its right to terminate this CONTRACT at any time without assigning any reasons, by giving a 30 days' notice.	We suggest this clause to be mutual even CMS should have right to terminate the contract. 10.1. The Parties reserves its right to terminate this CONTRACT at any time without assigning any reasons, by giving a 30 days' notice. The Bank shall pay the amount of the services performed by Service Provider until the date of termination. We cannot agree for convenience termination, unless the Bidder is able to recover the cost incurred by the bidder due to the orders placed and investment done by them.	Bidder to comply with RFP terms and conditions.
60	107	Appendix-G DRAFT CONTRACT AGREEMENT	10. ORDER CANCELLATION/TERMINATION OF CONTRACT:	Entire Clause	We suggest to changes below clause. Further Bidder should get an opportunity to correct the defect. In case CMS is not able to rectify and correct Bank can then terminate the agreement. 10.2. The Bank reserves its right to cancel the entire / unexecuted part of CONTRACT at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions: 10.2.1. Delay in delivery beyond the specified period for delivery. 10.2.2. Serious discrepancies noted in the items delivered. 10.2.3. Breaches in the terms and conditions of the Order. 10.2.4. Non submission of acceptance of order within 7 days of order. 10.2.5. Excessive delay in execution of order placed by the Bank. 10.2.6. The Vendor/Service Provider commits a breach of any of the terms and conditions of the bid. 10.2.7. The Vendor/Service Provider goes in to	Bidder to comply with RFP terms and conditions.



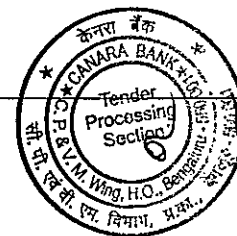
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
61	108	Appendix-G DRAFT CONTRACT AGREEMENT	10. ORDER CANCELLATION/TERMINATION OF CONTRACT:	10.4.In case the Vendor/Service Provider fails to deliver the quantity as stipulated in 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 suggest to below changes in the clause: 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 Bank. Vendor/Service-Provider by giving 7 days' prior notice to the Vendor/Service Provider.	Bidder to comply with RFP terms and conditions.
62	111-112	Appendix-G DRAFT CONTRACT AGREEMENT	14: INDEMNITY:	Entire Clause	<p>We suggest to make this clause mutual. We suggest that we shall be responsible only for the direct loss.</p> <p>— we suggest modification of clause 14.2.1 as under 14.2.1.All indemnities shall survive only for a period of 1 year post expiry or termination of the contract.</p> <p>We suggest to add below wordings:-</p> <p>— The indemnity provisions mentioned in this Agreement shall be subject to adherence of reconciliation process and limit on liability.</p> <p>The Bank shall, while making any indemnity claim, shall provide a detailed notice of such claim together with relevant supporting documents. The Service Provider shall not be responsible under indemnity provisions in this Agreement to the extent that loss is attributable to the negligence and/or breach of this Agreement or breach of applicable Laws by the Bank or its employees or for any services that is availed by Bank outside the scope of</p>	Bidder to comply with RFP terms and conditions.
63	112	Appendix-G DRAFT CONTRACT AGREEMENT	14.INDEMNITY:	14.3.VENDOR/ SERVICE PROVIDER's aggregate liability shall be subject to an overall limit of the total Cost of the project.	The aggregate liability should be defined.	Bidder to comply with RFP terms and conditions.



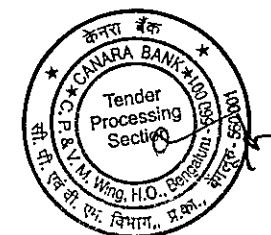
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
64	112-113	Appendix-G DRAFT CONTRACT AGREEMENT	15.-RIGHT TO AUDIT:	15.3.The VENDOR shall, whenever required by the PURCHASER, furnish all relevant information, records/data to such auditors and/or inspecting officials of the PURCHASER/Reserve Bank of India and or any regulatory authority. The PURCHASER reserves the right to call and/or retain for any relevant material information/reports including auditor review reports undertaken by the VENDOR (e.g., financial, internal control and security reviews) and findings made on VENDOR in conjunction with the services provided to the PURCHASER.	We suggest to modify the clause with our additions in red font. 15.3.The VENDOR shall, whenever required by the PURCHASER, furnish all relevant information, records/data only related to services performed under this agreement to such auditors and/or inspecting officials of the PURCHASER/Reserve Bank of India and or any regulatory authority. The PURCHASER reserves the right to call and/or retain for any relevant material information/reports including auditor review reports undertaken by the VENDOR (e.g., financial, internal control and security reviews) and findings made on VENDOR in conjunction with the services provided to the PURCHASER.	Bidder to comply with RFP terms and conditions.
65	114	Appendix-G DRAFT CONTRACT AGREEMENT	19.FORCE MAJEURE:	19.3.In the event of any such intervening Force Majeure, VENDOR/ SERVICE PROVIDER shall notify the BANK in writing of such circumstances and the cause thereof immediately within seven days. Unless otherwise directed by the BANK, VENDOR/ SERVICE PROVIDER shall continue to perform / render / discharge other obligations as far as they can reasonably be attended / fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure.	We suggest to modify the strike through sentence. In the event of any such intervening Force Majeure, the selected bidder shall notify the Bank in writing of such circumstances and the cause thereof immediately within five calendar days. Unless otherwise directed by the Bank, the selected bidder shall continue to perform / render / discharge other obligations as far as they can reasonably be attended / fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure.	Bidder to comply with RFP terms and conditions.
66	1	GeM bid document	Bid End Date/Time	12-08-2024 15:00	We Request to Bank to Increase the due date of tender by at least 10 days, as documentation require time to prepare, and Hardcopies also need to deliver to Bank on or before due date.	Bidder to comply with RFP terms and conditions.



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
67	2	GeM bid document	EMD Detail	EMD Amount- 15,00,00,000/-	Bank decided to give this order to 3 vendors at 50:30:20 Ratio. Rs. 15 Crore as EMD is very high value and its very difficult to arrange 15 Crores for any company specially MSME Companies. We request to Bank to ask EMD as per the decided Ratio of order, as L1 will be getting 50% of order so Bank can ask EMD also 50% of decided EMD of Rs. 15 Crores (Rs. 7.5 Crores) and in Bank Guarantee only.	EMD is exempted as per the prevailing Government guidelines. Bidder to refer corrigendum-2.
68	13	Section C Deliverable and Service Level Agreements	1.Project Timelines	1.2. Bank shall provide the address and contact details of Circle Offices/Regional Offices/Branch Offices/Offices and customer address for delivery of cards/wearables as and when requirement arises.	We request to Bank to provide the Ratio of Cards as per the Zones to get the Courier costing as well as Metro and Non-Metro Ratio also, Also please confirm the quantity which is directly send to Customers, Circle, Regional and Branch Offices also to get the costing for the same.	Card request depends on demand of customers/branches hence ratio cannot be ascertained.
69	13	Section C Deliverable and Service Level Agreements	1.Project Timelines	1.4. Card/ Wearable personalization to be duly completed, packed along with the required collaterals and dispatched within 48 hours from the date of receipt of required data provided by Bank and PIN mailers are to be dispatched within 24 hours of receipt of data from the Bank.	We request to Bank to allow 48 hours time also for PIN Mailers instead of 24 hours time.	PIN Mailer printing does not require that much time as compared to Card personalization hence can be served within 24 hours. Also PIN printing need to be handled at Bidder's premises.
70	13	Section C Deliverable and Service Level Agreements	1.Project Timelines	1.5. Delivery Management System: The selected bidder should provide the Delivery Management System within thirteen (13) weeks from the date of acceptance of the Purchase Order or fourteen (14) weeks from the date of issuance of Purchase Order.	We request to Bank to provide the required details or format of required Delivery Management System to modify in our current system as per Bank requirement.	Bidder to comply with RFP terms and conditions.
71	13-14	Section C Deliverable and Service Level Agreements	2. Payment Terms	2.1. Payment terms will be as per below: Sl. No: 1 Printing of DI Base Card With Hologram- 100% payment will be released monthly on the printing of Base cards and on submission of receipt of invoice along with Stock report of the DI Base Card with Hologram duly authorized by Bank's official and after deducting applicable penalties and Liquidated damages (if any) as per RFP Terms & conditions. Please note that Originals of invoices (plus One Copy) reflecting Taxes & Duties, Stock report of the DI Base Card with Hologram duly signed by Bank officials of the respective Branch/ Admin office should be submitted while claiming payment in respect of orders placed.	We assume that Bank will be making payment within 30 days after manufacturing of the Base Cards on submission of Invoices along with Stock Report. And Personalization and Courier charges also on monthly basis on submission of Invoices along with MIS Report. Please confirm.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition

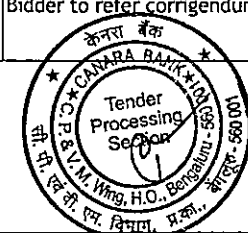


Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
72	24	Section D Bid Process	6. Earnest Money Deposit (EMD)/ Bank Guarantee in lieu of EMD	6.3. The Bank Guarantee issued by the issuing Bank on behalf of Bidder in favour of Canara Bank shall be in paper form as well as issued under the "Structured Financial Messaging System" (SFMS). The format for submission of EMD in the form of Bank Guarantee is as per Appendix-D. Any bank guarantee submitted in physical mode, including EMD/bid guarantee which cannot be verifiable through SFMS will be rejected summarily.	As per GeM Tender Document EMD clause, Advisory Bank name mentioned is IDBI Bank, Request to Bank to allow bidders to take bank guarantee from any other Banks also.	Bidder should provide a valid BG from any Scheduled Commercial Bank with proper authenticity as per the terms and conditions mentined in the RFP document.
73	25-26	Section D Bid Process	12. Submission of Bids	Entire Clause	Please clarify on this clause, do bidders need to submit all other documents also in physical form along with EMD, Integrity Pact etc. Also request to Bank to allow 3 to 4 days time after due date of tender to deliver the documents to Bank.	Bidder has to submit hardcopy of Integrity pact, EMD document and Power of attorney. Bank may request to submit hard copy of any other documents if needed in due course of time
74	65-66	Annexure-9 Scope of Work	2. Card Personalization:	2.2 Bidder must have the capability to personalise minimum 30,000 cards per day exclusively for our Bank as per specifications approved by the Bank and card network. The said count is inclusive of both EMV contact and DI cards. This is an indicative value and is in no way a commitment from the Bank. Shift in volumes between EMV Contact & DI card is possible due to changes in various guidelines. The embossing data will be provided by the Bank in encrypted format. The same needs to be processed and dispatched within 48 hours of receipt of data. This timeline is inclusive of holidays. For priority requirements, the bidder should have arrangements to process and dispatch cards on 24*7*365 basis.	We request to Bank to not consider Holidays in the Dispatch Process of 48 Hours after getting data from Bank.	Bidder to comply with RFP terms and conditions.
75	65	Annexure-9 Scope of Work	2. Card Personalization:	2.3 Bank expects bidder to have the capability to provide Metal Cards and other technological advanced products that are associated with cards as per consumer demand.	We request to Bank to provide the Metal Cards specifications also which is not available in the RFP Document.	Bidder to refer corrigendum-2.
76	68	Annexure-9 Scope of Work	7. Packing & Dispatch of PIN Mailer:	7.1 Bidder must ensure printing and dispatch of the PIN mailers within 24 hours of receipt of data file provided by the Bank. Bidder has to arrange the necessary manpower and Dispatch Management Software on premises of the Bank for completing the said task.	We request to Bank to allow at least 36 to 48 Hours' time to dispatch of the Pin's after getting the data from Bank from Bank Premises.	PIN Mailer printing does not require that much time as compared to Card personalization hence can be served within 24 hours. Also PIN printing need to be handled at Bidder's premises.

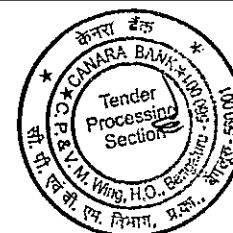


Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
77	68	Annexure-9 Scope of Work	8. Consignment Return Management:	8.1 The Bidder will dispatch the cards from their facility directly to our customers. The Bidder need to follow the TAT (Turnaround Time) for article delivery as pointed down below: i) Completion of Delivery should be within 48 Hours (metro locations only). ii) For other locations, the transit time should be within maximum 7 days (including holidays). iii) At each mailing address, minimum 2 (two) delivery attempts are required. Also, tele check for consignee availability & address clarity (OTP based delivery is preferable). In case of failed delivery, the same will be returned to bidder. The bidder needs to Inward those returned Articles by courier agencies / Speed Post and needs to publish the MIS of such returned Articles to the bank.	We request to Bank to clarify on the Re-Dispatch Courier Cost also, who will pay these charges, such details are not mentioned in the RFP.	Bidder to refer corrigendum-2.
78	78	Annexure-11 Technical Specifications	Specifications of Stationery Items:	Sl. No: 7 Other Packing Materials (For Bulk dispatch of Cards & Pin Mailers)	We want to bring in Bank notice that Other Packing Materials (For Bulk dispatch of Cards & Pin Mailers) quantity and details are not mentioned in the RFP Document Annexure-18, Bill of Material and In this clause Envelop size is also mentioned 4 different types, please provide the details for the same and Corrugated Boxes with Printing - Different sizes, Sizes and required quantity also not mentioned. Please provide.	Bank is providing card quantity of 5.05 crores. The packing quantity can be ascertained accordingly at bidder's end.
79	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 6	Pre-Qualification Criteria: Bidder should have supplied and personalized at least 50 lakhs EMV chip based cards (contact & contactless cards/ Dual Interface) to Scheduled Commercial Banks in India during the last three financial years (i.e. 2021-22, 2022-23 and 2023-24). Documents to be submitted In compliance with Pre-Qualification Criteria: The bidder should submit Purchase Order Copies/ Agreements/ Work order, along with Satisfactory completion certificate/ reference letter, issued by clients.	Bidder/OEM Should have Supplied. Request to include as OEM	Bidder to comply with RFP terms and conditions.

