

**Pre Bid Queries and Reply to RFP No: FIW/BCS/01/2021 dated 03.05.2021 (BUSINESS CORRESPONDENT SERVICES-HYBRID OPEX MODEL (KIOSK & MOBILE) - USING TABLETS FOR SIXTEEN CLUSTERS**

Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
1	2	Bid Details in Brief	Application Money & Earnest Money Deposit	Considering the current Pandemic and restriction imposed in Karnataka, we request bank to enable the online payment options too along with Physical DD's.	Refer Amendment II to this RFP
2	2	Bid Details in Brief Submission requirement	Last Date of Submission of Bids - 24/05/2021, 3 pm	Due to the complex nature of the RFP , request to please extend the submission till 21st June , 2021 - 3.00 pm.	Refer Amendment II to this RFP
3	2	Bid Details in Brief Submission requirement	Last Date of Submission of Bids - 24/05/2021, 3 pm	Due to the complex nature of the RFP , request to please extend the submission till 21st June , 2021 - 3.00 pm.	Refer Amendment II to this RFP
4	9	About the RFP	Each bidder is permitted to Bid for any FOUR clusters only.	Does Indicative commercial bid submission and Reverse auction will be conducted for individual cluster ?	Refer Amendment II to this RFP
5	9	About the RFP	Each bidder is permitted to Bid for any FOUR clusters only.	We request bank to enable bidders to participate in all the clusters and not restrict to only 4 clusters. Request bank to amend the RFP accordingly	Bidder shall comply with RFP terms
6	9	1	The locations pan India are broadly segregated and listed into Sixteen clusters (Appendix I) and separate bids are invited for each cluster. Each bidder is permitted to Bid for any FOUR clusters only	Please confirm separate bids are submitted Technically as well as Financially for each cluster.	Refer Amendment II to this RFP



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7	11	3.2	<p>Pre Qualification Eligibility Criteria for Bidders</p> <p>The bidder should have been a BC/SP for providing FI solution (such as EBT, DBT, Aadhaar based Payment etc.) for Scheduled Commercial Bank in India for a minimum period of 365 days.</p> <p>The Kiosk /BC solution should have been implemented in at least in 200 locations in India.</p>	<p>The bidder should have been a BC/SP/ TSP ( Technical Solution Providers for providing FI solution (such as EBT, DBT, Aadhaar based Payment etc.) for Scheduled Commercial Bank in India for a minimum period of 365 days.</p> <p>The Kiosk /BC solution should have been implemented in at least in 100locations in India.</p>	Bidder shall comply with RFP terms
8	11	3.2	<p>Pre Qualification Eligibility Criteria for Bidders</p> <p>The bidder should have been a BC/SP for providing FI solution (such as EBT, DBT, Aadhaar based Payment etc.) for Scheduled Commercial Bank in India for a minimum period of 365 days.</p> <p>The Kiosk /BC solution should have been implemented in at least in 200 locations in India.</p>	<p>The bidder should have been a BC/SP/ TSP ( Technical Solution Providers ) for providing FI solution (such as EBT, DBT, Aadhaar based Payment etc.) for Scheduled Commercial Bank in India for a minimum period of 365 days.</p> <p>The Kiosk /BC solution should have been implemented in at least in 100 locations in India.</p>	Bidder shall comply with RFP terms





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9	11	3.2	Pre Qualification Eligibility Criteria for Bidders The bidder should have been a BC/SP for providing FI solution (such as EBT, DBT, Aadhaar based Payment etc.) for Scheduled Commercial Bank in India for a minimum period of 365 days. The Kiosk /BC solution should have been implemented in at least in 200 locations in India.	Bidder would request bank to relax this clause	Bidder shall comply with RFP terms
10		3.2	The bidder should have been a BC/SP for providing FI solution (such as EBT, DBT, Aadhaar based Payment etc.) for Scheduled Commercial Bank in India for a minimum period of 365 days. The Kiosk /BC solution should have been implemented in at least in 200 locations in India.	Considering the requirement and size of deployment locations of bank requirement, the bidder's experience on implementation should be increased for atleast for 5 years instead of 365 days.  And also the number of locations should be 5000 locations instead of 200 locations, which shall give broader experience bidder both in operational & technical aspect, to participate and service bank for the larger volume.	Bidder shall comply with RFP terms
11	25	3.2	Annual turnover should not be less than Rs. 5 (Five) crores in the last financial year as per audited financial statement.	Considering the requirement and size of deployment locations of bank requirement, the bidder's experience on financial turnover should be increased for atleast for 100 crore for last 3 Financial year, to have the sound financial support for the project deployment and services	Bidder shall comply with RFP terms

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12	11	3.2 - Para-I	The bidder should have been a BC/SP for providing FI solution (such as EBT, DBT, Aadhaar based Payment etc.) for Scheduled Commercial Bank in India for a minimum period of 365 days.	Kindly clarify meaning of FI solution in context	Banking services to customer through BC agent channel with Information, Communication & Technology.
13	11	3.2 - Para II	The Kiosk /BC solution should have been implemented in at least in 200 locations in India.	The letter issued for SBI RFP by various banks would be taken as documentary proof or they need separately required then what proof.	Separate Letter / Certificate to be obtained from existing SCBs which should not be older than 3 months from the date of RFP
14	11	3.2 Table Sl. No.2	The bidder should have been a BC/SP for providing FI solution (such as EBT,DBT, Aadhaar based Payment etc.)for Scheduled Commercial Bank in India for a minimum period of 365 days. The Kiosk /BC solution should have been implemented in at least in 200 least in 200 locations in India	<ol style="list-style-type: none"> <li>1. Minimum period should be extended to at least 5 years.</li> <li>2. 200 locations may be extended to at least 5000 locations as minimum criteria so as to get good players.</li> <li>3. Since most of our Partner Banks have be amalgamated, pre amalgamated bank be considered as separate Banks.</li> <li>4. Kindly also confirm in case we provide the reference letters/Purchasae Orders provided by such banks prior to the amalgamation, will that be sufficient.considered as separate Banks.</li> </ol>	<ol style="list-style-type: none"> <li>1. Bidder shall comply with RFP terms</li> <li>2. Bidder shall comply with RFP terms</li> <li>3 &amp; 4. Refer Amendment II to this RFP</li> </ol>





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15	11	3.2 Table SI No.2	Pre-Qualification / Eligibility Criteria The Bidder Should have been SP/BC for providing FI solution for min period 1 Year & Should have been implemented 200 Location in India.	As per given eligibility any new organization having minimal experience can bid for 4 clusters. And if successful can take the project to high risk. There are larger chances that such organization may fail to perform in handling the project in difficult situations due to lack of experience and financial power. Further, we request bank to amend the minimum BCA location criteria from min 200 to 5000. This will help bank to get BC having good experience in handling similar projects and has adequate financial strength.	Bidder shall comply with RFP terms



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16	11	3.2 Table Sl.No -2	Supported by documentary evidence such as purchase order/ copies of the Service Contracts wherever entered.Letter from the concerned organization confirming successful implementation of FI project with them is to be submitted with following details: <input checked="" type="checkbox"/> Name of the client <input checked="" type="checkbox"/> Number of Locations <input checked="" type="checkbox"/> Type of Model <input checked="" type="checkbox"/> Scope of Project <input checked="" type="checkbox"/> Name of the person who can be referred to from Clients' side, with Name, Designation, Postal Address, Phone and Fax numbers, E-Mail IDs,etc., The bank reserves the right to inspect such installations while evaluating the Technical Bid.	Considering the current pandemic and lockdowns imposed in the many cities, we request you to allow the soft/scanned copies from the concerned organization as currently courier offices and post offices and partially functional. The original can be arranged before bid finalization.	Refer Amendment II to this RFP
17	11	3.2, Table Sl No - 2	The Kiosk /BC solution should have been implemented in at least in 200 locations in India.	Requesting the bank to consider "Handheld Terminal Based Solution" implemented for Financial Inclusion Project as SP & BC.	Bidder shall comply with RFP terms
18	11	3.2, Table Sl No - 4	Self certified copy of financial statement for 2020-21, if yet to be audited	Requesting the bank to please omit the term "Self certified copy of financial statement for 2020-21".	Bidder shall comply with RFP terms