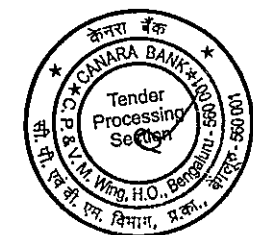
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
80	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 7	Pre-Qualification Criteria: Bidder should have supplied and personalized at least 10 lakh should be NCMC cards to Scheduled Commercial Banks in India. Documents to be submitted In compliance with Pre-Qualification Criteria: The bidder should submit Purchase Order Copies/ Agreements/ Work order, along with Satisfactory completion certificate/ reference letter, issued by clients.	Bidder/OEM Should have Supplied. Request to include as OEM	Bidder to comply with RFP terms and conditions.
81	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 8	Pre-Qualification Criteria: The Bidder should have average annual turnover of Rs.75 Crores in the last three financial years (i.e., 2020-21, 2021-22 and 2022-23). This must be the individual company turnover and not of any group of companies. Documents to be submitted In compliance with Pre-Qualification Criteria: Bidder has to submit audited Balance Sheet copies for last 3 Years i.e., 2020-21, 2021-22 and 2022-23 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number.	Request the bank to relax it to 45 Cr	Bidder to comply with RFP terms and conditions.
82	Generic	Generic	Generic	On Consortium to Allow	Request the bank to allow the Bidder/OEM to participate, or Consortium to allow to participate in the bid for the benefit of the bank.	Consortium is not allowed. The principle Bidder will be having the full responsibility of the RFP.
83	2	GeM bid document	Splitting	Bid splitting not applied	According to the tender document, the order will be divided among the L1, L2, and L3 bidders in the ratio of 50:30:20. However, bid splitting is not applied in the GeM bid. Could you please confirm which approach should be considered?	Splitting is applicable as per the clause mentioned in the ATC document
84	10	SECTION B - INTRODUCTION	4. Objective	4.2. The Bidders satisfying the Qualification Criteria as per the RFP and having experience in Printing, Personalization, Dispatch, Tracking and Management Services of EMV Chip Debit Cards/Prepaid Card (Contact Cards & Contactless Cards) and Wearables in Schedule Commercial Banks in India may respond.	We understand that apart from the card types mentioned, Dual Interface (DI) card also will be a part of the deliverables. Hence experience in supply of DI cards also will from a part of this clause.	Yes. Understanding is correct.
85	13	Section C Deliverable and Service Level Agreements	1. Project Timelines	1.3. The bidder has to print and store the DI Base Card with Hologram within 3 weeks from placing the indent by the Bank.	We request bank to provide timeline of 4 weeks from placing the Order	Bidder to refer corrigendum-2.



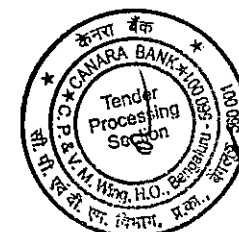
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
86	13	Section C Deliverable and Service Level Agreements	1. Project Timelines	1.5. Delivery Management System: The selected bidder should provide the Delivery Management System within thirteen (13) weeks from the date of acceptance of the Purchase Order or fourteen (14) weeks from the date of issuance of Purchase Order.	Since the timeline for dispatches are 3 to 4 weeks from issue of PO we request bank to reduce the timeline for providing Delivery management system to bank within 4 weeks of issuing PO else bank would not be able to track the deliverables for a period of 3 months from the start of the project. Also kindly let us know whether the system shall be hosted at Bank premises or in vendor premises.	1. Bidder to comply with RFP terms and conditions 2. System should be hosted at vendor's premises with necessary Bank compliance/security, but system should be accessible to Bank.
87	13	Section C Deliverable and Service Level Agreements	1. Project Timelines	1.8. Bank reserves the right to change/modify locations for supply of the items. In the event of any change/modification in the locations where the items are to be delivered/not billed, the bidder in such cases shall deliver at the modified locations at no extra cost to the Bank. However, if the items are already delivered/billed and if the modifications in locations are made after delivery, the Bank shall bear the shifting charges/arrange shifting in such cases.	The Personalised cards dispatched to end customers are based on the delivery address provided by the bank in the data file. Hence changes would not be possible once the articles are handed over to Courier. We request bank to amend this clause accordingly.	Bidder to comply with RFP terms and conditions.
88	13	Section C Deliverable and Service Level Agreements	1. Project Timelines	1.9. The bidder having card personalization facility at multiple location can print and dispatch the card from any facility/location; provided all the norms as prescribed by Bank are complied and all the required certifications are in place.	Since Bank's customers are spread across Pan India and in order to reduce TAT, we request bank to make it mandatory for bidders to have at least 2 locations for personalisation.	Bidder to comply with RFP terms and conditions.
89	13-14	Section C Deliverable and Service Level Agreements	2. Payment Terms	2.1. Payment terms will be as per below: Sl. No: 1 Printing of DI Base Card With Hologram- 100% payment will be released monthly on the printing of Base cards and on submission of receipt of invoice along with Stock report of the DI Base Card with Hologram duly authorized by Bank's official and after deducting applicable penalties and Liquidated damages (if any) as per RFP Terms & conditions. Please note that Originals of invoices (plus One Copy) reflecting Taxes & Duties, Stock report of the DI Base Card with Hologram duly signed by Bank officials of the respective Branch/ Admin office should be submitted while claiming payment in respect of orders placed.	As per our understanding, the bank will make the payment within 30 days of the invoice date for the printing of Base Cards, wearables, and related stationeries.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition



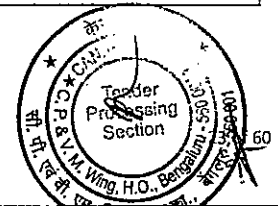
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
90	14	Section C Deliverable and Service Level Agreements	2. Payment Terms	2.1. Payment terms will be as per below: Sl. No: 2 Dispatch of Cards/ Wearables- 100% payment will be released monthly on the dispatched card on submission of receipt of invoice along with MIS report of dispatched cards/ wearables duly authorized by Bank's official and after deducting applicable penalties and Liquidated damages (if any) as per RFP Terms & conditions. Please note that Originals of invoices (plus One Copy) reflecting Taxes & Duties, MIS report of dispatched cards/ wearables duly signed by Bank officials of the respective Branch/ Admin office should be submitted while claiming payment in respect of orders placed.	As per our understanding, the bank will make the payment within 30 days of the invoice date for the printing of Base Cards, wearables, and related stationeries.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
91	14	Section C Deliverable and Service Level Agreements	2. Payment Terms	2.3. The selected bidder has to submit Dispatch reports duly signed by the Bank officials of the respective Branch/offices in originals while claiming payment. The invoice and Dispatch report should contain the details of the items supplied.	We understand that the dispatches are to end customers hence request bank to delete this clause.	The selected bidder has to submit Dispatch reports for the articles dispatched from their end. The same can be ascertained by MIS provided from bidder's end. Also, Proo-of-delivery can be ascertained for verification on case-to case-basis.
92	14	Section C Deliverable and Service Level Agreements	2. Payment Terms	2.6. The Bank shall finalize the installation and acceptance format mutually agreed by the selected bidder. The selected bidder shall strictly follow the mutually agreed format and submit the same while claiming installation and acceptance payment.	Request bank to clarify on the Installation part.	This clause stands deleted
93	15	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.4. Penalties/Liquidated damages for return/ undelivered cards will be as mentioned below: Full Clause	Kindly note that the RTO can increase or decrease depending on the address quality and valid mobile numbers provided by Bank. If the address lacks quality RTO can increase in which vendor is unable to do any changes. Request Bank to limit this penalty only to those cases where the shipments are returned due to issue due to courier and not on cases due to address or mobile number quality.	Bidder to comply with RFP terms and conditions.



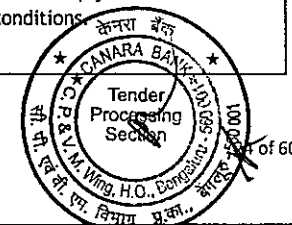
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
94	16	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.5. If monthly returned consignments are more than 10% in any month, Bank may at its sole discretion blacklist the bidder in addition to imposing penalty as per clause 3.4 and invoking the bank guarantee.	Kindly note that the RTO can increase or decrease depending on the address quality and valid mobile numbers provided by Bank. If the address lacks quality RTO can increase in which vendor is unable to do any changes. Request Bank to kindly remove this clause.	Bidder to comply with RFP terms and conditions.
95	16	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.6. The selected bidder shall guarantee a 24*7*365 availability for the Delivery Management System as per Scope of Work (Annexure-9) and Technical Specification (Annexure-11), during contract period.	We request bank to provide suitable down time in case of technical errors.	Bidder to comply with RFP terms and conditions.
96	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 6	<p>Pre-Qualification Criteria:</p> <p>Bidder should have supplied and personalized at least 50 lakhs EMV chip based cards (contact & contactless cards/ Dual Interface) to Scheduled Commercial Banks in India during the last three financial years (i.e. 2021-22, 2022-23 and 2023-24).</p> <p>Documents to be submitted</p> <p>In compliance with Pre-Qualification Criteria:</p> <p>The bidder should submit Purchase Order Copies/ Agreements/ Work order, along with Satisfactory completion certificate/ reference letter, issued by clients.</p>	<p>Since the requirement of bank is 5 cr cards for 3 years (i.e 1.65 cr per year) the experience should be at least 1.5 cr cards per year. Also bidder having experience of wearables would be desirable since there is requirement of wearables also. Hence request bank to change the clause as below:</p> <p>Bidder should have supplied and personalized at least 1.5 Cr DI chip based cards (contact & contactless cards/ Dual Interface) to scheduled commercial bank each year during the last three financial years (i.e. 2021-22, 2022-23 and 2023-24) and atleast 5000 wearables to Scheduled Commercial Banks in India during the last three financial years (i.e. 2021-22, 2022-23 and 2023-24)"</p> <p>Relevant certificates from banks to be provided for both supply of cards and wearables as per the quantity mentioned.</p>	Bidder to comply with RFP terms and conditions.



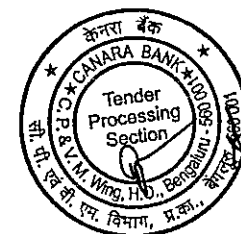
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
97	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 8	Pre-Qualification Criteria: The Bidder should have average annual turnover of Rs.75 Crores in the last three financial years (i.e., 2020-21, 2021-22 and 2022-23). This must be the individual company turnover and not of any group of companies. Documents to be submitted In compliance with Pre-Qualification Criteria: Bidder has to submit audited Balance Sheet copies for last 3 Years i.e., 2020-21, 2021-22 and 2022-23 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number.	The expected Tender value is 400 cr and 40% of the tender value would be 160 cr. Hence request bank to change the clause as below: The Bidder should have annual turnover of Rs.150 Crores in each of the last three financial years (i.e., 2020-21, 2021-22 and 2022-23). This must be the individual company turnover and not of any group of companies.	Bidder to comply with RFP terms and conditions.
98	66	Annexure-9 Scope of Work	2. Card Personalization:	2.3 Bank expects bidder to have the capability to provide Metal Cards and other technological advanced products that are associated with cards as per consumer demand.	We kindly request the bank to add the Metal Card rate in the commercial bid format as an optional item.	Bidder to refer corrigendum-2.
99	66	Annexure-9 Scope of Work	3. Wearables:	3.2 Wearable should perform in confirmatory with the standard laid down by RBI, Canara Bank & NPCI during the contract period.	As per our understanding, all types of wearables are required exclusively under Rupay.	Bidder to refer corrigendum-2.
100	67	Annexure-9 Scope of Work	5. Packing & Dispatch of Debit Cards:	5.3 The debit cards shall be packed along with stationary materials stipulated by the Bank and shall be dispatched to destinations intimated by the Bank within India as well as foreign counties. The destinations can be Branches or Customer address. Stationary materials may vary for different variant of cards. Bidder should make sure that the correct stationary gets dispatched for a particular card variant.	We kindly request the bank to provide the quantity breakdown between individual dispatches and branch dispatches.	Personalised and non-personalised card request depends on demand of customers/branches hence ratio cannot be ascertained.
101	67	Annexure-9 Scope of Work	5. Packing & Dispatch of Debit Cards:	5.9 Bidder should maintain the records of the cards personalized and dispatched to various destinations / branches, including details of card serial number, postal receipt no, Proof of Delivery(POD), card returned if any, etc. The bidder should be able to provide the Bank with the required details in any format required / specified by the Bank.	Kindly note that POD can be provided on case to case basis only to Bank within 90 days from date of dispatch. Request Bank to kindly modify the clause.	Bidder to refer corrigendum-2.
102	67	Annexure-9 Scope of Work	5. Packing & Dispatch of Debit Cards:	5.3 The debit cards shall be packed along with stationary materials stipulated by the Bank and shall be dispatched to destinations intimated by the Bank within India as well as foreign counties. The destinations can be Branches or Customer address. Stationary materials may vary for different variant of cards. Bidder should make sure that the correct stationary gets dispatched for a particular card variant.	Kindly specify the quantity distribution of Rupay, Visa and Master card with their variants.	Network-wise distribution depends on demand of customers/branches hence ratio cannot be ascertained.



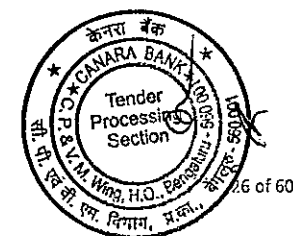
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
103	68	Annexure-9 Scope of Work	8. Consignment Return Management:	8.1 The Bidder will dispatch the cards from their facility directly to our customers. The Bidder need to follow the TAT (Turnaround Time) for article delivery as pointed down below: i) Completion of Delivery should be within 48 Hours (metro locations only). ii) For other locations, the transit time should be within maximum 7 days (including holidays). iii) At each mailing address, minimum 2 (two) delivery attempts are required. Also, tele check for consignee availability & address clarity (OTP based delivery is preferable). In case of failed delivery, the same will be returned to bidder. The bidder needs to Inward those returned Articles by courier agencies / Speed Post and needs to publish the MIS of such returned Articles to the bank.	Since the cards will be distributed in PAN India locations, there will be challenges in connectivity in Tier 3,4 and rural locations. Hence, request Bank to modify the clause as below: The Bidder will dispatch the cards from their facility directly to our customers. The Bidder need to follow the TAT (Turnaround Time) for article delivery as pointed down below: i) Completion of Delivery should be within 48 to 72 Hours (metro locations only). ii) For other locations, the transit time should be within maximum 7-10 days (including holidays). iii) At each mailing address, minimum 2 (two) delivery attempts are required. Also, tele check for consignee availability & address clarity (OTP based delivery is preferable).	Bidder to comply with RFP terms and conditions.
104	68	Annexure-9 Scope of Work	8. Consignment Return Management:	8.2 The returned articles need to be re-dispatched to the respective base branches of the customer within 48 hours duly providing MIS for the same on daily basis. In this case, the Branch will take care of the returned consignment.	As per our understanding, the redispaches to branches will be considered as a separate dispatch and cost will be charged to Bank as per financial bid. Kindly confirm.	Bidder to refer corrigendum-2.
105	73	Annexure-10 Technical Eligibility Criteria	Sl. No: 8	Technical Qualification: Bidder should have its own personalization capability and dispatch a minimum of 5 lakhs EMV cards (contact & Dual Interface) collectively per month. Documents to be submitted In compliance with Technical Qualification: Self-certification along with details of machinery related to card personalization installed currently with their total and spare capacity. These may be verified by Bank during site visit.	For managing logistics, it is suggested that bidder should have experience in handling logistics for large PSU's having more than 9000 branches similar to Canara Bank Size. Considering the same, request bank to modify the clause as below: Bidder should have Dispatch Management Software to maintain the dispatch & fulfilment details of both cards and pins mailers. The bidder should have handled dispatch/logistics management for any PSU Banks in India with more than 9000 branches.	Bidder to comply with RFP terms and conditions.
106	88	Annexure-18 Bill of Material	Table -C Cost of Logistics for a period of 3 years	Sl No: 2 International Courier Dispatch & MIS Cost	Request Bank to consider International courier dispatch cost at actual cost only since each courier partner is having different rates for each country and cannot capture a single rate in this bid.	Bidder to comply with RFP terms and conditions.



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
107	89	Annexure-18 Bill of Material	Table -D Cost for Wearables	Sl No: 1 Wearable Box Qty 500	According to the pre-bid format, the overall requirement for wearables is 11,000 units (5,000 Stickers, 5,000 Key Chains, 500 Rings, and 500 Silicon Bands), while the box requirement is specified as only 500 units. Please confirm the quantity for the wearable boxes.	Bidder to refer corrigendum-2.
108	89	Annexure-18 Bill of Material	Table -D Cost for Wearables	Sl No: 1 Wearable Box Qty 500	Kindly mention what other stationeries are required along with the wearable box?	Bidder to refer corrigendum-2.
109	88	Annexure-18 Bill of Material	Table -C Cost of Logistics for a period of 3 years	Entire Table	Please specify where we should include the logistics cost of wearables in the price bid format.	Cost of Logistics for a period of 3 years mentioned in Table -C of Annexure-18 Bill of Material will be applicable for wearables and for other articles.
110	88	Annexure-18 Bill of Material	Table -C Cost of Logistics for a period of 3 years	Entire Table	Please add the row for bulk dispatch to branch & also mention the minimum quantity per dispatch	Bidder to comply with RFP terms and conditions.
111	72	Annexure-10 Technical Eligibility Criteria	SL No: 1	<p>Technical Qualification: Bidder should have their own VISA, MasterCard and NPCI (Rupay) certified Card Personalization units located in India for contact and dual interface cards as on the date of submission of Bid and certification should be continuous from 01.04.2021 without any disqualification. The continuous certification clause is only exempted for NCMC Rupay Certification. However, the Bidder should have Rupay NCMC certification as on the date of submission of Bid.</p> <p>Documents to be submitted In compliance with Technical Qualification: a. Copy of active certificates & certificates for previous 3 years from respective networks, and b. Undertaking from Bidder stating that they will obtain NCMC certifications from VISA & Master once the functionality is introduced by said networks and failure to do so within the defined timeframe will result in termination of SLA.</p>	Request Bank to modify the clause as below: "Bidder should have their own VISA, MasterCard and NPCI (Rupay) certified Card manufacturing and Personalization units located in India for contact and dual interface cards as on the date of submission of Bid and certification should be continuous from 01.04.2021 without any disqualification. Bidder should have NPCI (Rupay) certified Wearables manufacturing & personalization units located in India as on date of submission of bid.	Bidder to refer corrigendum-2.



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
112	72	Annexure-10 Technical Eligibility Criteria	SL. No: 4	Technical Qualification: The Bidder should have the following ISO security Certifications: ISO 9001 & ISO 27001. Documents to be submitted In compliance with Technical Qualification: The bidder has to submit the ISO certificates.	As per RBI guidelines and recent mandates on data security PCI DSS certification is highly critical. Hence we request bank to modify the clause as below: The Bidder should have the following security Certifications: ISO 9001, ISO 27001 and PCI DSS. Valid certificates should be provided	Bidder to refer corrigendum-2.
113	Generic	Generic	Generic	Request for Additional Clause	Considering the volumes for handling delivery, it is suggested to consider only those bidders having experience in managing logistics for Banks having higher number of branches and PAN India presence. Since this is a crucial part in the RFP, request Bank to kindly add below clause: The bidder should have successfully handled dispatch/logistics management with a volume of 50,00,000 units in a single year during the last 3 financial years (2020-21, 2021-22, 2022-23). Certificate issued from Banks to be provided to substantiate this claim	Bidder to refer corrigendum-2.
114	Generic	Generic	Generic	Request for Additional Clause	Request bank to add below clause in Eligibility Criteria "Bidder should have NPCI (RuPay) certified wearables manufacturing and Perso unit located in India and must have supplied minimum 5000 wearables to any three Scheduled commercial banks in India with at least 1 Public Sector bank" in Annexure 2	Bidder to comply with RFP terms and conditions.



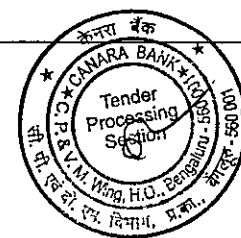
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
115	Generic	Generic	Generic	Request for Additional Clause	<p>Since there is a requirement for wearables we request bank to add the below clause to ensure that the bidders are certified for manufacturing and personalisation of wearables.</p> <p>Bidder should have NPCI (Rupay) certified Wearables manufacturing & personalization units located in India as on date of submission of bid and supplied latest 5000 wearables to Scheduled Commercial Banks in India. Certificates from Rupay and Experience certificates from Banks to be submitted on Bank's Letter Head</p>	Bidder to comply with RFP terms and conditions.
116	107	Appendix-G DRAFT CONTRACT AGREEMENT	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.	<p>We request bank to make this clause mutual and revise as below</p> <p>The Bank or the bidder reserves its right to terminate this CONTRACT at any time without assigning any reasons, by giving a 30 days' notice.</p>	Bidder to comply with RFP terms and conditions.



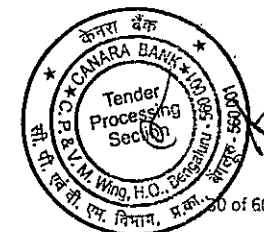
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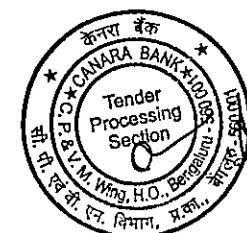
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
121	68-69	Annexure-9 Scope of Work	8. Consignment Return Management:	8.3 In case delivery location is not serviceable through agreed courier agencies / Speed Post, the said article needs to be dispatched by other courier agency who are having service at that location and the same need to be informed to Bank duly providing MIS.	Since this being a fixed price bid, request Bank to not modify the scope of work during the contract period. Alternatively propose to include scope change with mutually agreeable commercials by both parties.	Bidder to comply with RFP terms and conditions.
122	68-69	Annexure-9 Scope of Work	8. Consignment Return Management:	8.3 In case delivery location is not serviceable through agreed courier agencies / Speed Post, the said article needs to be dispatched by other courier agency who are having service at that location and the same need to be informed to Bank duly providing MIS.	Needs further clarification with the Bank as this does not specify the detailed work	Bidder to comply with RFP terms and conditions.
123	12	SECTION B - INTRODUCTION	8. Scope of Work	8.3.1. Project Completion and Management • Project implementation team should be conversant with local rules and conditions to resolve the issues, if any.	Kindly elaborate the local rules referred to by the Bank in this clause.	Bidder to comply with RFP terms and conditions.
124	13	Section C Deliverable and Service Level Agreements	1. Project Timelines	1.3. The bidder has to print and store the DI Base Card with Hologram within 3 weeks from placing the indent by the Bank.	this should be post Design and Art work approval closure by bank and Scheme	Bidder to refer corrigendum-2.
125	13	Section C Deliverable and Service Level Agreements	1. Project Timelines	1.4. Card/ Wearable personalization to be duly completed, packed along with the required collaterals and dispatched within 48 hours from the date of receipt of required data provided by Bank and PIN mailers are to be dispatched within 24 hours of receipt of data from the Bank.	Mandatory and weekly holidays to be excluded from TAT TAT is very chalaging.	Bidder to comply with RFP terms and conditions.
126	15	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.2. Penalties/Liquidated damages for delay in dispatch of the cards/ wearables will be as mentioned below:	Overall Penalty needs to review against breach of SLA.	Bidder to comply with RFP terms and conditions.
127	15	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3 4. Penalties/Liquidated damages for return/ undelivered cards will be as mentioned below:	if Underlivery of cards due to error in pnting of address,penalty should be on printer and if printed correctly then penalty should be on courier service provider.	The courier arrangement will be at bidder's end hence penalty will be passed on to the bidder only.
128	16	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.8. Any financial loss / fraud taking place due to the bidder's and/or their employees' negligence etc. shall be recoverable from the bidder along with damages if any with regard to Bank's reputation and goodwill.	Request Bank to remove this clause as loss to Reputation and Goodwill are not tangible and not feasible to arrive at a value on it.	Bidder to comply with RFP terms and conditions.
129	16	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.15. Any financial loss to the Bank on account of fraud taking place due to selected bidder, its employee or their services provider's negligence shall be recoverable from the selected bidder along with damages if any with regard to the Bank's reputation and goodwill.	Request Bank to remove this clause as loss to Reputation and Goodwill are not tangible and not feasible to arrive at a value on it.	Bidder to comply with RFP terms and conditions.