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19	12	3.2 Table SI No. 4	Company should have maintained Positive Net Worth during last four Financial Years (17-18, 18-19, 19-20 & 20-21)	We request bank to amend the clause as follows; Bidder should have maintained Positive Net Worth of Min 10.0 Cr during each of the last four Financial Years (17-18, 18-19, 19-20 & 20-21)	Bidder shall comply with RFP terms
20	12	3.2 Table SI.No.5	Annual turnover should not be less than Rs. 5 (Five) crores in the last financial year as per audited financial statement.	Considering the importance of the project for the Bank, annual turnover should be increased to Rs. 50 crore for atleast last 3 years so that financially strong vendor can successfully take forward the project for the Bank	Bidder shall comply with RFP terms
21	12	3.2, Table SI No - 5	Audited Financial statements to be submitted for FY 2019-20 and Self certified copy of financial statement for 2020-21, if yet to be audited.	Requesting the bank to please omit the term "Self certified copy of financial statement for 2020-21".	Bidder shall comply with RFP terms



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22	12	3.2 Table SI No 5	Annual Turnover Should not be less than 5 Cr. In the last Financial Year	<p>In earlier point No 1 in same Table Bank has stated that Bidder organization should be at least 3 Years in existence then why Bank is asking Turnover of only last year.</p> <p>In order to get financially strong bidders, we suggest bank to amend the clause as follows (as per other PSU bank tenders floated recently); Bidder should have Annual Turnover of Min 25.0 Cr during each of the last four Financial Years (17-18, 18-19, 19-20 &amp; 20-21)</p> <p>We suggest to add one more eligibility criterion asking for profitability.</p> <p>We request bank to add below criteria in Pre-Eligibility conditions;</p> <p>Bidder should be a profit making company and should have minimum of Net Profit of Min 2.0 Cr during each of the last four Financial Years (17-18, 18-19, 19-20 &amp; 20-21).</p> <p>This will help bank to get financially strong bidders.</p>	Bidder shall comply with RFP terms
23	12	3.2 Table SI No 6	The Bidder should have strong organizational strength to undertake and execute large projects including Hardware, Networking.....System Integration should be based on Industry best practices.	<p>We humbly would like to state that this point contradicts the experience and financial strength asked in eligibility criteria! How come a bidder with 200 location experience, may be an organization without profits, be a strong organization?</p> <p>There is no evaluation methodology defined in this RFP that separates bidders on experience criteria.</p>	Bidder shall comply with RFP terms



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24	12	3.2 Table Sl No 7	Bidder Should have Internal Control and Audit measured in place.	Can this be quantified by submitting required ISO certificates. We suggest, following ISO compliance should be asked 1) ISO 9001:2015 2) ISO 27001:2013 3) ISO 20000:2018 This will cover Management System Standard, Information Security Management System and Information Technology Service Management System which are very much essential for similar type of projects as specially of banking domain.	Refer Amendment II to this RFP
25	12	3.2, Point No - 7	Bidder should also have internal control and audit measures in place - Copy of latest Audit Report.	Requesting the bank to please clarify the point "Bidder should also have internal control and audit measures in place – Audit measures on which parameter and latest Audit report on which parameter".	Refer Amendment II to this RFP
26	12	3.2, Point No - 9	Neither the bidder nor its Promoters and Directors should be defaulters to any financial institution. The bidder should not have been reported against by any Public Sector Bank to Indian Banks' Association for any malpractice, fraud, poor service, etc. - Auditor's Certificate & Notarized Affidavit	Requesting the bank to please accept "Self declaration certificate for not defaulters, any malpractice, fraud, poor service, etc.	Bidder shall comply with RFP terms



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27	11	3.2.1	Bidder should be a registered company in India under Companies Act 1956 or 2013 and should have been in operation for at least Three years as on the date of RFP.	Right from start of Financial Inclusion / Business Correspondent Channel, Societies / Trusts / NGOs are being engaged by the Banks as Corporate Business Correspondent. For example our organization is a Society and we are providing our BC services since the year 2010. And presently we are Corporate Business Correspondent of SBI, PNB, UBI, UCO, DBGB, BUPB and UGB. Hence, please amend your RFP and increase the scope of eligibility of entities other than Companies also.	Refer Amendment II to this RFP
28	13	4.4	The human resources and infrastructure (systems architecture, support services, facility, and hardware, network and security systems) required for end-to-end solution would belong to, be maintained, managed and operated by the Bidder.	Request bank to clarify what kind of infrastructure is required from bidder. We assume that proposed solution will be deployed in bank's premises and use bank's existing DC/DR and FI solution	Refer Amendment II to this RFP
29	13	4.6	The technology (TAB) solution provided under this project shall have provision to interface with bank's CBS through intermediate server and Banks Gateway.	Request bank to clarify whether Financial Inclusion Gateway (Switch) is also in scope or bidder has to use bank's existing gateway Also confirm whether bidder has to develop TAB/Kiosk frontend application or bank will provide the same	Back end solution like FI gateway, software solution etc. will be provided by the Bank





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30	13	4.6	4.6 The technology (TAB) solution provided under this project shall have provision to interface with bank's CBS through intermediate server and Banks Gateway.	As per our understanding bank is providing the technology solution as per section 5.4 Page 14. Kindly Confirm.	Back end solution like FI gateway, software solution etc. will be provided by the Bank.
31	14	5.3	The geographic locations that fall within the scope of this project can span over rural, semi-urban, urban and metropolitan areas. The Number of Locations cluster wise is provided under Appendix I.	Requesting Bank to provide bifurcation between SSA & Non- SSA points in these 9100 locations-clusterwise	The bifurcation will be provided to Successful Bidder during final agreement.
32	14	5.4	TAB based solution will be provided by the Bank. There will be no separate solution for Kiosk and service at field, it will be a common application and the TAB to be used	Pl explain How solution will be remotely pushed to Devices ? Will Bank use MDM System for remotely controlling of the devcies ?	Software (FI TAB Solution) will be pushed to end devices through MDM.
33	14	5.4	TAB based solution will be provided by the Bank. There will be no separate solution for Kiosk and service at field, it will be a common application and the TAB to be used.	Requesting the bank to please clarify the point.	Refer Amendment II to this RFP
34	12	6	Documentary proof - Satisfactory certificate from the present Banker where the vendor is extending the BC services.	Considering the current pandemic and lockdowns imposed in the many cities, we request you to allow the soft/scanned copies from the concerned organization.The original can be arranged before bid finalization.	Refer Amendment II to this RFP



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35	15	6.14	Bidder shall confirm that every person deployed by them on the project has been vetted through third-party background check prior to their engagement. Reference from two respectable persons of that area known to the bank should be submitted to the bank prior to their engagement.	Third party background verification check would be conducted for supervisory staff and agents should undergo Police verification process. Please clarify.	Refer Amendment II to this RFP
36	15	6.14	6.14. Bidder shall confirm that every person deployed by them on the project has been vetted through third-party background check prior to their engagement. Reference from two respectable persons of that area known to the bank should be submitted to the bank prior to their engagement.	As BCAs deployed for the project are the agents of the TSP and as the vendor of the Bank, we also follow strict and effective scrutinizing methods to engage the BCAs, the engagement policies and guidelines shall be submitted to the Bank for approval, if required. Hence, submission third-party background check prior to engagement is may not required, considering the large volume of BCAs to be engaged for this project and that too within the stipulated timelines as per the RFP.  Kindly the amend the RFP accordingly	Refer Amendment II to this RFP





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37	15	6.15	Bidder shall confirm that every person deployed by them on the project to submit Police verification certificate/Police verification acknowledgement copy prior to their engagement. Wherever police verification acknowledgement copy is taken, the police verification certificate should be submitted within 60 days from the date of Acknowledgement slip.	Agents should go through Police verification process and have to submit their police verification certificate within 60 days after onboarding. Please specify.	The RFP terms is self explanatory. Bidder shall comply with RFP terms.
38	15	6.17	In case the performance of the Business Correspondents, their agents or personnel engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the Bidder shall have to replace the said person within 15 days or any such time limits stipulated by the Bank. Failing which, Bank shall impose Rs.10000/- per case per month.	Due to Covid-19 the transit service would be affected and as a result it might get delay. So, allow for the replacement for 30 days and also reduce the amount to less.	Bidder shall comply with RFP terms & Refer Amendment II to this RFP



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39	15	6.17	In case the performance of the Business Correspondents, their agents or personnel engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the Bidder shall have to replace the said person within 15 days or any such time limits stipulated by the Bank. Failing which, Bank shall impose Rs.10000/- per case per month.	Considering the ongoing Corona pandemic, the time limit should be increased to 30 days in case of replacements. Moreover, many times the delay is done by the Link Branch and other administrative offices of the Bank in processing of the replacement applications for creation of Codes. Hence, the CBC's responsibility should be till submission of the replacement application to the Link Branch only.	Bidder shall comply with RFP terms & Refer Amendment II to this RFP
40	15	6.17	In case the performance of the Business Correspondents, their agents or personnel engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the Bidder shall have to replace the said person within 15 days or any such time limits stipulated by the Bank. Failing which, Bank shall impose Rs.10000/- per case per month.	Request bank to increase performance evaluation timeline of BCA from 15 days to 45 days. Also penalty on each agent shouldn't be greater than his average monthly payout, kindly reduce it to 2500 from 10000.	Bidder shall comply with RFP terms & Refer Amendment II to this RFP