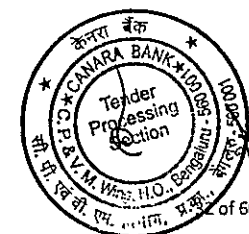
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
130	17	Section C Deliverable and Service Level Agreements	4. Integration & Interfaces	4.2. The selected bidder has to work with different teams of Bank & application OEMs to understand the policies requirement and configurations of respective applications for the offered solution.	Request Bank to clearly list out all the OEMs/Applications to which any integration needs to be established by the Bidder	Bidder to comply with RFP terms and conditions.
131	17	Section C Deliverable and Service Level Agreements	5. Security	5.1. The selected bidder has to use standard procedures like hardening, dedicated configuration in order to comply security standards including cyber security.	Bidder reckon that bidder's security controls, processes and tools/solutions would be in compliance to bidder's security policy and may undergo change based on risk and controls environment.	Bidder to comply with RFP terms and conditions.
132	17	Section C Deliverable and Service Level Agreements	5. Security	5.2. The selected bidder will ensure the software delivered is in conformity with security standards and is without any security vulnerability.	Bidder reckon that since it is service based delivery, this requirement may not be applicable and needs to be deleted. Please confirm.	This clause stands deleted
133	17	Section C Deliverable and Service Level Agreements	5. Security	5.3. The Bank may conduct security audit in the proposed service after complete implementation.	Bidder reckon that Access shall be subject to confidentiality and security requirements of Bidder. For audits, Bidder and client shall agree on the scope, coverage, confidentiality requirements and other terms of audits at the time of contracting. Please confirm.	This clause stands deleted
134	17	Section C Deliverable and Service Level Agreements	5. Security	5.4. The selected bidder should take adequate security measures to ensure confidentiality, integrity and availability of the information.	For Bidder's shared platform, security shall be maintained in accordance with its Policies.	Bidder to comply with RFP terms and conditions.
135	17	Section C Deliverable and Service Level Agreements	5. Security	5.5. The selected bidder is liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy. 5.6. The selected bidder will have to establish all the necessary procedures/infrastructure/technology /personnel to ensure the Information System Security as per the guidelines prescribed by RBI and the policies of the Bank.	Bidder proposes to use its hosted services which are compliant with ISO 27001 standards, as applicable and managed in accordance with Bidders policies/standards. Compliance with other requirements shall be on mutually agreed terms and commercials, and in accordance with service changes made by Bidder for its general client base on the platform. Please confirm.	Bidder to comply with RFP terms and conditions.



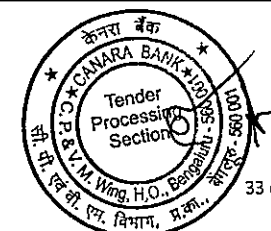
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
136	19-20	Section C Deliverable and Service Level Agreements	13.Right to Audit	Entire Clause	Bidder reckon that bidder shall permit governmental agencies that regulate Client in connection with a Solution to examine bidder books and records and Client Data, to the same extent as if that Solution were being performed by Client on its own premises, subject to bidders' confidentiality and security policies and procedures. For other audits, Bidder and client shall agree on the scope, coverage, confidentiality requirements and other terms of audits at the time of contracting. Please confirm.	Bidder to comply with RFP terms and conditions.
137	19-20	Section C Deliverable and Service Level Agreements	13.Right to Audit	Entire Clause	The scope of RFP is Procure, Personalize & Dispatch of the cards. The scope of audit should be limited to Card Processing facility of the sub-contractor.	Bidder to comply with RFP terms and conditions.
138	24	Section D Bid Process	6. Earnest Money Deposit (EMD)/ Bank Guarantee in lieu of EMD	Entire Clause	EMD amount or % is not mentioned.	Bidder to refer corrigendum-2.
139	27	Section E Selection of Bidder	3. Evaluation of Bids	3.3. Commercial Bid: 3.2.4 The L1 bidder will be determined on the basis of the lowest quoted bid on conclusion of reverse auction.	We request the Bank to eliminate the Reverse Auction process and identify the bidders based on lowest price bid.	Bidder to comply with RFP terms and conditions.
140	42	SECTION G - GENERAL CONDITIONS	18.Adherence to Banks IS Security/Cyber Security Policies:	18.1.BIDDER/VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.	Bidder proposes to use its hosted services which are compliant with ISO 27001 standards, as applicable and managed in accordance with Bidders policies/standards. Compliance with other requirements shall be on mutually agreed terms and commercials, and in accordance with service changes made by Bidder for its general client base on the platform. Please confirm.	Bidder to comply with RFP terms and conditions.



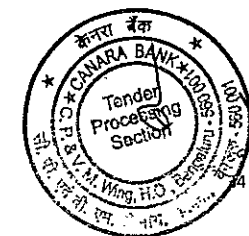
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
141	42	SECTION G - GENERAL CONDITIONS	18. Adherence to Banks IS Security/Cyber Security Policies:	18.2. In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the Bidder/vendor/Service Provider shall immediately report such incident to the Bank.	The bidder shall report only confirmed security incident that results in the loss of or unauthorized access to, use or disclosure of Client Confidential Information in Bidders' possession or control (such an incident a "data breach"), Bidder shall provide client with notification without undue delay. Please confirm.	Bidder to comply with RFP terms and conditions.
142	42	SECTION G - GENERAL CONDITIONS	19. Protection of Data:	Entire Clause	Bidder reckon that bidder's security controls, processes and tools/solutions would be in compliance to bidder's security policy and may undergo change based on risk and controls environment.	Bidder to comply with RFP terms and conditions.
143	42	SECTION G - GENERAL CONDITIONS	18. Adherence to Banks IS Security/Cyber Security Policies:	18.1. BIDDER/VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy; E-Mail-policy and Guidelines. 18.2. In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the Bidder/vendor/Service Provider shall immediately report such incident to the Bank.	How Bank's policies & controls would be implemented as card processing facility, as it is being used to serve various customers? Business to review	Bidder to comply with RFP terms and conditions.
144	44	SECTION G - GENERAL CONDITIONS	23. General Conditions to Contract:	23.1. The BIDDER/VENDOR/ SERVICE PROVIDER shall during the validity of this contract, provide access to all data, books, records, information, logs, alerts and business premises relevant to the service provided under this agreement to the Bank.	Access to Bank shall be subject to confidentiality of Bidder/its other client information: Production environment access shall not be provided for shared bidder's platform. Please confirm.	Bidder to comply with RFP terms and conditions.
145	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 2	Pre-Qualification Criteria: 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. Documents to be submitted In compliance with Pre-Qualification Criteria: Certificate of local content to be submitted as per Annexure-5 as applicable.	The bidder (including OEM / 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.	Clause is as per Government guideline. Bidder to comply with RFP terms and conditions



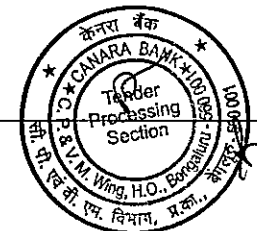
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
146	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 5	<p>Pre-Qualification Criteria: Bidder should be the Original Equipment Manufacturer (OEM)/ Original Software Owner (OSO)/ Original Software Developer (OSD) of Services. (OR) An authorized dealer/distributor of the proposed Services</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: If the applicant is OSD/OSO, an Undertaking Letter has to submit in this effect. (OR) If the bidder is an authorized dealer/ distributor, an authorization letter from their OEM and OSO/ OSD to deal/market their product in India and it should be valid for entire contract period from the date of submission of the bid.</p>	Need clarity.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
147	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 9	<p>Pre-Qualification Criteria: The bidder should have positive Net Worth in the last three financial years (i.e., 2020-21, 2021-22 & 2022-23) and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2023.</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: The bidder should submit certificate from the Company's Chartered Accountant with UDIN to this effect.</p>	We request Bank to waive the criteria of "more than 30% erosion in net worth" mentioned in the clause to increase vendor participation.	RFP Clause framed as per the prevailing Government guideline. Bidder to comply with RFP terms and conditions
148	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 6	<p>Pre-Qualification Criteria: Bidder should have supplied and personalized at least 50 lakhs EMV chip based cards (contact & contactless cards/ Dual Interface) to Scheduled Commercial Banks in India during the last three financial years (i.e. 2021-22, 2022-23 and 2023-24).</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: The bidder should submit Purchase Order Copies/ Agreements/ Work order, along with Satisfactory completion certificate/ reference letter, issued by clients.</p>	Bidder should have supplied and personalized at least 100 lakhs EMV chip based cards (contact & contactless cards/ Dual Interface) to Scheduled Commercial Banks in India or chip using a Smart Card Operating System standard developed and certified by a Union Ministry of India to any state government department/ PSU in India during the last three financial years (i.e. 2021-22, 2022-23 and 2023-24).	Bidder to comply with RFP terms and conditions.



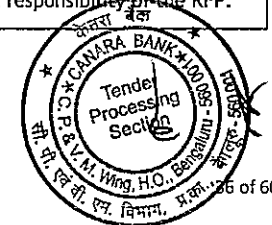
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
149	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 7	Pre-Qualification Criteria: Bidder should have supplied and personalized at least 10 lakh should be NCMC cards to Scheduled.Commercial Banks in India. Documents to be submitted In compliance with Pre-Qualification Criteria: The bidder should submit Purchase Order Copies/ Agreements/ Work order, along with Satisfactory completion certificate/ reference letter, issued by clients.	Bidder should have supplied and personalized at least 100 lakh should be NCMC cards to Scheduled Commercial Banks in India or chip using a Smart Card Operating System standard developed and certified by a Union Ministry of India to any state Government department / PSU in India.	Bidder to comply with RFP terms and conditions.
150	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 8	Pre-Qualification Criteria: The Bidder should have average annual turnover of Rs.75 Crores in the last three financial years (i.e., 2020-21, 2021-22 and 2022-23). This must be the individual company turnover and not of any group of companies. Documents to be submitted In compliance with Pre-Qualification Criteria: Bidder has to submit audited Balance Sheet copies for last 3 Years i.e., 2020-21, 2021-22 and 2022-23 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number.	The Bidder should have average annual turnover of Rs.60Crores in the last three financial years (i.e., 2020-21, 2021-22 and 2022-23). This must be the individual company turnover from smart card supply or printing and not of any group of companies.	Bidder to comply with RFP terms and conditions.
151	Generic	Generic	Generic	Generic	Only Physical Cards and PIN mailer Kits period is 3 Years Indicative Max Daily Rate of Printing & Dispatch of Cards - 30000 Total Volumes:- 5,05,00,000 with 25% increase or decrease 1.5.-Delivery Management System: (Page no.- 13) implementation within 13 week	Bidder to comply with RFP terms and conditions.
152	Generic	Generic	Generic	Generic	Only Physical Cards and PIN mailer Kits period is 3 Years Indicative Max Daily Rate of Printing & Dispatch of Cards - 30000 Total Volumes:- 5,05,00,000 with 25% increase or decrease 1.5.-Delivery Management System: (Page no.- 13) implementation within 13 week	Bidder to comply with RFP terms and conditions.



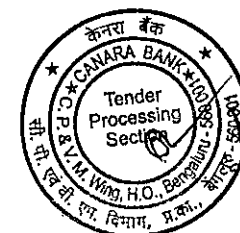
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
153	66	Annexure-9 Scope of Work	4. Network Certifications:	4.1 Carry out white plastic certification with card networks to get on-boarded with the Bank. First time certification cost will be borne by the Bank and subsequent iteration of certifications to be borne by the bidder. 4.2 Bidder should obtain NCMC certifications from VISA & Master if and when the functionality is introduced by said networks within a month. Bank at its discretion may extend the said timeframe and failure to do so within the defined timeframe may result in termination of SLA.	Network certification cost should be borne by bank irrespective of frequency	Bidder to comply with RFP terms and conditions.
154	66	Annexure-9 Scope of Work	2. Card Personalization:	2.4 Bank expects the L1 vendor to personalize cards on Bank premises if the requirement arises. The quantity shall not exceed 10% of the quantity allotted to the vendor.	Personalization in bank premises is not feasible for bidder.	Bidder to comply with RFP terms and conditions.
155	68	Annexure-9 Scope of Work	8. Consignment Return Management:	Entire Clause	Return to Origin details should be managed by Bidder.	Bidder to refer corrigendum-2.
156	67-68	Annexure-9 Scope of Work	6. Pin Mailer Printing:	Entire Clause	Printing to be done in banks premises and cost of PIN mailer stationary, printer & consumable, packing to be considered	Bidder to refer corrigendum-2.
157	69	Annexure-9 Scope of Work	9. Data Security:	9.1 Bidder must have a setup to receive the encrypted data through a secured FTP channel or any other secure mode stipulated by the Bank. 9.2 Keys for encryption/Digital Signature should be securely kept and all security measures should be followed.	Bidder reckon that secured FTP channel or any other secure mode shall be as per mutual agreement.	Bidder to comply with RFP terms and conditions.
158	72	Annexure-10 Technical Eligibility Criteria	SL. No: 1	Technical Qualification: Bidder should have their own VISA, MasterCard and NPCI (Rupay) certified Card Personalization units located in India for contact and dual interface cards as on the date of submission of Bid and certification should be continuous from 01.04.2021 without any disqualification. The continuous certification clause is only exempted for NCMC Rupay Certification. However, the Bidder should have Rupay NCMC certification as on the date of submission of Bid. Documents to be submitted In compliance with Technical Qualification: a. Copy of active certificates & certificates for previous 3 years from respective networks. and b. Undertaking from Bidder stating that they will obtain NCMC certifications from VISA & Master once the functionality is introduced by said networks and failure to do so within the defined timeframe will result in termination of SLA.	Sub-contracting clause missing for FIS participation.	Bidder to comply with RFP terms and conditions.



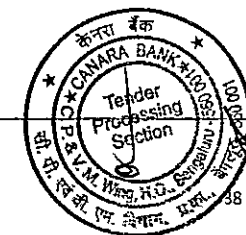
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
159	72	Annexure-10 Technical Eligibility Criteria	SL. No: 1	<p>Technical Qualification: Bidder should have their own VISA, MasterCard and NPCI (Rupay) certified Card Personalization units located in India for contact and dual interface cards as on the date of submission of Bid and certification should be continuous from 01.04.2021 without any disqualification. The continuous certification clause is only exempted for NCMC Rupay Certification. However, the Bidder should have Rupay NCMC certification as on the date of submission of Bid</p> <p>Documents to be submitted In compliance with Technical Qualification: a. Copy of active certificates & certificates for previous 3 years from respective networks. and b. Undertaking from Bidder stating that they will obtain NCMC certifications from VISA & Master once the functionality is introduced by said networks and failure to do so within the defined timeframe will result in termination of SLA.</p>	Bidder should have their own NPCI (Rupay) certified Card Personalization units located in India for contact and dual interface cards as on the date of submission of Bid	Bidder to refer corrigendum-2.
160	72	Annexure-10 Technical Eligibility Criteria	SL. No: 2	<p>Technical Qualification: The bidder should preferably have own base card production facility located in India or should have proper arrangements with suppliers to ensure card production/procurement within 4 weeks maximum.</p> <p>Documents to be submitted In compliance with Technical Qualification: Copy of network certification from respective networks in case of own facility. Proof of production activities carried out and /or documents regarding arrangement with suppliers with documents showing dates of placing orders and actual delivery.</p>	The bidder should preferably have own base card production facility located in India or should have a pre-project consortium agreement with a Rupay Card manufacturer.	Bidder to comply with RFP terms and conditions.
161	107	Appendix-G DRAFT CONTRACT AGREEMENT	8. SUB-CONTRACTING:	8.1. VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of the BANK.	Sub-contracting Not allowed.	Bidder to comply with RFP terms and conditions. The principle Bidder will be having the full responsibility of the RFP.



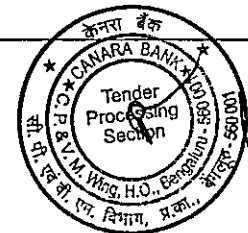
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
162	114	Appendix-G DRAFT CONTRACT AGREEMENT	20. SOCIAL MEDIA POLICY:	Full Clause	Bidder proposes to use its hosted services which are compliant with ISO 27001 standards, as applicable and managed in accordance with Bidders policies/standards. Compliance with other requirements shall be on mutually agreed terms and commercials, and in accordance with service changes made by Bidder for its general client base on the platform. Please confirm.	Bidder to comply with RFP terms and conditions.
163	Generic	Generic	Generic	Supply, Printing and Personalization of ATM-cum-Debit Card with Starter Kit and Pin Mailer - Details as mentioned in the RFP document	Only Physical Cards and PIN mailer Kits period is 3 Years Indicative Max Daily Rate of Printing & Dispatch of Cards - 30000 Total Volumes:- 5,05,00,000 with 25% increase or decrease	Bidder to comply with RFP terms and conditions.
164	Generic	Generic	Generic	Recent circular from NPCI stating that all Card processing facilities must comply with PCI-DSS assessments from 01-Aug-2024 for RUPAY Cards and assessment should be completed on or before 30-Sep-2024.	Any participating Card Bureau must ensure that they have necessary applicable certifications in place.	Bidder to refer corrigendum-2.
165	15	Section C Deliverable and Service Level Agreements	3 Penalties & Liquidated damages	3.4. Penalties/Liquidated damages for return/ undelivered cards will be as mentioned below: Full Clause	Bank has not accomodated a clause if a consignment is RTO due to a valid reason or reason attributable to Bank, please clarify on same as there could be incorrect or unupdated addresses in data leading to a RTO case.	Bidder to comply with RFP terms and conditions.
166	40	SECTION G - GENERAL CONDITIONS	13. Exit Management Plan:	13.1. Bidder/Vendor/Service Provider shall submit a structured & detailed Exit Management plan along with Training and Knowledge transfer for its exit initiated by the Bank.	Please suggest when it is to be submitted and if it is to be submitted by the successful bidder only.	To be submitted by the successful bidder upon onboarding.



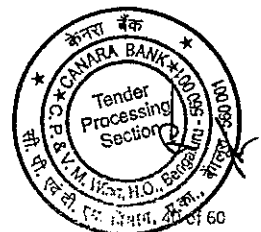
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
167	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 6	<p>Pre-Qualification Criteria: Bidder should have supplied and personalized at least 50 lakhs EMV chip based cards (contact & contactless cards/ Dual Interface) to Scheduled Commercial Banks in India during the last three financial years (i.e. 2021-22, 2022-23 and 2023-24).</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: The bidder should submit Purchase Order Copies/ Agreements/ Work order, along with Satisfactory completion certificate/ reference letter, issued by clients.</p>	<p>We request for Amendment of this point: Bidder should have supplied and personalized at least 100 lakhs EMV chip based cards (contactless cards / Dual Interface) to Scheduled Commercial Banks in India during each of the last three financial years (i.e. 2021-22, 2022-23 and 2023-24).</p> <p><u>Documents to be submitted</u> The bidder should submit Purchase Order Copies/ Agreements/ Work order, along with Satisfactory completion certificate/ reference letter, issued by clients.</p> <p>RFP Volume is 5 Crore Cards in 3 Years period or 1.70 Crore Cards per Year. 50% volume that is over 85 lakh cards per Year / over 7 lakh cards per Month to be done by L1 Bidder in case the work is assigned to 3 Bidders, a Bidder not having such experience may find it difficult to execute the mentioned volume, which may increase exponentially in case the work gets assigned only to 2 Bidders or 1 Bidder only.</p> <p>Also all cards issued by Banks today are DI</p>	Bidder to comply with RFP terms and conditions.
168	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 7	<p>Pre-Qualification Criteria: Bidder should have supplied and personalized at least 10 lakh should be NCMC cards to Scheduled Commercial Banks in India.</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: The bidder should submit Purchase Order Copies/ Agreements/ Work order, along with Satisfactory completion certificate/ reference letter, issued by clients.</p>	<p>We request for Amendment of this point: Bidder should have supplied and personalized at least 50 lakh NCMC cards to Scheduled Commercial Banks in India during each of the last three financial years (i.e. 2021-22, 2022-23 and 2023-24).</p> <p><u>Documents to be submitted</u> The bidder should submit Purchase Order Copies/ Agreements/ Work order, along with Satisfactory completion certificate/ reference letter, issued by clients.</p> <p>PSU Banks since over last 2-3 years have been focussing on issuing RuPay based NCMC Cards only, hence this volume number and request.</p>	Bidder to comply with RFP terms and conditions.



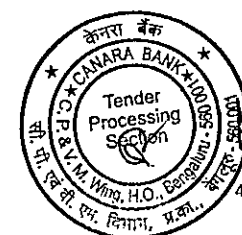
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
169	68	Annexure-9 Scope of Work	8. Consignment Return Management:	<p>8.1 The Bidder will dispatch the cards from their facility directly to our customers. The Bidder need to follow the TAT (Turnaround Time) for article delivery as pointed down below:</p> <p>i) Completion of Delivery should be within 48 Hours (metro locations only).</p> <p>ii) For other locations, the transit time should be within maximum 7 days (including holidays).</p> <p>iii) At each mailing address, minimum 2 (two) delivery attempts are required. Also, tele check for consignee availability & address clarity (OTP based delivery is preferable). In case of failed delivery, the same will be returned to bidder. The bidder needs to Inward those returned Articles by courier agencies / Speed Post and needs to publish the MIS of such returned Articles to the bank.</p>	<p>For Point No. i, we request Bank to amend it to minimum 72 Hrs (metro locations only).</p> <p>For Point No. ii, we request Bank to amend it to 15 days (including holidays) or 12 working days. It is requested since 7 days TAT is very less incase a consignment is dispatched by Speed Post specially when a pincode is not serviceable by a Courier Agency.</p> <p>We also request Bank to provide TAT Matrix as per Industry Standards in terms of Tier-1, Tier-2, Tier-3 & Tier-4.</p>	Bidder to refer corrigendum-2.
170	72-73	Annexure-10 Technical Eligibility Criteria	SL. No: 5	<p>Technical Qualification: Bidder should have their own VISA, MasterCard and NPCI (Rupay) certified Card Personalization units located in India for contact and dual interface cards as on the date of submission of Bid and certification should be continuous from 01.04.2021 without any disqualification.</p> <p>The continuous certification clause is only exempted for NCMC Rupay Certification. However, the Bidder should have Rupay NCMC certification as on the date of submission of Bid.</p> <p>Documents to be submitted In compliance with Technical Qualification: a. Copy of active certificates & certificates for previous 3 years from respective networks. and b. Undertaking from Bidder stating that they will obtain NCMC certifications from VISA & Master once the functionality is introduced by said networks and failure to do so within the defined timeframe will result in termination of SLA.</p>	<p>We request for Amendment of this point:</p> <p>Bidder should have their own VISA, MasterCard and NPCI (Rupay) certified Card Personalization units located in India for contact and dual interface cards as on the date of submission of Bid and certification should be continuous from 01.04.2021 without any disqualification.</p> <p><u>Documents to be submitted</u> a. Copy of active certificates & certificates for previous 3 years from respective networks. And b. Undertaking from Bidder stating that they will obtain NCMC certifications from VISA & Master once the functionality is introduced by said networks and failure to do so within the defined timeframe will result in termination of SLA.</p> <p>NPCI-RuPay has been issuing continuous certification, we thus request Bank to not allow exemption in continuous Certification requirement if the discontinuation in a service provider's certification is due to non-</p>	Bidder to comply with RFP terms and conditions.



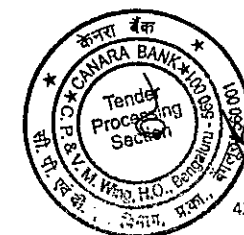
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
171	72	Annexure-10 Technical Eligibility Criteria	Sl. No: 3	<p>Technical Qualification: The bidder should have its own or tie-up with the third party for Disaster Recovery (DR) set up in India and a comprehensive Disaster Recovery Plan/ Business Continuity Plan (BCP).</p> <p>Documents to be submitted In compliance with Technical Qualification: Specific documentary evidence should be provided indicating the time frame in which systems are available for DR/BCP.</p> <p>In case, tie-up is with a third party for Disaster Recovery Setup, copy of MOU/Agreement with the collaborator should be produced specifically indicating the period of collaboration and other terms and conditions. The period of collaboration should be more than the time limit of the contract period and should not have any type of exit clause in the subject MOU/Agreement.</p>	<p>We request for Amendment of this point: The bidder should have its own or tie-up with the third party for Disaster Recovery (DR) set up in India and a comprehensive Disaster Recovery Plan/ Business Continuity Plan (BCP).</p> <p><u>Documents to be submitted</u> Specific documentary evidence should be provided indicating the time frame in which systems are available for DR/BCP.</p> <p>In case, tie-up is with a third party for Disaster Recovery Setup, copy of MOU/Agreement with the collaborator should be produced specifically indicating the period of collaboration and other terms and conditions. The period of collaboration should be more than the time limit of the contract period and should not have any type of exit clause in the subject MOU/Agreement.</p> <p>Also the DR / BCP Vendor should have same / similar cards execution capacity in terms of cards manufacturing & personalization both.</p>	Bidder to comply with RFP terms and conditions.



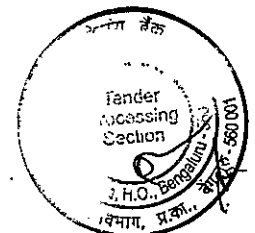
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
172	72-73	Annexure-10 Technical Eligibility Criteria	Sl. No: 5	<p>Technical Qualification: Bidder should have their own VISA, MasterCard and NPCI (Rupay) certified Card Personalization units located in India for contact and dual interface cards as on the date of submission of Bid and certification should be continuous from 01.04.2021 without any disqualification. The continuous certification clause is only exempted for NCMC Rupay Certification. However, the Bidder should have Rupay NCMC certification as on the date of submission of Bid.</p> <p>Documents to be submitted In compliance with Technical Qualification: a. Copy of active certificates & certificates for previous 3 years from respective networks. and b. Undertaking from Bidder stating that they will obtain NCMC certifications from VISA & Master once the functionality is introduced by said networks and failure to do so within the defined timeframe will result in termination of SLA.</p>	<p>We request for Amendment of this point: Should be able to integrate their solution with the Card Management System of the Bank.</p> <p><u>Documents to be submitted</u> The bidder should submit undertaking on the Company's letter head to this effect alongwith their IT Capabilities to prove required development and execution at a later stage.</p> <p>Since this would turn out to be a mandatory requirement for Operations, this should be asked under Pre-Qualification Criteria.</p>	Bidder to comply with RFP terms and conditions.