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41	15	6.17	In case the performance of the Business Correspondents, their agents or personnel engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the Bidder shall have to replace the said person within 15 days or any such time limits stipulated by the Bank. Failing which, Bank shall impose Rs.10000/- per case per month.	Submission of police verification is mandatory for onboarding new agents in canara. Considering police verification acknowledgement/ account opening time at Branches we request you to extend 15 days to one month and also 10K per location is very high we request to restrict penalty upto maximum of 2500/- Per location also considering ground realities no penalties to be Charged if 99% of allocated locations is active for a vendor. This clause should be applicable for inactive locations only.	Bidder shall comply with RFP terms & Refer Amendment II to this RFP
42	15	6.17	6.17. In case the performance of the Business Correspondents, their agents or personnel engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the Bidder shall have to replace the said person within 15 days or any such time limits stipulated by the Bank. Failing which, Bank shall impose Rs.10000/- per case per month.	In general practise replacement of Business Correspondent agents will be done in 30-45 days, the time line set in RFP is very less. Hence we request bank to amend the clause accordingly..	Bidder shall comply with RFP terms & Refer Amendment II to this RFP



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43	15	6.17	In case the performance of the Business Correspondents, their agents or personnel engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the Bidder shall have to replace the said person within 15 days or any such time limits stipulated by the Bank. Failing which, Bank shall impose Rs.10000/- per case per month.	<p>Submission of police verification is mandatory for onboarding new agents in canara. Considering police verification acknowledgement/ account opening time at Branches we request you to extend 15 days to 30days.</p> <p>Request to review the activation clause, 100% activation is very difficult for any service provider and for any bank.</p> <p>Requesting to review the clause for imposing penalty if the inactive percentage is morethan 2%</p> <p>Identification of BCA for replacement in the remote locations suc as SLBC, Northeast, some parts of hilly areas is very difficult due to low population, need to reiew the penalty clauses along with billing criteria's</p> <p>Request for revoking the billing criteria's &amp; penalties in special conditions which are not anticipated(like the current pandemic situation )</p>	Bidder shall comply with RFP terms & Refer Amendment II to this RFP





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44	15	6.17	In case the performance of the Business Correspondents, their agents or personnel engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the Bidder shall have to replace the said person within 15 days or any such time limits stipulated by the Bank. Failing which, Bank shall impose Rs.10000/- per case per month.	Request Bank to provide upto 30 days of replacement time as same is depend on the asset availability if requirement arrive in remote location.	Bidder shall comply with RFP terms
45	14	6.2	Bidder shall use the solution & interface provided by the bank and provide an integrated end-to-end solution which includes services like integration of various technological and functional components, supporting organizational structures and skilled human resources to educate, facilitate and deliver financial services to the targeted customers, apart from technological solution and technical services	Pl clarify if the solution will work in PCI-PTS Device with Andriod operating system version 5.1 as we recommond use of PCI -PTS devcie because they are found more secure .	Corporate BCs can use PCI-PTS devices subject to clearance from UIDAI and Banks Information Security section. We recommend to use Android version 9 and above.
46	16	6.2	Bidder will involve designated officials of the Bank in selection process of BC agents.	How bank will involve in selection process of agents? Please clarify.	Refer, Page No.12 and point No.3 in Apeendix and Annexures to RFP.



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47		6.21	Cash Management is Sole Responsibility of BC	Kindly clarify who needs to invest in all the Infrastructure, KIOSK KIT, Internet Connectivity and Charges, Stationery and Consumable & Registers at BCA Point. Is it Corporate CB or the BCA ?	Refer clause No. 8.7 of the RFP
48	14	6.3	6.3 Bidder shall use the solution & interface provided by the bank and provide an integrated end-to-end solution which includes services like integration of various technological and functional components, supporting organizational structures and skilled human resources to educate, facilitate and deliver financial services to the targeted customers, apart from technological solution and technical services.	As per our understanding bank is providing the technology solution as per section 5.4 Page 14. Kindly Confirm.	Refer Amendment II to this RFP
49	14	6.6	Bidder shall act as the single point of contact for the Bank. Under no circumstance the bidder should subcontract the work entrusted to them.	Bidder shall act as the single point of contact for the Bank. If required , Bidder may be allowed to subcontract some part of the the work entrusted to them for greater efficiency.	Bidder shall comply with RFP terms
50	14	6.6	Bidder shall act as the single point of contact for the Bank. Under no circumstance the bidder should subcontract the work entrusted to them.	Bidder shall act as the single point of contact for the Bank. If required , Bidder may be allowed to subcontract some part of the the work entrusted to them for greater efficiency.	Bidder shall comply with RFP terms
51	2	7	Last date of submission of bid – 24/05/2021, Monday, 3:00 PM	Requesting the bank to please extend the last date of bid submission by at least 10 days.	Refer Amendment II to this RFP





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52	17	7.10	Bidder shall indemnify the Bank from transaction risk (from system error, human error, negligence and mismanagement) and fraud risk (loss to earnings or capital due to intentional deception by employees, customers, agents, external entities, etc).	BC will use the technology deployed by bank, indemnifying bank from the risk of system errors wouldn't be possible. Please clarify this clause.	Refer Amendment II to this RFP
53	17	7.15	Financial Exposures & Performance risks from third-party service providers under the project would be regulated and mitigated through Financial Guarantees, Collateral Securities, etc based on risk perception of the Bank.	The words third-party service providers may please be elaborated.	Third-party service providers may be Hardware technical service providers, HR consultancy services for deploying BC supervisors/ Co-ordinators, etc.
54	16	7.3	Information Security standards for end-to-end solution would conform to ISO 27001, CERT-In guidelines, IT Act 2000, RBI, GOI, IBA, IDRBT and Bank's policies	Will Bank security team perform testing for all the certification ? Bidder has to submit all the required certification ?	Bidder has to provide the required certificates . Bank's Security will verify the correctness of the certification.



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
55	16	7.3	7.3. Information Security standards for end-to-end solution would conform to ISO 27001, CERT- In guidelines, IT Act 2000, RBI, GOI, IBA, IDRBT and Bank' s policies.	IS Standards for application level has to be removed from RFP. Kindly amend the RFP accordingly.	Software (FI TAB Solution) will be provided by Bank . Information Security w.r.t Software will be taken care by Bank . Bidders to ensure the device hardening and Hardware devices should be complied with CERT-In , UIDAI,NPCI,IBA..etc
56	16	7.3	Information Security standards for end- to- end solution would conform to ISO 27001, CERT- In guidelines, IT Act 2000, RBI, GOI, IBA, IDRBT and Bank' s poli ci es.	As the required software is being provided by Bank where is the need for these certifications?	Software (FI TAB Solution) will be provided by Bank . Information Security w.r.t Software will be taken care by Bank . Bidders to ensure the device hardening and Hardware devices should be complied with CERT-In , UIDAI,NPCI,IBA..etc
57	17	8	Notarized Affidavit.	In the view of current situtaion allow the submission of affidavits after lockdown as notorizing the same might be difficult	Bidder shall comply with RFP terms





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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
58	17	8	8.1 2nd Para: The bidder shall also provide training and operational support for the endto-end infrastructure supporting the business correspondent services - hybrid opex model (Kiosk & mobile), including the TAB / TABLET, enrollment system, digital finger print & scanners, digital cameras, Face authentication, FIR enabled finger biometric scanner, EMV card Reader, Debit card reader with PIN/Aadhaar base (As per specification for micro ATM version 1.5.1 by UIDAI), Pass book printers, RD Services etc.	Is Face Authentication is Manadatory to provide in each BC points?	At present BC agents can use Biometric devices for capturing the finger prints . However Bank is in the process of implementation of IRIS authentication also , hence bidder should supply IRIS devices as well . during the contract period , if UIDAI is making Face authentication is mandatory then Bidder should supply Face Authentication devices to BC agents without any additional cost to Bank.
59	18	8	8.10. Bidder shall provide devices required at the BC locations for enrollment, registration, point-of-transaction such as Tab/Tablet device, pass book printer, finger-print & Iris scanner, camera, back-up power /batteries, spares, technical training, user training, technical documentation, training materials etc.	Is Iris Scanner is Manadatory to provide in each BC points?	At present BC agents can use Biometric devices for capturing the finger prints . However Bank is in the process of implementation of IRIS authentication also , hence bidder should supply IRIS devices as well . during the contract period , if UIDAI is making Face authentication is mandatory then Bidder should supply Face Authentication devices to BC agents without any additional cost to Bank.



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
60	17	8	The bidder shall also provide training and operational support for the end to-end infrastructure supporting the business correspondent services - hybrid opex model (Kiosk & mobile), including the TAB / TABLET, enrollment system, digital finger print & scanners, digital cameras, Face authentication, FIR enabled finger biometric scanner, EMV card Reader, Debit card reader with PIN/Aadhaar base (As per specification for micro ATM version 1.5.1 by UIDAI), Pass book printers, RD Services etc.	Passbook Procurement requires huge investment and CBC will not be able to invest on the same with 20% share of 1 rupee per print. Since pass book printing at branches is a huge cost for bank itself, we request bank to pay Rs. 700 fixed per agent where ever printer is deployed and commercial should be 50:50.	Refer Amendment II to this RFP
61	17	8.1	The KIOSK should be housed in a building with a minimum floor space of 100 Square feet and to house hardware, peripherals, fixture & furniture, connectivity, maintenance etc. The model KIOSK layout shall be shared to the successful bidder.	Request Bank to share actual quantity of Kiosk required and basic specifications of site requirement. Bidder need to workout costing on actuals before participating in any Reverse auction.	Bidder shall deploy individual KIOSK in all the allotted locations and Kindly refer point No. 8.1 of RFP for site specification.





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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
62	18	8.1	Bidder shall provide devices required at the BC locations for enrollment, registration, point-of-transaction such as Tab/Tablet device, pass book printer, finger-print & Iris scanner, camera, back-up power /batteries, spares, technical training, user training, technical documentation, training materials etc.	Please share actual quantity of the terminals required. Its our understanding that Kiosk / Passbook printer, Camera, back-up power & batteries are required for specific locations with standalone sites only.	In each locations allotted after successful bidding in each cluster, KIOSK, TAB and peripherals should be established/deployed in all such allotted locations.
63	18	8.1	Bidder shall provide devices required at the BC locations for enrollment, registration, point-of-transaction such as Tab/Tablet device, pass book printer, finger-print & Iris scanner, camera, back-up power /batteries,spares, technical training, user training, technical documentation,training materials etc.	we request from the bank to please clarify that all products which are supporting to Kiosk should also support the TAB/Tablet/Mobile/POS/Micro ATM devices.	All products which are supporting to Kiosk should support the TAB/Tablet Only as per RFP terms.
64	19	8.15	Bidder shall ensure that faulty front-end equipment should be got repaired or replaced within a maximum period 72 hours of reporting.	Kindly extend the period of for 5 working days.	Bidder shall comply with RFP terms



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
65	18	8.15	Bidder shall ensure that faulty front-end equipment should be got repaired or replaced within a maximum period 72 hours of reporting.	Request bank increase timeline of replacement of faulty equipment from present 3 days to 7 days.	Bidder shall comply with RFP terms
66	19	8.15	Bidder shall ensure that faulty front-end equipment should be got repaired or replaced within a maximum period 72 hours of reporting.	Request bank to increase thte replacement TAT for 120 hours considering the remote area deployment	Bidder shall comply with RFP terms
67	18	8.4	KIOSK/TAB shall also support biometric-based (f inger print & Iris) authentication, redundant power sources for continuous operation, mobile and easy to carry, voice guidance in the local language, ability to support multiple products and services, receipt printing, etc,	Bidder would request bank to remove the IRIS authentication at this point of time	At present BC agents can use Biometric devices for capturing the finger prints . However Bank is in the process of implementation of IRIS authentication also , hence bidder should supply IRIS devices as well . during the contract period , if UIDAI is making Face authentication is mandatory then Bidder should supply Face Authentication devices to BC agents without any additional cost to Bank



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
68	18	8.6	Bidder shall Supply, Maintain and Operate Kiosks, TAB/Tablet devices, support equipment and application software that can support online transactions, other operations at the BCO.	Request bank to clarify whtehr TAB/KIOSK application software should be provided by bidder and bank will provide the same	Software Solution will be provided by the Bank.
69	18	8.6	Bidder shall Supply, Maintain and Operate Kiosks, TAB/Tablet devices, support equipment and application software that can support online transactions, other operations at the BCO.	Kindly clarify that applicatin software through a Corporate BC because which confusion leads to 8.7 clause.	Refer Amendment II to this RFP
70	16	8.7, 8.8, 8.9, 8.10	All Hardware, Application, Network Connectivity, Consumables, Stationery,	IF CBC has to provide... How it is possible in proposed 80:20 Sharing ratio of BCA:BC	Kindly refer clause No. 8.7 of the RFP and Bidder shall comply with RFP terms.
71	16	8.7, 8.8, 8.9, 8.10	Infrastructure at BCA Point, KIOSK KIT (HHT,Scanner, PIN-PAD, Passbook Printer, Thermal Printer etc...)	This clarification is required keeping in view that there are pre-existing BCA unions.	Kindly refer clause No. 8.7 of the RFP and Bidder shall comply with RFP terms.
72	12	9	Auditor's Certificate & Notarized Affidavit	In the view of current situtaion allow the submission of affidavits after lockdown.	Bidder shall comply with RFP terms.

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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
73		11.7	Stationery and other Consumables	Who has to bear the cost of stationery and other consumables?	Kindly refer clause No. 8.7 of the RFP and Bidder shall comply with RFP terms.
74	18	12.48	List of Registers.	Who has to bear the cost of Registers?	Kindly refer clause No. 8.7 of the RFP and Bidder shall comply with RFP terms.
75	21	12.3.1	Customers who wish to receive Banking & Financial services shall approach the authorized representative of the Bidder, the BCA. Customer will carry out AEPS, RuPay card based financial & Non- Financial transactions both on us and off us.	Request bank to clarify whether only Rupay card is under scope. Please clarify on other schemes like Visa/MC	Currently Only RuPay card transactions are routed through BCA Tablet
76	21	12.3.12	All transactions are to be logged and the logs are to be preserved securely for future reference for time-periods stipulated by the Bank.	BC will use the technology deployed by bank and have no control over storing transaction logs for future record. Please clarify this clause.	Refer Amendment II to this RFP
77	23	17.1	17.1. Bidder shall put in place a robust MIS system for effective monitoring of BC activity on a day to day basis. The bidder shall put in place a mechanism to the BCAs to whom the work is intended to.	We being the CBC, will not have any access to the systems at backend. Hence, please remove the clause.	Refer Amendment II to this RFP



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
78	24	21	Pre Bid Meeting to be held on 12.05.2021, Wednesday, at 3.00 pm in Canara Bank, Conference Hall, FI Wing , HO, Bengaluru-560009.	Can this be held in Digital Format on the day so that we can participate , since there is a restriction on travelling due to Covid.	Refer Amendment I to this RFP
79	24	21	Pre Bid Meeting to be held on 12.05.2021, Wednesday, at 3.00 pm in Canara Bank, Conference Hall, FI Wing , HO, Bengaluru-560009.	Can this be held in Digital Format on the day so that we can participate , since there is a restriction on travelling due to Covid.	Refer Amendment I to this RFP
80	24	21	2.1 Pre Bid Meeting A pre-bid meeting of the intending bidders will be held 12.05.2021	Keeping in view present pandemic situation and Lock down in the State, could this meeting be deferred and held through Video Conferencing	Refer Amendment I to this RFP
81	24	21	2.1 Pre Bid Meeting A pre-bid meeting of the intending bidders will be held on 12.05.2021	Keeping the current pandemic situation, recommending for VC for the participation of Pre-BID queries	Refer Amendment I to this RFP
82	26	24	Preparation of Bid The Bid shall be typed or written in English language in Trebuchet MS font	This Trebuchet MS font may kindly be made optional for the Bid document.	Refer Amendment II to this RFP
83	26	24.3.2	It is mandatory to provide the technical details in the exact format of Annexure-VII of this tender.	At what stage to be given	Refer clause 40.1 of the RFP and Amendment II to this RFP



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
84	27	24.3.7	The Technical Proposal should be complete in all respects and contain all information sought for, as per Annexure I to X. Masked Bill of Material must be attached in Technical Offer and should not contain any price information. The Technical Proposal should be complete and should cover all products and services. Technical Proposal without masked Bill of Materials will be liable for rejection.	How the masking is to be done	To be masked with Opaque tape/Sticker.
85	27	24.5	24.5.1. Commercial Bid (Indicative) shall be submitted as per Bill of Material and other terms and conditions of RFP on prices. Bill of Material should give all relevant price information as per Annexure-XII. Any deviations from the Bill of Material / non submission of prices as per the format shall make the bid liable for rejection.	Is separate Commercial Bid as per Annexure-XII is required to submit for different cluster in separate envelope?	Refer Amendment II to this RFP