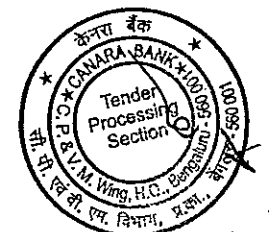
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
173	73	Annexure-10 Technical Eligibility Criteria	Sl. No: 6	<p>Technical Qualification: Bidder should have Dispatch Management Software to maintain the dispatch & fulfilment details of both cards and pins mailers.</p> <p>Documents to be submitted In compliance with Technical Qualification: The bidder should submit undertaking on the Company's letter head to this effect.</p>	<p>We request for Amendment of this point: Bidder should have Dispatch Management Software to maintain the dispatch & fulfilment details of both cards and pins mailers.</p> <p><u>Documents to be submitted</u> The bidder should submit undertaking on the Company's letter head to this effect. Bidder should also submit Dispatch Management Software Details with a past experience of dispatch management of 50 lakh kits in last 1 financial year to be proven through an experience certificate issued by a Scheduled Commercial Bank. The Dispatch Management Software should be owned by hosted by the Bidder; it should have been a functional platform for the last 2 years. Ownership and Hosting by a bidder with no outsourcing would ensure effective Operations and Data Security perspectives as well.</p> <p>We also request Bank to refer to Page 44 & 49, Clauses 23.3 & 34.1 resp. ---The BIDDER/VENDOR/ SERVICE PROVIDER shall abide/comply with applicable guidelines</p>	Bidder to refer corrigendum-2.



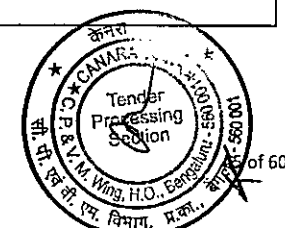
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
174	73	Annexure-10 Technical Eligibility Criteria	SL. No: 7	<p>Technical Qualification: Bidder must have the capability to maintain the records of the cards personalized and dispatched to various destinations / branches, including details of card serial number, postal receipt no., MIS reports/ Proof of Delivery(POD), card returned if any, etc. The bidder should be able to provide the Bank with the required details in any format required / specified by the Bank.</p> <p>Documents to be submitted In compliance with Technical Qualification: The bidder should submit undertaking on the Company's letter head to this effect.</p>	<p>We request for Amendment of this point:</p> <p>Bidder must have the capability to maintain the records of the cards personalized and dispatched to various destinations / branches, including details of card serial number, postal receipt no., MIS Reports / Proof of Delivery (POD), card returned if any, etc. The bidder should be able to provide the Bank with the required details in any format required / specified by the Bank.</p> <p><u>Documents to be submitted</u> The bidder should submit undertaking on the Company's letter head to this effect alongwith past experience of dispatch management of 50 lakh kits in last 1 financial year to be proven through an experience certificate issued by a Scheduled Commercial Bank.</p> <p>Bank has asked for Dispatch & Delivery Commercials as well to be factored in TCO, since this would turn out to be a mandatory requirement for Operations, this should be asked under Pre-Qualification Criteria.</p>	Bidder to comply with RFP terms and conditions.



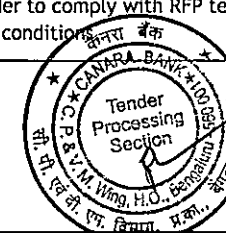
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
175	73	Annexure-10 Technical Eligibility Criteria	Sl. No: 8	<p>Technical Qualification: Bidder should have its own personalization capability and dispatch a minimum of 5 lakhs EMV cards (contact & Dual Interface) collectively per month.</p> <p>Documents to be submitted In compliance with Technical Qualification: Self-certification along with details of machinery related to card personalization installed currently with their total and spare capacity. These may be verified by Bank during site visit.</p>	<p>We request for Amendment of this point: Bidder should have its own personalization capability and dispatch a minimum of 25 lakhs EMV cards (contact & Dual Interface) collectively per month.</p> <p><u>Documents to be submitted</u> Self-certification along with details of machinery related to card personalization installed currently with their total and spare capacity. These may be verified by Bank during site visit.</p> <p>A capacity of 5 lakhs cards per month is contradictory to Bank's RFP requirement.</p> <p>Min. capacity of 25 lakh cards per month should be asked for by Bank since a bidder would not be doing work for Canara Bank only or this should be min. 10 Lakh Cards per Month Spare Capacity for Canara Bank Cards to be verified by the Bank during the site visit.</p> <p>This should be asked under Pre-Qualification</p>	Bidder to comply with RFP terms and conditions.



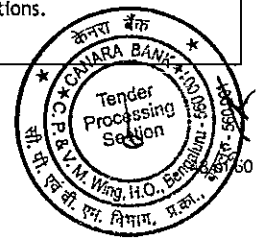
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
176	73	Annexure-10 Technical Eligibility Criteria	SL. No: 9	<p>Technical Qualification: Presentation: Presentation representing proposed Delivery Management System about the detailed functionalities and provision of dispatch, delivery update and return consignments dispatch update. It should also cover bidder's past experience & citations.</p> <p>Documents to be submitted In compliance with Technical Qualification: Maximum duration for presentation - 20 minutes The presentation will be evaluated by Bank officials. Schedule/ venue of presentation will be intimated later.</p>	<p>We request for Amendment of this point:</p> <p>Presentation: Presentation representing proposed Delivery Management System about the detailed functionalities and provision of dispatch, delivery update and return consignments dispatch update. It should also cover bidder's past experience & citations.</p> <p><u>Documents to be submitted</u> Maximum duration for presentation - 20 minutes. The presentation will be evaluated by Bank officials. Schedule / venue of presentation will be intimated later.</p> <p>Bidder should submit copy of presentation in the technical qualification criteria submission.</p> <p>Bidder should also submit Delivery Management Software Details with a past experience of dispatch management of 50 lakh kits in last 1 financial year to be proven through an experience certificate issued by a Scheduled Commercial Bank. The Delivery Management</p>	Bidder to comply with RFP terms and conditions.
177	81	Annexure-12 Undertaking of Authenticity	Entire Annexure	Entire Annexure	<p>Given Format seems to be made for IT Software and Hardware Procurement.</p> <p>We request Bank to relook at to ensure that it is inline with the current RFP Service requirement.</p>	Bidder to refer corrigendum-2.
178	88	Annexure-18 Bill of Material	Table -C Cost of Logistics for a period of 3 years	Entire Table	<p>Domestic Courier Dispatch & MIS Cost has been asked for 3.95 Crores Quantity, this should be for 5 Crores Quantity to tally the total requirement of cards during the 3 year period.</p> <p>Also dispatch of Pin Mailers has to be factored in Courier Consignments, accordingly same will increase the count of Courier Consignments.</p>	Bidder to comply with RFP terms and conditions.



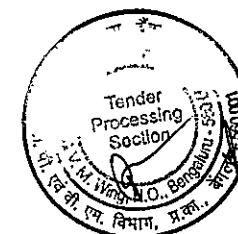
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
182	24	Section D Bid Process	6. Earnest Money Deposit (EMD)/ Bank Guarantee in lieu of EMD	Entire Clause	Earnest Money Deposit (EMD): The Earnest Money Deposit (EMD) mentioned in the tender is INR 15 Crores. We wish to mention that Other PSU like State Bank of India & PNB had similar requirement of approx. 5 Cr Cards, but the EMD requested was in INR 50 Lakh. So, we request you to kindly consider and have the clause amended accordingly. This will allow maximum participation and Bank will benefit from getting competitive rates.	Bidder to refer corrigendum-2.
183	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 8	<p>Pre-Qualification Criteria: The Bidder should have average annual turnover of Rs.75 Crores in the last three financial years (i.e., 2020-21, 2021-22 and 2022-23). This must be the individual company turnover and not of any group of companies.</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: Bidder has to submit audited Balance Sheet copies for last 3 Years i.e., 2020-21, 2021-22 and 2022-23 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number.</p>	Looking at the volume requirement of Bank, the vendor should have a sound financial capability hence we suggest amending the clause and make average annual turnover of at least INR 150 Crores over the last three financial years (i.e., 2020-21, 2021-22, and 2022-23). Also given that the total project cost is estimated to be INR 450 Crores, the required turnover gets set to one-third of the total project cost. This will be of immense help to the Bank as it would enable the bank to get financially strong bidders	Bidder to comply with RFP terms and conditions.
184	72	Annexure-10 Technical Eligibility Criteria	Sl. No: 2	<p>Technical Qualification: The bidder should preferably have own base card production facility located in India or should have proper arrangements with suppliers to ensure card production/procurement within 4 weeks maximum.</p> <p>Documents to be submitted In compliance with Technical Qualification: Copy of network certification from respective networks in case of own facility. Proof of production activities carried out and /or documents regarding arrangement with suppliers with documents showing dates of placing orders and actual delivery.</p>	Since the government is promoting Make in India model and viksit bharat 2047. We would request it to be amended as "The Bidder must own and operate a manufacturing unit within India and should be operational both for Card manufacturing as well as Personalisation for atleast 5 Years. Also, it should be an Indian Owned Company with 51 percent of Share holding with Indian Origin Directors only.	Bidder to comply with RFP terms and conditions.
185	75	Annexure-11 Technical Specifications	Specifications for EMV CHIP Contact Cards:	• PVC Material with 800-micron thickness. White Plastic Standard - ISO/IEC 7810-ID 1	We request you to kindly add "The PVC material to be supplied must have a thickness of 800 microns \pm 40 microns."	Bidder to comply with RFP terms and conditions.



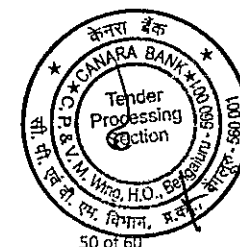
Sl. No.	Page No:	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
186	79	Annexure-11 Technical Specifications	Specifications for Wearables:	Sl. No: 2 Payment Sticker 1. PVC card with Contactless Chip 2. Dimensions: 40x30 mm size with sticker at the back, Thickness -750 Microns	We request you to kindly add "The payment stickers must adhere to the wearable specification PT-2, with dimensions of 45mm x 35mm, and must include a sticker backing for improved performance"	Bidder to comply with RFP terms and conditions.
187	89	Annexure-18 Bill of Material	Table -E Total cost of ownership for 3 Years	Sl No: 3 Cost of Logistics for a period of 3 years as per Table-C	We wish to mention that the Logistics costs should not be included in the Total Cost of Ownership (TCO) calculation as the logistics cost vary from time to time. It has been observed from Table-C that there is a requirement for international courier and dispatch services for a quantity of 5 lakhs. These rates will be variable depending on the courier destination and time of dispatch. So we would suggest that Bank pay it at actual on submission of Courier Invoice copies.	Bidder to comply with RFP terms and conditions.
188	88	Annexure-18 Bill of Material	Table -C Cost of Logistics for a period of 3-years	Sl No: 1 Domestic Courier Dispatch & MIS Cost	We request for the bifurcation of the given quantity of 3.95 crores as per Table C, Pt-1. Specifically, we require clarification on how much of this quantity will be allocated to bank branches and how much will be distributed to individual end customers. This will help the vendor to do a proper costing which will benefit the bank to get attractive commercials.	Bidder to comply with RFP terms and conditions.
189	88	Annexure-18 Bill of Material	Table-B Cost of Stationary Items for a period of 3 years	Sl No: 5 Pin Mailer	Please confirm whether the included pin mailers will be encrypted or decrypted and whether the pin generation is also in the scope of work or not.	Bidder to comply with RFP terms and conditions.
190	88	Annexure-18 Bill of Material	Table-B Cost of Stationary Items for a period of 3 years	Sl No: 5 Pin Mailer Envelope Sl No: 6 Pin Mailer	In Table-B, the quantity of each item excluding the pin mailer and pin mailer envelopes is 5.05 crores. However, there appears to be a lesser quantity of pin mailers and envelopes. We seek clarification on this discrepancy.	Bidder to comply with RFP terms and conditions.
191	88	Annexure-18 Bill of Material	Table -C Cost of Logistics for a period of 3 years	Entire Table	If the total volume of the project is 5.05 crores, please explain why the total logistics quantity in Table-C is stated as 4 crores. Kindly provide an clarification for this difference.	Bidder to comply with RFP terms and conditions.