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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
86	28	25	Application Money	Please let us know if there is any relaxation for MSME	Refer Amendment II to this RFP
87	28	26	Earnest Money Deposit (EMD)/Bank Guarantee In Lieu Of EMD:	Please let us know if there is any relaxation for MSME	Refer Amendment II to this RFP
88	28	26	Earnest Money Deposit The bidder shall furnish Non interest earning Earnest Money Deposit (EMD)of Rs.10,00,000/- (Rupees Ten lakhs Only) for each cluster (Maximum of FOUR clusters)	EMD amount may kindly be reduced to Rs.2.50 Lakh per Cluster in lieu of Rs.10 Lakh.	Refer Amendment II to this RFP
89	28	26	Earnest Money Deposit The bidder shall furnish Non interest earning Earnest Money Deposit (EMD)of Rs.10,00,000/- (Rupees Ten lakhs Only) for each cluster (Maximum of FOUR clusters)	Please confirm whether the EMD submission should be of single for each cluster or can be consolidated	Refer Amendment II to this RFP



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
90	28	26.1	The bidder shall furnish Non interest earning Earnest Money Deposit (EMD) of Rs.10,00,000/- (Rupees Ten lakhs Only) for each cluster (Maximum of FOUR clusters) by way of Demand Draft drawn on any Scheduled Commercial Bank In India in favour of Canara Bank or Bank guarantee from a scheduled commercial Bank ( other than Canara Bank) as per Annexure XV and should be kept along with the Part-A – Technical Proposal.	Requesting the bank to please clarify that "if any bidder will participate for FOUR Clusters, then they have to prepare FOUR different Demand Draft/Bank Guarantee.	Refer Amendment II to this RFP
91	28	26.1	The bidder shall furnish Non interest earning Earnest Money Deposit (EMD) of Rs.10,00,000/- (Rupees Ten lakhs Only) for each cluster (Maximum of FOUR clusters) by way of Demand Draft drawn on any Scheduled Commercial Bank In India in favour of Canara Bank, payable at Bengaluru or Bank guarantee from a scheduled commercial Bank ( other than Canara Bank) as per Annexure XV and should be kept along with the Part-A – Technical Proposal.	In line with Ministry of Finance Office Memorandum No. F.9/4/2020-PPD dated 17.11.2020; the Bidder should allow providing the Bid Security/Earnest Money Deposit in the Bid Security Declaration. Copy of office Memorandum is attached herewith	Refer Amendment II to this RFP





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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
92	30	31	Submission of Bids	Due to Covid-19 lockdown in Bangalore till 24th 6AM, the transit service would be affect and as a result it might delay the gathering of Hard copies and submission.  Hence we request with the bank to allow online Submission of bid document	Refer Amendment II to this RFP
93	30	31	Submission of Bids on 24/05/2021	Due to Complete lockdown- Logistics have been severely impared. Since the bid submission is in Hardcopy format and there is a whole lot dependency on Flights/ Couriers, request Bank to provide extension by atleast 7 working days from the date lockdown is lifted from Karnataka.	Refer Amendment II to this RFP
94	30	31.4	Bids sent through post/courier will not be accepted/evaluated. Bids should be deposited in the Tender Box.	Requesting the bank to please consider "Bid submission to be sent through post/courier to be accepted due to the present pandemic/COVID situation".	Refer Amendment II to this RFP
95	30&31	31 & 32	31.2 Submission of Bids Last date of submission of Bid....24.05.2021 32.1 Bid Opening	Bid submission/o pening date should also be deferred since getting Demand Draft/Bank Guarantee from Bank is uncertain because they are now providing only skeleton services.	Refer Amendment II to this RFP
96	30 & 31	31 & 32	31.2 Submission of Bids Last date of submission of Bid - 24.05.2021	Since the restrictions are imposed acroos all states, the movement in getting the documents is difficult to arrange in this short time, please review the last date for submission. Also request for reviewing the process of submission online instead manual	Refer Amendment II to this RFP



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
97	9 & 35	1 & 33.8.6	As per the the RFP, Each bidder is permitted to Bid for any FOUR clusters only. The eligibility criteria, the evaluation process and other terms and conditions are set out in this RFP..... Allocation of locations based on bidding: b) The ratio of centres to be allotted between L1 & L2 will be 2:1	Considering that each of the cluster is 400-700 agents and spread across lot of districts, splitting this further between 2 vendors makes it unviable. Hence we recommend that each cluster be given completely to 1 vendor. Alternatively, as the Bank would be allocating the Centres @2:1 ratio between the L1 & L2 Bidders, we would request to increase the number of Cluster from FOUR to SIX so that it becomes a viable business opportunity for the vendor	Bidder shall comply with RFP terms.
98	9 & 35	1 & 33.8.6	Each bidder is permitted to Bid for any FOUR clusters only. The eligibility criteria, the evaluation process and other terms and conditions are set out in this RFP. Allocation of locations based on bidding: b) The ratio of centres to be allotted between L1 & L2 will be 2:1	Since Bank would be allocating the Centres @2:1 ratio between the L1 & L2 the ROI if the CBC will not be done in the agreement period, hence we would request to remove the ceiling of 4clusters.	Bidder shall comply with RFP terms.
99	35	33.8.6	Allocation of Locations b) The ratio of centres to be allotted between L1 & L2 will be 2:1.	If a Service Provider is allowed to place Bid for a maximum of 4 Clusters and if the raio of Centres are allotted among L1 & L2, the overall allocation per Service Provider will not be a viable proposition to both the Service Providers unless the number of Clusters are increased to at least SIX instead of four	Bidder shall comply with RFP terms.





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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
100	38	37.3.2	The bidder would be paid fixed charges specified in Appendix-VI for the services mentioned therein. The bidder would be required to offer the commercial bid for cash handling charges for first 15 lakhs of eligible financial transaction done in BC terminal during a month. The rate quoted by the Bidder should be inclusive of all taxes, duties and levies whatsoever applicable (except GST which will be reimbursed by the banks on actual basis) for the services proposed to be offered.	Such bidding process should be removed and all the charges should be fixed by the Bank itself considering the sustainability of the BC Cannel. The CBCs should be selected on the basis of Technical Bid only.	Bidder shall comply with RFP terms.
101	39	37.4.8	The commercial bid will be opened in the presence of representatives of bidders who are shortlisted in the technical bid	Requesting the bank/department to accept the online process for tender opening, i.e. technical bid opening and commercial bid opening and the Presentation to be done through online mode.	Refer Amendment II to this RFP
102	40	37.4.11	In case successful bidder is unable to establish any centre within the stipulated period then a penalty of Rs 1000/- per day per center will be levied to the BC subject to a maximum of Rs 10000/- per center per month, till the establishment of the centre. Further the Bank will also at its discretion allot such centre/s to other service providers.	Considering the ongoing Corona pandemic, the time limit should be relaxed. Moreover, many times the delay is done by the Link Branch and other administrative offices of the Bank in processing of the applications for creation of Codes. Hence, the CBC's responsibility should be till submission of the applications to the Link Branch only.	Bidder shall comply with RFP terms.



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
103	40	37.4.11	In case successful bidder is unable to establish any centre within the stipulated period then a penalty of Rs 1000/- per day per center will be levied to the BC subject to a maximum of Rs 10000/- per center per month, till the establishment of the centre. Further the Bank will also at its discretion allot such centre/s to other service providers.	Team to assure that centre to be establish within the time period as penalty to be factored in costing	Bidder shall comply with RFP terms.
104	40	37.4.13	Opening of Bids and selection of Service Provider: The rates quoted by the Service Provider will be valid for the duration of the tenor of the agreement.	What would be the vailidity period of the Agreement?	Please refer point No.59 of the RFP





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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
105	43	39.2.1	The successful bidder shall provide irrevocable and unconditional performance Bank guarantee in the form and manner prescribed by the Bank equivalent to Rs. 15,000/- (Rupees Fifteen thousand only) per allotted KIOSK or Rs.30,00,000/- (Rupees Thirty Lakh only) whichever is higher.	The Amount is on a higher side. AS per Industry practice PBG is stipulated for an amount not exceeding 5% of the project value. Here the project value may be calculated ( in this case, Rs.1,35,000 per location for 3 years) based on average fixed remunerations (Rs. 3750 in this case – being mean of minimum Rs. 2500 and Maximum of Rs. 5000 proposed to be paid to BCA per month) to BC Agents /Cluster. Bank may decide PBG on an amount lower that 5% of project value). Similarly, we could not find any logic behind discovery of price for PBG at a minimum amount of Rs. 30 Lakh. In the context of Performances Security should not be more than 3% as per latest laid down GFR Rules and modified recently vide order No. F.9/4/2020-PPD dated 12/11/2020 by Ministry of Finance. Copy of office Memorandum is attached herewith	Refer Amendment II to this RFP
106	44	39.2.2.1	The performance Guarantee should be for 4 years (Three years plus a claim period of 1 years).	Request bank to consider 90 days for claim period	Bidder shall comply with RFP terms.
107	44	40.1.12	Copy of the Agreement to be entered with BCA.	Please clarify the point given in RFP clause, i.e. The agreement between BCA (Business Correspondent Agent) and BC will be held after the BC becomes L1, then how before the agreement will be done and submitted with Technical Bid.	A draft agreement to be submitted along with the technical Bid.