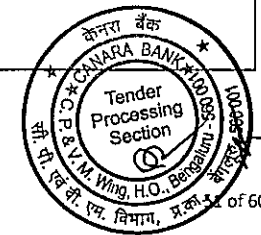
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
192	2	GeM bid document	EMD Detail	EMD Amount- 15,00,00,000/-	Request you to consider the EMD amount as we are relatively new company in the card manufacturing company with an experience of 3 years	Bidder to refer corrigendum-2.
193	13	Section C Deliverable and Service Level Agreements	1.Project Timelines	1.4. Card/ Wearable personalization to be duly completed, packed along with the required collaterals and dispatched within 48 hours from the date of receipt of required data provided by Bank and PIN mailers are to be dispatched within 24 hours of receipt of data from the Bank.	Since we are still in the process of establishing our processes for Visa and Master and we being certified on Rupay. We request you to consider for us to sub-contract few of the activities till the time we get certified which is not more than 180 days.	Bidder to comply with RFP terms and conditions.
194	13	Section C Deliverable and Service Level Agreements	1.Project Timelines	1.5. Delivery Management System: The selected bidder should provide the Delivery Management System within thirteen (13) weeks from the date of acceptance of the Purchase Order or fourteen (14) weeks from the date of issuance of Purchase Order.	Please provide clarity on features required in Delivery management System	Bidder to comply with RFP terms and conditions.
195	15	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.1. Penalties/Liquidated damages for delay in printing DI Base Card with Hologram cards will be as mentioned below: 3.1.1. Non-compliance of the printing timelines as per clauses (1.4) of Section-C will result in the Bank imposing penalty 0.50% on delay in printing per Card, per day or part thereof, on the respective Order value of lot for the Cards. 3.1.2. However, the total Penalty/LD to be recovered under above clauses 3.1.1 shall be restricted to 10% of the respective Order value of lot for the Cards.	Kindly consider maximum restriction to max 5%	Bidder to comply with RFP terms and conditions.
196	107	Appendix-G DRAFT CONTRACT AGREEMENT	8. SUB-CONTRACTING:	8.1. VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of the BANK.	Since we are still in the process of establishing our processes for Visa and Master and we being certified on Rupay. We request you to consider for us to sub-contract few of the activities till the time we get certified which is not more than 180 days.	Bidder to comply with RFP terms and conditions. The principle Bidder will be having the full responsibility of the RFP.



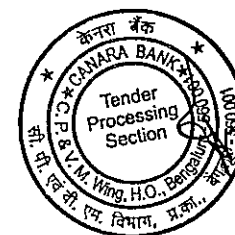
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
197	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 6	<p>Pre-Qualification Criteria: Bidder should have supplied and personalized at least 50 lakhs EMV chip based cards (contact & contactless cards/ Dual Interface) to Scheduled Commercial Banks in India during the last three financial years (i.e. 2021-22, 2022-23 and 2023-24).</p> <p>Documents to be submitted in compliance with Pre-Qualification Criteria: The bidder should submit Purchase Order Copies/ Agreements/ Work order, along with Satisfactory completion certificate/ reference letter, issued by clients.</p>	Kindly consider any BFSI segment bank	Bidder to comply with RFP terms and conditions.
198	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 7	<p>Pre-Qualification Criteria: Bidder should have supplied and personalized at least 10 lakh should be NCMC cards to Scheduled Commercial Banks in India.</p> <p>Documents to be submitted in compliance with Pre-Qualification Criteria: The bidder should submit Purchase Order Copies/ Agreements/ Work order, along with Satisfactory completion certificate/ reference letter, issued by clients.</p>	As a beaureu we are certifiesdd for NCMC, but as to issue NCMC cards PPI license required and our clients do not have the PPI license, hence to kindly submit self declaration letter for capability of supplying NCMC cards	Bidder to comply with RFP terms and conditions.
199	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 8	<p>Pre-Qualification Criteria: The Bidder should have average annual turnover of Rs.75 Crores in the last three financial years (i.e., 2020-21, 2021-22 and 2022-23). This must be the individual company turnover and not of any group of companies.</p> <p>Documents to be submitted in compliance with Pre-Qualification Criteria: Bidder has to submit audited Balance Sheet copies for last 3 Years i.e., 2020-21, 2021-22 and 2022-23 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number.</p>	Kindly consider financial years (i.e., 2021-22, 2022-23, 2023-24)	Bidder to comply with RFP terms and conditions.



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
200	72	Annexure-10 Technical Eligibility Criteria	SL. No: 1	<p>Technical Qualification: Bidder should have their own VISA, MasterCard and NPCI (Rupay) certified Card Personalization units located in India for contact and dual interface cards as on the date of submission of Bid and certification should be continuous from 01.04.2021 without any disqualification. The continuous certification clause is only exempted for NCMC Rupay Certification. However, the Bidder should have Rupay NCMC certification as on the date of submission of Bid.</p> <p>Documents to be submitted In compliance with Technical Qualification: a. Copy of active certificates & certificates for previous 3 years from respective networks. and b. Undertaking from Bidder stating that they will obtain NCMC certifications from VISA & Master once the functionality is introduced by said networks and failure to do so within the defined timeframe will result in termination of SLA.</p>	Since we are still in the process of establishing our processes for Visa and Master and we being certified on Rupay. We request you to consider for us to sub-contract few of the activities till the time we get certified which is not more than 180 days.	Bidder to comply with RFP terms and conditions.
201	56	Annexure-2 Pre-Qualification Criteria	SL. No: 6	<p>Pre-Qualification Criteria: Bidder should have supplied and personalized at least 50 lakhs EMV chip based cards (contact & contactless cards/ Dual Interface) to Scheduled Commercial Banks in India during the last three financial years (i.e. 2021-22, 2022-23 and 2023-24).</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: The bidder should submit Purchase Order Copies/ Agreements/ Work order, along with Satisfactory completion certificate/ reference letter, issued by clients.</p>	Please provide clarity on features required in Delivery management System	Bidder to comply with RFP terms and conditions.
202	67-68	Annexure-9 Scope of Work	6..Pin Mailer Printing:	6.1 PIN printing wherever required for all debit card variants shall be done at Bank's premises only. Bank will provide the following infrastructure - HSM, computers and office space. Bidder has to provide pin mailer printer, blank pin mailers, dispatch management software and arrange the manpower for pin printing. The bidder must ensure timely supply of blank pin mailers and maintain the stock position of the stationery items.	Required Clarity	Bidder to refer corrigendum-2.



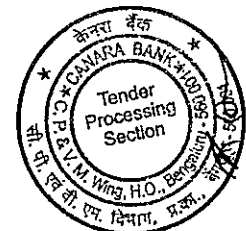
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
203	65-66	Annexure-9 Scope of Work	2. Card Personalization:	2.2 Bidder must have the capability to personalise minimum 30,000 cards per day exclusively for our Bank as per specifications approved by the Bank and card network. The said count is inclusive of both EMV contact and DI cards. This is an indicative value and is in no way a commitment from the Bank. Shift in volumes between EMV Contact & DI card is possible due to changes in various guidelines. The embossing data will be provided by the Bank in encrypted format. The same needs to be processed and dispatched within 48 hours of receipt of data. This timeline is inclusive of holidays. For priority requirements, the bidder should have arrangements to process and dispatch cards on 24*7*365 basis.	Required Clarity as it is mentioned 20,000 cards per day	Bidder to comply with RFP terms and conditions.
204	66	Annexure-9 Scope of Work	2. Card Personalization:	2.4 Bank expects the L1 vendor to personalize cards on Bank premises if the requirement arises. The quantity shall not exceed 10% of the quantity allotted to the vendor.	Required Clarity	Bidder to comply with RFP terms and conditions.
205	56	Annexure-2 Pre-Qualification Criteria	SL. No: 2	<p>Pre-Qualification Criteria: 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.</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: Certificate of local content to be submitted as per Annexure-5 as applicable.</p>	<p>The bidder (including OEM / 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.</p> <p>It is requested that OEM / OSD/OSO, if any) should 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.</p> <p>Therefore the word "and" is requested to be removed to avoid ambiguity. It is to be kept in sync with Annexure 2, Pre-Qualification criteria, Sr. No. 5 at page 56. Which states as follows:</p> <p>"Bidder should be the Original Equipment Manufacturer (OEM)/ Original Software Owner (OSO)/ Original Software Developer (OSD) of Services."</p>	RFP Clause framed as per the prevailing Government guideline. Bidder to comply with RFP terms and conditions



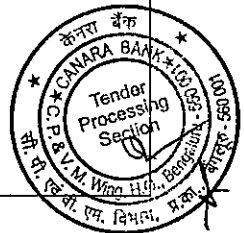
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
206	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 6	<p>Pre-Qualification Criteria: Bidder should have supplied and personalized at least 50 lakhs EMV chip based cards (contact & contactless cards/ Dual Interface) to Scheduled Commercial Banks in India during the last three financial years (i.e. 2021-22, 2022-23 and 2023-24).</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: The bidder should submit Purchase Order Copies/ Agreements/ Work order, along with Satisfactory completion certificate/ reference letter, issued by clients.</p>	<p>Bidder should have supplied and personalized at least 100 lakhs EMV chip based cards (contact & contactless cards/ Dual Interface) to Scheduled Commercial Banks in India or chip using a Smart Card Operating System standard developed and certified by a Union Ministry of India to any state government department/ PSU in India during the last three financial years (i.e. 2021-22, 2022-23 and 2023-24).</p> <p>Keeping in view the total number of cards to be procured during the project tenure, the requirement under the clause should be increased to at least 20% of the total requirement, to ensure participation of competent and serious bidders. The bidders who have experience in manufacturing, supply, printing and personalization of chip based Smart Card Operating System are also competent to provide cards under the project, therefore, their experience should also be considered which would ensure better / competitive pricing and larger participation of competent bidders.</p>	Bidder to comply with RFP terms and conditions.



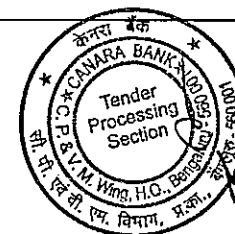
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
207	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 7	<p>Pre-Qualification Criteria: Bidder should have supplied and personalized at least 10 lakh should be NCMC cards to Scheduled Commercial Banks in India.</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: The bidder should submit Purchase Order Copies/ Agreements/ Work order, along with Satisfactory completion certificate/ reference letter, issued by clients.</p>	<p>Bidder should have supplied and personalized at least 100 lakh should be NCMC cards to Scheduled Commercial Banks in India or chip using a Smart Card Operating System standard developed and certified by a Union Ministry of India to any state Government department / PSU in India.</p> <p>Keeping in view the total number of cards to be procured during the project tenure, the requirement under the clause should be increased to at least 20% of the total requirement, to ensure participation of competent and serious bidders.</p> <p>The bidders who have experience in manufacturing, supply, printing and personalization of chip based Smart Card Operating System are also competent to provide cards under the project, therefore, their experience should also be considered which would ensure better / competitive pricing and larger participation of competent bidders.</p>	Bidder to comply with RFP terms and conditions.



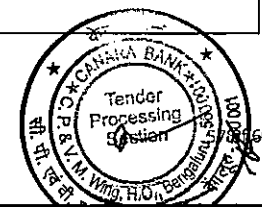
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
208	56	Annexure-2 Pre-Qualification Criteria	Sl. No: 8	<p>Pre-Qualification Criteria: The Bidder should have average annual turnover of Rs.75 Crores in the last three financial years (i.e., 2020-21, 2021-22 and 2022-23). This must be the individual company turnover and not of any group of companies.</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: Bidder has to submit audited Balance Sheet copies for last 3 Years i.e., 2020-21, 2021-22 and 2022-23 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number.</p>	<p>The Bidder should have average annual turnover of Rs.60Crores in the last three financial years (i.e., 2020-21, 2021-22 and 2022-23). This must be the individual company turnover from smart card supply or printing and not of any group of companies.</p> <p>Since the project is related to NCMC card, the turnover to be considered should be from supply and printing of smart cards only and turnover from other business verticals is not relevant for the project.</p> <p>As per CVC Guidelines Office order no. 33/7/03 Dt. 09.07.03, it is provided that Average Annual financial turnover to be asked in tenders should be at least 30% of the estimated cost. The tender, therefore, should provide for at least 60 crores of total annual turnover from supply and printing of smart cards during 2020-21, 2021-22 and 2022-23.</p>	Bidder to comply with RFP terms and conditions.
209	72	Annexure-10 Technical Eligibility Criteria	Sl. No: 1	<p>Technical Qualification: Bidder should have their own VISA, MasterCard and NPCI (Rupay) certified Card Personalization units located in India for contact and dual interface cards as on the date of submission of Bid and certification should be continuous from 01.04.2021 without any disqualification. The continuous certification clause is only exempted for NCMC Rupay Certification. However, the Bidder should have Rupay NCMC certification as on the date of submission of Bid.</p> <p>Documents to be submitted In compliance with Technical Qualification: a. Copy of active certificates & certificates for previous 3 years from respective networks. and b. Undertaking from Bidder stating that they will obtain NCMC certifications from VISA & Master once the functionality is introduced by said networks and failure to do so within the defined timeframe will result in termination of SLA.</p>	<p>Bidder should have their own NPCI (Rupay) certified Card Personalization units located in India for contact and dual interface cards as on the date of submission of Bid</p> <p>The tender is or RuPay cards only. Bidder should have valid NPCI Rupay Certification. Bidder will Submit Undertaking stating that bidder will obtain NCMC certifications from VISA & Master once the functionality is introduced by said networks and failure to do so within the defined timeframe will result in termination of SLA.</p>	Bidder to refer corrigendum-2.