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
108	43	39.2	Performance Guarantee 39.2.1 The successful bidder shall provide irrevocable and unconditional performance Bank guarantee in the form and manner prescribed by the Bank equivalent to Rs. 15,000/- (Rupees Fifteen thousand only) per allotted KIOSK or Rs.30,00,000/- (Rupees Thirty Lakh only) whichever is higher.	Bank Guarantee of Rs.30 Lakh would be for all the allotted Clusters taken together or otherwise. Kindly clarify.	Refer Amendment II to this RFP
109	44	40.1	40.1.12. Copy of the Agreement to be entered with BCA.	As per our understanding the agreement with BCA would be submitted by the shortlisted bidder. Although, it is difficult to submit the agreement with BCA at the time of Bid submission phase. Please give clarity on the same	A draft agreement to be submitted along with the technical Bid.
110	53	55.10	All the BCs deployed by the bidder will have to be qualified with BC certification course as per Reserve Bank of India/ IBA guidelines. In case of failure to comply with the guidelines and the dates specified the bidder will be liable for penalty of Rs.1000/- per month or part thereof per BC deployed who has not qualified the certification course till the time of such qualification. The penalty shall be waived by the competent authority of the Bank on case to case basis.	Request bank allow grace period of 6 months new agents for IIBF certification of agents.	Kindly refer Point 55.9 of RFP.





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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
111	53	55.12	The Bidder shall confirm that, every persons engaged by them should not undertake TAB based transactions within the Branch vicinity with a radius of 50 meters from the Branch premises.	It would be difficult for BC to control such activities of agents. Request bank to implement auto mechanism to control such transaction in field.	Bidder shall comply with RFP terms.
112	53	55.4	The successful bidder shall deploy One supervisor referred to as BC Supervisor (BCS) for every 50 BCAs and One Coordinator referred to as BC Coordinator (BCC) for every 25 BCAs within 30 days from the issue of work order.	One Supervisor will be deployed on 50 agents and there is no need to deploy BC coordinator over 25 agents as it will significantly increase cost of the project.	Bidder shall comply with RFP terms.
113	53	55.4	The successful bidder shall deploy One supervisor referred to as BC Supervisor (BCS) for every 50 BCAs and One Coordinator referred to as BC Coordinator (BCC) for every 25 BCAs within 30 days from the issue of work order.	We assume that bank will compensate the BCS and BCC separately	Please refer Appendix VI of this RFP. No charges shall be paid by the Bank other than provided in Appendix VI



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
114	56	57.2	In the case of failure on the part of the SP to open KIOSK /mobile BC (TAB) at any allotted centers a penalty of Rs. 1000/- per day for the period beyond the permitted time line will be levied subject to a maximum penalty of Rs 10,000/- per month till the establishment of the centers.	Team to assure the timely delivery to avoid such penalty	Bidder shall comply with RFP terms.
115	55	57.12	The Business Correspondent should not collect non-refundable deposits from BCAs.	Please allow BC to collect non-refundable deposits against devices and equipments provided to agents.	Bidder shall comply with RFP terms.
116	55	57.16	If the BCA is engaged as a recovery agent /Business facilitator by the bank, bank will enter into separate agreement with the BCA. In such case all payment towards the Business facilitator activity will be paid to the BCA.	What portion of commission will CBC will get if BCA will also work as BF for bank? Please explain this clause in details.	Refer page No. 15 & 16 of Appendix & Annexures of RFP.





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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
117	55	57.20	In the case of failure on the part of the SP to open KIOSK /mobile BC (TAB) at any allotted centers a penalty of Rs. 1000/- per day for the period beyond the permitted time line will be levied subject to a maximum penalty of Rs 10,000/- per month till the establishment of the centers. Bank also reserves its right to offer the centre/s to other bidders/service provides solely at its discretion.	Request bank to give adequate timeline to SP to open KIOSK/mobile BC at any center. Also penalty on each agent shouldn't be greater than his average monthly payout, kindly reduce it to 4000 from 10000.	Bidder shall comply with RFP terms.
118	55	57.21	The Bidder shall confirm that, every persons engaged by them should not undertake TAB based transactions within the Branch vicinity with a radius of 50 meters from the Branch premises. If any such incident of BCA working within Branch vicinity is proved a penalty of Rs.50,000/- shall be levied per incident.	It would be difficult for BC to control such activities of agents. Request bank to implement auto mechanism to control such transaction in field.	Bidder shall comply with RFP terms.



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
119	56	57.21	The Bidder shall confirm that, every persons engaged by them should not undertake TAB based transactions within the Branch vicinity with a radius of 50 meters from the Branch premises. If any such incident of BCA working within Branch vicinity is proved a penalty of Rs.50,000/- shall be levied per incident.	Please ensure the guidelines to avoid penalty	Bidder shall comply with RFP terms.
120	55	58.1	Bidder/s have to implement the solutions in the clusters in all identified locations within 45 days of issuance of work order/intimation, including integration with Banks gateway.	Request bank to increase deployment timeline from 45 days to 60 days.	Bidder shall comply with RFP terms.





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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
121	56	58.5	Without prejudice to the bank's right to terminate the agreement, for any defective service or inability to provide the service for any reason or for non-functioning of the BCO for any reason, beyond 10 (Ten) working days continuously, a penalty @ Rs. 1000/- per day (from the 11th day onwards) may be levied for each of the Business correspondent outlet with a maximum of Rs 10000/- per month per centre. The penalty will come into force after three month from the date of activation of BCO and will be levied on BC.	Request bank to give some relaxation and reduce monthly penalty from 10000 to 4000 per month.	Refer Amendment II to this RFP
122	56	58.6	Each BC agent has to carryout minimum 100 financial transactions per month, failing which a penalty of Rs.500/- per month per KIOSK will be imposed on the BC at the discretion of the Bank. This clause will not be applicable during first TWO calendar months of generation of terminal ID to BCA.	Request bank to relax this clause and include offus transactions under monthly target criteria of 100 transactions.	Bidder shall comply with RFP terms and refer Amendment II to this RFP
123	56	59	The period of contract shall initially be for a period of 3 (three) years from date of acceptance.	Since the cost of operations are very high, request for 5years tenure and extension with mutual understandings.	Bidder shall comply with RFP terms.



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
124	57	60	The bank reserves the right to terminate the contract at any point of time if:	What about the Capex that are invested by Business Correspondant ? Does Bank will buy back capex with WDV ?	Bidder shall comply with RFP terms and Commercial risk should be borne by Bidder.
125	57	60.3	It is expected that BCAs are engaged & are activated in the locations mentioned in Appendix- I of this RFP within 45 days of award of contract/ work order/Intimation. Shortfall of more than 20% in achieving the above targets will result in the services being treated as 'unsatisfactory'.	Business team to assure the deployment plan or raise queries incase of additional time required from Bank.	Bidder shall comply with RFP terms.
126			Bidder shall act as the single point of contact for the Bank. Under no circumstance the bidder should subcontract the work entrusted to them.	We assume that bidder may tie up with third party vendor for agent recruitment/onbaodring and on field. Alos bidder may get into cotract with third party for filed level support and servicesHowever bidder will be SPOC for bank	Bidder shall comply with RFP terms.





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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
127	1	Appendix II- Technical requirements	For customer enrolment, including biometric capturing, devices must be compliant with the requirements of RD Services of UIDAI and support ISO templates generation & verifications as per standards mentioned at technical specification	Please confirm biometric capturing devices to be employed. Fingerprint/Iris or both to be captured is to be confirmed	At present BC agents can use Biometric devices for capturing the finger prints . However Bank is in the process of implementation of IRIS authentication also , hence bidder should supply IRIS devices as well . during the contract period , if UIDAI is making Face authentication is mandatory then Bidder should supply Face Authentication devices to BC agents without any additional cost to Bank.
128	2	Appendix II- Technical capabilities - TAB/TABLET based solution	FI transactions to be done using embedded/non-embedded TAB not below the version 7 which consists of 7 to 8" screen, Thermal Printer, Finger print scanner etc.	Most of the embedded devices in the market with same specifications are available with smaller display size, Please confirm if we can consider them. Also kindly clarify if any specific reason to consider 7-8" display.	Bank software solution will support the devices where screen size is 5.5". 7-8" is recommended by considering the BC Agent ease of using the solution.
129	2	Appendix II	FI transactions to be done using embedded/non-embedded TAB not below the version 7 which consists of 7 to 8" screen, Thermal Printer, Finger print scanner etc	Will the Solution not support Version 5.1 ? It is mandatory to have version 7.0 or above ?	Refer Amendment II to this RFP

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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
130	2	Appendix II	A. TECHNICAL CAPABILITIES: Technical specification of each device: Tablet: Preferable Model : 7 Inch full touch screen android based	We request bank to consider the Device of 5 inches and above.	Bidder shall comply with RFP terms.
131	3	Appendix II- Technical capabilities - Biometric fingerprint scanner	Have optical/capacitive technology sensor	Kindly confirm if the reader is single finger / multiple finger scanner	Single Finger . During the contract period , if UIDAI is making capturing of multiple fingers at a time is mandatory , then Bidder should supply multiple finger scanner to BC agents without any additional cost.
132	3	Appendix II- Technical capabilities - EMV Card reader with Pinpad	Capable to read RuPay, Master and Visa Card	Please confirm the card readers to be supported magstripe, chip, contactless/DI	All the three . Magstripe will be used as fallback scenario only . At present CHIP is in use. Contactless/DI is for future requirements.
133	4	Appendix II	B. TECHNOLOGY SERVICE LEVEL REQUIREMENTS It would be the responsibility of SP to keep the equipment in working order ensuring an overall uptime of 98% on a quarterly basis (Taking into consideration the uptime of all equipment in the field) and an uptime of 95% on a quarterly basis for individual sets of equipment in the field.	We would like to know how device uptime is calculated.	Refer Amendment II to this RFP





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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
134	4	Appendix II	A. TECHNICAL CAPABILITIES: Technical specification of each device: Tablet: Passbook Printer: a. Bluetooth Enabled standard Passbook printer of reputed make. Specification will be communicated after completion of successful bid.	We request bank to share the specification sheet.	Refer Amendment II to this RFP
135	4	Appendix II Passbook Printer	Bluetooth Enabled standard Passbook printer of reputed make. Specification will be communicated after completion of successful bid	Is it possible to get the specifacation before the final submission of BID?	Refer Amendment II to this RFP
136	4	Appendix II- Technical capabilities - Passbook Printer	Bluetooth Enabled standard Passbook printer of reputed make. Specification will be communicated after completion of successful bid	Since standard pass book printers in the market do not support bluetooth feature, requesting department to consider "Standard Passbook printer of reputed make"	Refer Amendment II to this RFP
137	4	Appendix II- TECHNOLOGY SERVICE LEVEL REQUIREMEN TS	Internet operated device, printer and FP & Iris capturing machine	Kindly confirm on the specifications for iris capturing device and its application	Refer Amendment II to this RFP



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
138	4	Appendix II Security Features:	TAB Device should be compatible for implementation of Mobile Device Management (MDM)/ Suitable software for centralized control of TAB/Tablets.	We assume that bank will facilitate the MDM Solution for all the vendors. Kindly confirm.	MDM solution will be provided by Bank .
139	4	Appendix II	C. INCIDENT MANAGEMENT SP shall provide a help desk with adequate numbers of phone lines for incident management.	We request bank to elaborate the need of help desk, since we do not have any control on technology and our scope is limited to manage corporate Business Correspondent agents only.	RFP clause is self explanatory and Bidder shall comply with RFP terms.
140	6	Appendix II	G. TECHNOLOGY ARCHITECTURE FOR THE SOLUTION	We request bank to remove the clause, as the scope is limited to managing the Corporate BC only.	Refer Amendment II to this RFP
141	6	Appendix II H. TECHNOLOGY CONTROLS	The Bidder should provide hardware with a highly reliable and scalable architecture that conforms to international standards and best practices.  ISO 19794 for Biometric, ISO 7816/ISO 14443 for smart card, ISO 8583 for transaction interface with backend systems should be adopted.	Currently Smart Card is not in scope hence requesting bank to please remove this clause	Refer Amendment II to this RFP
142	7	Appendix II- TAB/TABLET SPECIFICATIO NS	Should be battery operated with several days in standby, and at least 8 hours of continuous operations	Kindly confirm battery specifications	Refer Amendment II to this RFP





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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
143	8	APPENDIX III SCOPE OF BASIC BANKING PRODUCTS & SERVICES TO BE OFFERED	The Service Provider would be required to provide the services, facilities, infrastructure, technology, etc.	We assume that Facility Management, Infrastructure and Connectivity will be facilitated by the bank. Kindly confirm.	Kindly refer Point No. 8.7 of the RFP
144	8	Appendix III	KIOSK	Request bank to share the bank services to be supported in kiosk applications	Kindly refer Appendix III & VI
145	8	Appendix III	eKYC based Account Opening	Request bank to confirm whether capturing of customer eKYC data and submitting to CBS is real time. However customer ID, Account No creation will done by back office team. New created customer id and account no will be updated in FIG using batch feed/file	The detailed SOP will be shared during final agreement
146	8	Appendix III	Business Correspondent (BC) activities	For all the services BC entity need to connect to Bank API's or to get cetified with respective third party service like (NSDL,NPCI,UIDAI,CCA,cKYC)	FI TAB software Solution will be provided by Bank . Bidder should supply only required Hardware.
147	10	Appendix III	Cash Management	Does bank need to create each KIOSK / BC agent to open one current account or it can operate with only one POOL account with	Every KIOSK/BCA should open exclusive curent account.
148	10	Appendix III	Operation Flow	Need Process of BC / KIOSK agents integration life cycle and settlement Cycle	The detailed SOP will be shared during final agreement



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
149	15	Appendix-VI A - Table 1	Cash Handling Charges: Cash Deposit, Withdrawal (on us & off us) & Cash Withdrawal (On-Us) by SHG account holder under dual authentication. Commission - variable charges 15 to 30 Lakhs - 0.20% max of Rs. 25/- per txn amt Above 30 Lakhs - 0.10% max of Rs. 25/- per txn amt	Kindly elaborate on variable charges, will it be applicable per transaction basis or on % of transaction value ?	Refer clause No.61 and Amendment II to this RFP
150	16	Appendix-VI Clause no. 4.b	b. More than 2 transactions in a particular account per day.	The capping should be on transaction value per day and not on number of transactions in a day.	Bidder shall comply with RFP terms.
151	16	Appendix-VI Clause no. 4.c	c. More than Rs.10000/-(including debit and credit) in a particular account per day.	Capping on transaction value should be set by Bank.	System level check for transaction value Cap is already in place.
152	16	Appendix-VI B - Table 2, Note	The fixed charges, cash handling & other variable charges to be shared between BCA and BC at 80:20 ratio.	In such case, who will invest on Capex as Bank have multiple requirement such as sites with Kiosk and Passbook Printer, site identification and preparation, connectivity, Camera, Batteries for back-up etc.	Kindly refer Point No. 8.7 of the RFP
153	15	Appendix-VI	Fixed & Variable Charges to be paid to the Business Correspondent A. Table Sl. No.1 Cash Handling Charges: Commission - Variable Charge Rs.15 lakh-Rs.30 lakh- 0.20% max of Rs.25 per Trx amt. Above Rs.30 lakh -0.10% max of Rs.25 per trx Amt.	For the viability of the BC Agents, both the category may be clubbed and commission @0.40% may be paid for a transaction volume exceeding Rs.15 lakh subject to maximum of Rs.40 pr transaction	Bidder shall comply with RFP terms.