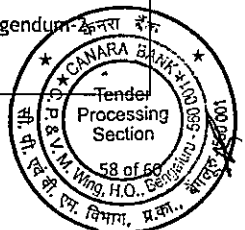
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
210	72	Annexure-10 Technical Eligibility Criteria	Sl. No: 2	<p>Technical Qualification: The bidder should preferably have own base card production facility located in India or should have proper arrangements with suppliers to ensure card production/procurement within 4 weeks maximum.</p> <p>Documents to be submitted In compliance with Technical Qualification: Copy of network certification from respective networks in case of own facility. Proof of production activities carried out and /or documents regarding arrangement with suppliers with documents showing dates of placing orders and actual delivery.</p>	<p>The bidder should preferably have own base card production facility located in India or should have a pre-project consortium agreement with a Rupay Card manufacturer.</p> <p>A Pre-Project Consortium will ensure regular and uninterrupted supply of cards during the project tenure.</p> <p>"In the event of arrangement with supplier, if any dispute, of any nature, whatsoever, arises between the parties, it may hamper and prejudice card supply under the project which will have direct impact on the business, goodwill and reputation of the Bank".</p> <p>A consortium with a RuPay certified manufacturer in a tender process is must so that both the manufacturer and the supply experience holder who have complementary skills will be able to pool resources and expertise, enhancing their ability to deliver this complex project that may be beyond the capacity of the experience of just the supply firm.</p>	Bidder to comply with RFP terms and conditions.
211	14	Section C Deliverable and Service Level Agreements	2. Payment Terms	<p>2.1. Payment terms will be as per below: Sl. No: 2 Dispatch of Cards/ Wearables- 100% payment will be released monthly on the dispatched card on submission of receipt of invoice along with MIS report of dispatched cards/ wearables duly authorized by Bank's official and after deducting applicable penalties and Liquidated damages (if any) as per RFP Terms & conditions. Please note that Originals of invoices (plus One Copy) reflecting Taxes & Duties, MIS report of dispatched cards/ wearables duly signed by Bank officials of the respective Branch/ Admin office should be submitted while claiming payment in respect of orders placed.</p>	<p>Kindly confirm that under 2. Dispatch of cards / wearables, 100% payment will be released on dispatch of cards as per rates given in Table-A, Sl. No.2 & 3, Cost of the Cards including Personalization for a period of 3 years i.e. Cost of Personalization of Cards without Photo / Cost of Personalization of Cards with photo</p>	Bidder to comply with RFP terms and conditions.



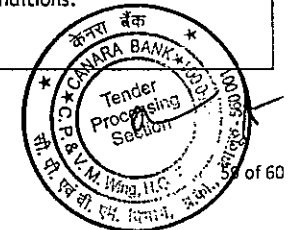
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
212	65	Annexure-9 Scope of Work	1. Procurement of Cards & Card Stock Maintenance:	1.2 Card Business Management Section, DBS Wing of the Bank will place indent for various card types such as Debit Card, Prepaid Card, Admin Card, Credit Card etc. based on its requirement. The bidder shall co-ordinate with the Bank as well as the Card network for attaining the required artwork approvals/certifications. Upon approval, Card Plastic for each card variant shall be procured and stocked by the successful bidder at bidder's premises with required security/insurance within 3 weeks of placing the indent. In case of emergency indents, the Bidder should have spare capacities available or should be able to create such capacities in a reasonable time to fulfil the requirement.	Does RFP Scope cover Credit Card as well? If yes please confirm the tentative yearly volume	Details will be shared with the successful bidders whenever the requirement arises.
213	65-66	Annexure-9 Scope of Work	2. Card Personalization:	2.2 Bidder must have the capability to personalise minimum 30,000 cards per day exclusively for our Bank as per specifications approved by the Bank and card network. The said count is inclusive of both EMV contact and DI cards. This is an indicative value and is in no way a commitment from the Bank. Shift in volumes between EMV Contact & DI card is possible due to changes in various guidelines. The embossing data will be provided by the Bank in encrypted format. The same needs to be processed and dispatched within 48 hours of receipt of data. This timeline is inclusive of holidays. For priority requirements, the bidder should have arrangements to process and dispatch cards on 24*7*365 basis.	Does bank intent to procure EMV Contact card as well. If so please help us with the tentative volume as We will have to ensure the availability of chips accordingly. Also there is no line item as EMV Contact Card in Bill of Material.	Details will be shared with the successful bidders whenever the requirement arises.
214	65	Annexure-9 Scope of Work	2. Card Personalization:	2.3 Bank expects bidder to have the capability to provide Metal Cards and other technological advanced products that are associated with cards as per consumer demand.	As RFP does not have specs and tentative volume bank is looking for to procure, neither it is a part of bill of material. We request bank to please provide the specs and add the same to bill of material as well. Usually bank issue metal cards having its front face of full metal edge to edge and backed by PVC.	Bidder to refer corrigendum-2.
215	65	Annexure-9 Scope of Work	2. Card Personalization:	2.4 Bank expects the L1 vendor to personalize cards on Bank premises if the requirement arises. The quantity shall not exceed 10% of the quantity allotted to the vendor.	It is requested to allow all personalization activity at vendor's site only as it is not feasible to create entire perso set up at bank's premise and compliance in line for such small volume.	Bidder to comply with RFP terms and conditions.



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
216	65	Annexure-9 Scope of Work	2. Card Personalization:	2.5 Should be able to integrate their solution with the Bank's System.	Need more clarity on this please.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
217	66	Annexure-9 Scope of Work	4. Network Certifications:	4.1 Carry out white plastic certification with card networks to get on-boarded with the Bank. First time certification cost will be borne by the Bank and subsequent iteration of certifications to be borne by the bidder.	Plastic Certification cost is generally borne by the bank only industrywide. Therefore we request if any such iterations happens due to vendor's failure then only subsequent cost should be passed on to vendor and if recertification is being done due to any updated network guidelines then it should be borne by the bank only.	Bidder to comply with RFP terms and conditions.
218	66-67	Annexure-9 Scope of Work	5. Packing & Dispatch of Debit Cards:	5.2 Envelopes, Welcome Letter, Card Pouch, User Guide, Terms and Conditions as per Bank's specification. Design and text for the above documents/ items shall be provided by Bank. Bidder has to format/finalize these documents and arrange to print in standard quality paper as per Annexure-11. Changes if required in the existing collateral shall be advised to the bidder from time to time. Bidder will immediately arrange for the required changes without any additional cost to the bank. Bank may also require to add additional documents without any additional cost. The debit cards shall be packed along with stationary materials stipulated by the Bank from time to time.	Please share type and maximum nos. of such additional documents to gauge the impact on costing	Details will be shared with the successful bidders whenever the requirement arises.
219	67	Annexure-9 Scope of Work	5. Packing & Dispatch of Debit Cards:	5.3 The debit cards shall be packed along with stationary materials stipulated by the Bank and shall be dispatched to destinations intimated by the Bank within India as well as foreign countries. The destinations can be Branches or Customer address. Stationary materials may vary for different variant of cards. Bidder should make sure that the correct stationary gets dispatched for a particular card variant.	Please help us with the tentative volume share of International dispatches basis past trend. Also please share the list of most probable international locations to work out the costing.	Bidder to refer Table-C of Annexure-18 Bill of Material
220	67	Annexure-9 Scope of Work	5. Packing & Dispatch of Debit Cards:	5.5 Bidder must print dispatch address on the address label and paste the same on the envelope for dispatch. The cards need to be end-delivered to locations provided by Bank and Return management to be taken care by the bidder. The details will be provided to the successful bidders and the same will be subject to change in case of revision of Bank policies.	Please confirm if Vendor will be managing RTO for the cards dispatched from its own premise or it's a mixed kind of multi vendor RTO management	Bidder to comply with RFP terms and conditions.
221	67	Annexure-9 Scope of Work	5. Packing & Dispatch of Debit Cards:	5.6 The Debit card consignments should be handed over to Speed Post / designated courier who would be having OTP based delivery acceptable to or approved by the Bank, within 48 hours of receipt of data from the Bank. This timeline is inclusive of holidays.	Speed Post does not provide OTP based delivery and considering deliveries in remote areas same can also not be ignored. Please advise	Bidder to refer corrigendum- 



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222	67	Annexure-9 Scope of Work	5. Packing & Dispatch of Debit Cards:	5.11 Disputes regarding dispatch / delivery of cards shall be handled and resolved by the bidder.	Bank is requested to keep vendor's scope limited up to handover of final kits to bank appointed courier/ India Post. Post handover liability should be of India Post / Courier and bank should directly follow up with them.	Bidder to comply with RFP terms and conditions.
223	71	Annexure-9 Scope of Work	13. Manpower supply & Invoicing:	13.2 Invoices shall be raised on a monthly basis for all items supplied and services rendered.	As per our understanding, there will be monthly invoice raised for personalization and stationary while card plastic invoices will be raised as and when ordered quantity is manufactured and stored in vault. Please confirm.	Bidder to comply with RFP terms and conditions.
224	Generic	Generic	Generic	In the event of participating in the bid, the bidders should pay the Application fee (Rs.25,000 + applicable GST) for tender document by means of DD drawn on any scheduled Commercial Bank for the above amount in favour of Canara Bank, payable at Bangalore.	Since bank is charging GST on tender fee, please advise if GST invoice for the same will be issued to the bidder.	There is no such clause in this RFP.
225	29	Section E Selection of Bidder	4.Normalization of Bids	Entire Clause	Need more clarity on this please as this is not as per industry standard.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
226	Generic	Generic	Generic	Bid Submission	It is assumed that bid has to be submitted through Online mode ONLY on GeM portal. No offline mode.	Bidders have to submit the quotes through GeM portal only. No offline bids will be accepted.
227	15	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.2. Penalties/Liquidated damages for delay in dispatch of the cards/ wearables will be as mentioned below: 3.2.1. Non-compliance of the dispatch timelines as per clauses (1.5) of Section-C will result in the Bank imposing penalty 0.50% on delay in dispatch per Card/ Wearable, per day or part thereof, on the respective Order value of lot for the Cards/ Wearables.	Considering the penalty amount too high, we would request the revised clause to be: ".....penalty 0.1% on delay in dispatch per Card/ Wearable, per week or part thereof, on the respective Order value of lot for the Cards/ Wearables"	Bidder to comply with RFP terms and conditions.
228	15	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.2. Penalties/Liquidated damages for delay in dispatch of the cards/ wearables will be as mentioned below: 3.2.2. However, the total Penalty/LD to be recovered under above clauses 3.2.1 shall be restricted to 10% of the respective Order value of lot for the Cards/ Wearables.	Considering the penalty amount too high, we request the revised clause to be: "...the total Penalty/LD to be recovered under above clauses 3.2.1 shall be restricted to 5% of the respective Order value of lot for the Cards/ Wearables."	Bidder to comply with RFP terms and conditions.
229	16	Section C Deliverable and Service Level Agreements	3. Penalties & Liquidated damages	3.7. In case of lost / stolen / damaged of the consignment no charges will be paid for the consignment. Further in addition to this, the compensation shall be on the actual value of the expenditure pertaining to the End to End delivery of consignment plus 02 (two) times of value of the consignment.	We request the revised clause to be: "the compensation shall be on the actual value of the expenditure pertaining to the End to End delivery of consignment and not the two times of value of the consignment.	Bidder to comply with RFP terms and conditions.



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230	34	Section F Ownership & Awarding of Contract	12.Order Cancellation/Termination of Contract	12.2.Bank shall serve the notice of termination to the bidder at least 30 days prior, of its intention to terminate services without assigning any reasons.	We request to make the clause for both the parties, therefore it shall be read as: "Each Party shall serve the notice of termination to the other Party at least 30 days prior, of its intention to terminate services without assigning any reasons"	Bidder to comply with RFP terms and conditions.
231	43	SECTION G - GENERAL CONDITIONS	21.Indemnity	Full Clause	We request to make the clause Mutual	Bidder to comply with RFP terms and conditions.
232	88	Annexure-18 Bill of Material	Table -C Cost of Logistics for a period of 3 years	Entire Table	We request bank to keep the logistics separate and make it bank managed which is the common practice across industry. However as an alternate options we can enter into a tripartite agreement with Bank and Courier Partner where cost of logistics can be reimbursed on actual basis. We request bank to eliminate this item from Bill of Material	Bidder to comply with RFP terms and conditions.
233	88	Annexure-18 Bill of Material	Table -D Cost for Wearables	Entire Table	We assume that box will go with all form factors such as sticker, key chain, ring and silicon bank hence kindly check the qty of boxes.	Bidder to refer corrigendum-2.
234	Generic	Generic	Generic	Tender Fee	We are unable to find if there is any tender fee. If yes please help with the details (amount and account details)	Only EMD is applicable, No Tender Fee is ask in this Bid.
235	2	GeM bid document	EMD Detail	EMD Amount- 15,00,00,000/-	As per GeM document EMD amount is 15 Crore. We request bank to kindly review the same as it is not as per industry standard.	Bidder to refer corrigendum-2.

Date: 14/08/2024
Place: Bengaluru

Chand
Deputy General Manager
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