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
154	15	Appendix-VI	Upto 15 Lakhs L1 Bid price (Reverse Auction) max of Rs.25/- per txn Amt	<p>How Turn over of 15 Lakhs will be arrived for an agent will Bank consider only eligible commission paid transaction turn over as turn over or all all transactions will be considered. Ex: for 10K transaction at .4% on is 40 Rs since there is a cap of 25 rupees only 6250/- rupees turn over which is meeting 25/- Rs criteries with ceiling will be considered for 15 Lakhs slab to 10K will be considered.Request to share logic for arriving 15Lakhs slab for agent transactionss will be considered. Ex: for 10K transaction at .4% commission is 40 Rs since there is a cap of 25 rupees only 6250/- rupees turn over which is meeting 25/- Rs criteries with ceiling will be considered for 15 Lakhs slab to 10K will be considered. Request to share logic for arriving 15Lakhs slab for agent</p>	Refer Amendment II to this RFP
155	16	APPENDIX-VI Fixed & Variable Charges to be paid to the Business	<p>B. For the activities mentioned in Table 2 below, Business Correspondent will be paid Fixed remuneration at the following rates:</p> <p>1. For 150 to 300 financial transactions in a month done by a BCA: Rs. 2500/- Per month</p> <p>2. For more than 300 financial transactions in a month done by a BCA: Rs. 5000/- Per month</p>	<p>Since agent viability is key driver for the success of FI and there is a significant reduction of variable/cash handling charges, to meet viability we recommend the following fixed commission slabs for consideration:</p> <p>1. Upto 150 transactions: Rs. 2500/- Per month</p> <p>2. From 150 Upto 250 transactions: Rs. 3000/- Per month</p>	Refer Amendment II to this RFP



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
		Correspondent		3. From 250 Upto 350 transactions: Rs. 4000/- Per month 4. >350 Transaction: Rs. 5000/- Per month	
				In other banks for NE states & LWE districts fixed commission is paid once agent has met fifty transaction slab also we request you to consider the same in canara bank also.	Refer Amendment II to this RFP
156	16	APPENDIX-VI Fixed & Variable Charges to be paid to the Business Correspondent	4) The following transactions will be IN-ELIGIBLE for calculation of fixed and Variable charges;	The most preferred transaction mode in rural area is still AEPS. Since customers are not preferring cards, it will be unfair on BC to not include these transactions for calculation of fixed and variable charges. Hence requesting bank to remove this clause.	Bidder shall comply with RFP terms.
157	16	APPENDIX-VI Fixed & Variable Charges to be paid to the Business Correspondent	f. Transactions put through in an e-KYC account which was opened by the BCA but RuPay card is not issued.	Please remove this clause	Bidder shall comply with RFP terms.
158		RFP Annexures	RFP Annexures	Word Copy of annexures may be provided by Canara Bank.	The same shall be uploaded in Banks official website.





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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
159	17	Annexure 1 & Annexure II	Annexure 1 & Annexure II	What is difference between Annexure I & II? As Profile of both Bidder and BC are same	Bidder shall submit both.
160	17/51	Annexure I – Sl.No 13	Details of Quality Certifications Obtained for the Company & its Products, such as ISO-9001:2000 etc.	Is ISO Certification Mandatory as eligibility criteria?	Any certification which gives added value to the bidder may be submitted.
161	18	Annexure-II, Point -17	Envisaged role of the Company	Requesting the bank to please clarify the point.	Refer Amendment II to this RFP
162	18	Annexure - II	Financial Background: 2020-21	Requesting the bank to please omit this point	Bidder shall comply with RFP terms.
163	20	Annexure - IV	Copy of purchase orders for each of the model	Requesting the bank to please accept the Agreement copy and experience letter from client regarding implementation of financial inclusion solution and maintenance of hand held terminal.	Bidder shall comply with RFP terms.
164	12	Appendix IV	It is better to appoint an existing entrepreneur as BCA	Definition of Existing Entrepreneur	Existing entrepreneur means a person who runs his own business as on date of appointment. He should not be employed as BCA by any other bank/Financial Institutions
165	21	Annexure V	c) Please furnish data required for getting report from CIBIL on the Company, promoters and Directors.	We shall be able to provide list of all partners/ directors along with designation [including those retired 1 year back]. Request bank to consider that details like KYC document shall be provide by successful bidder.	Bidder shall comply with RFP terms.



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
166	21	Annexure V	c) Please furnish data required for getting report from CIBIL on the Company, promoters and Directors.	Request Bank to consider "solvency certificate provided by our bank with whom we have credit facilities." for same.	Bidder shall comply with RFP terms.
167	21	Annexure - V	Financial position of the bidder: 2020-21 (A/P)	Requesting the bank to please omit the point	Bidder shall comply with RFP terms.
168	21	Annexure - V	Please furnish data required for getting report from CIBIL on the Company, promoters and Directors.	Does it is necessary to provide CIBIL reports on the Company, promoters and Directors	Bidder shall comply with RFP terms.
169	22	Annexure - VI	STATEMENT OF TIE-UPS/ AGREEMENTS ENTERED FOR THE PROJECT	Requesting the bank to please clarify the given Annexure.	Any tie up or agreements entered by the bidder with any hardware service provider, human resource consultant for engaging BC supervisor/Co-ordinator etc, for implementation of the proposed project.
170	23	Annexure - VII	A. Technical Evaluation/ Compliance	Requesting the bank to please accept the non-embedded device to be used by BCA for the FI operation.	Bidder shall comply with RFP terms.
171	24	Annexure - VII	A. Questionnaire; Point – 1 & 2	Requesting the bank to please clarify the both point and it is necessary to provide the details.	The questionnaires are self explanatory.
172		Annexure - VII A. Questionnaire	List of Hardware Proposed to be used by the Bidder (Please, cover all the equipments, scanners, etc) location-wise :	To be given with Technical or Commercial Bidding	To be submitted with Technical Bid document



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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
173	23	Annexure VII	List of Hardware Proposed to be used by the Bidder (Please, cover all the equipments, scanners, etc) location-wise	By Location-wise -Need clarity here Pl clarify if bank is expecting the details to be provided for each interested cluster where Bidder proposes to bid for this RFP	Kindly provide the list of Hardware Proposed to be used by the Bidder for all the clusters to which the Bidder is intended to bid in this RFP
174	23	Annexure VII	Make & Model of the Device	Please confirm if bidder is free to propose any make and model device as long as it is in compliance with Appendix II	The device compatability testing to be carried out before using the devices in production environment.
175	23	Annexure VII	Make & Model of the Device	TECHNOLOGY REQUIREMENTS Page number 2. Or If bank has any preference for make and model of device, please share the details of the same.	The device compatability testing to be carried out before using the devices in production environment.
176	29	Annexure - XI	Commercial Bid	To be given with Technical or Commercial Bidding	To be submitted with Commercial Bid document
177	39	Annexure XVI	(To be submitted on Non-Judicial stamp paper of appropriate value Purchased in the name of the issuing Bank)	What should be the stamp value of the Non-Judicial stamp paper and in which state should the same be executed.	The Non Disclosure Agreement has to be stamped as an Agreement as per the Stamp Duty Rate prevailing in Bangalore (Rs.200/-) and the Bank Guarantee will have to be stamped as per the stamp duty as applicable to Bank Guarantee prevailing in the place where the Bank Guarantee issuing Bank Branch is located.
178	37 & 43	Annexure XIV & XVIII	Authorization Letter & Confidentiality Non Disclosure Agreement	Ref. Your No: RFP No. FIW/BCS/01/2021 dated 30.04.2021	Refer Amendment II to this RFP Bid Query Reply

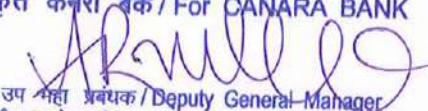


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Sl.No	Page No	Clause No	RFP Clause	Query	Bank's Reply
179	27	24.5.2	Under no circumstances the Bill of Material should be kept in Part A (i.e. Technical Proposal) Cover. The placement of Bill of Material in Part A (i.e. Technical Proposal) cover will make bid liable for rejection.	It is guided not to kept bill of material in part A (Technical Bid), but as per 40.1.7 @ pg no - 44 asked to enclose bill of material. Pls clarify on bill of material.	Masked (with any opaque sticker/tape) Bill of Material should be submitted in Part A (Technical Bid)
180	44	40.1.9	Soft copy of the technical bid in formats supported by Microsoft Office suite of products	Soft copy of commercial bid should be submitted in the form of??	Refer Amendment II to this RFP (Online Submission)
181	45	40.2.3	Bill of Material along with the costs - Annexure XII	Bill of Material along with the costs means, amount to be coated separately for other requirements or numerical value asked per Rs 100/- includes the cost	Bill of Material to be filled as per Annexure XII and submitted
182	45	40.2.4	Bill of Material along with the costs - Annexure XII	Other than amount asked to quote per Rs 100 what are the other particulars to be furnish for annexure Xii	Cluster for which it is quoted for, should be written on the top right corner of Annexure XII
183	44	40.1.9	Soft copy of the technical bid in formats supported by Microsoft Office suite of products	Soft copy of commercial bid should submit in Technical & as well as in Commercial bid covers?	Refer Clause No. 40.1.9 and 40.2.5

Date 17-05-2021

Place Bengaluru

कृते केनरा बैंक / For CANARA BANK  
  
 उप महा प्रबंधक / Deputy General Manager  
 वित्तीय समावेशन विभाग, प्रधान कार्यालय, बंगलूरु - 560 002  
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