

CBC Pre-bid Meeting held on 31.05.2022
Bank Response

<u>Sl.No.</u>	<u>Page No. of RFP</u>	<u>RFP Clause No.</u>	<u>RFP Clause</u>	<u>Bidder Query/Suggestion</u>	<u>CLARIFICATION</u>
1	16	10	Bidder is required to pay Rs.10 lakh (Rs. Ten Lakh only) as refundable Earnest Money Deposit in the form of crossed Demand Draft.... For the successful bidder the EMD amount will be converted to an interest free security deposit.....	EMD amount may not be asked at the time of submission of bid but it should be taken only from successful bidders as a security deposit. However, a suitable undertaking in lieu of the EMD may be taken from bidders at the time of applying. It is pertinent to submit that the same requirement was there in the RFP of Central Bank of India for the CBCs which was later relaxed through a Corrigendum to an undertaking to be submitted at the time of	EMD clause remains same as per RFP
2	38	Ann 4	2. Cash deposit (own bank): 0.25% of txn. Amt. Max Rs. 50/- per CIF <u>per month</u> 4. Cash withdrawal (on us): 0.25% of txn. Amt. , max Rs. 50/- per CIF per month	Ceiling of Rs 50/- per CIF per month irrespective of number and amount of transactions during the month is neither sustainable for the BCAs nor justified. Other banks, <u>including Central Bank of India</u> , has a ceiling on <u>per day</u> basis. It appears that per month may have been mentioned erroneously in the RFP document. It should be amended as under: "0.25% of txn. Amt. Max Rs. 50/- per CIF per day"	Please be guided by corrigendum-2 letter no.HO/GM/FI/15/22-23/282 dated 04.06.2022
3	22	25	The successful Bidder shall provide irrevocable and unconditional performance bank guarantee in the form and manner prescribed by the Bank equivalent to Rs. 5, 000.00 (Rupees Five Thousand only) per kiosk.	Since the EMD amount of Rs 10 lacs will be converted into interest free security deposit in case of successful bidder (clause 10), the additional requirement of BG of Rs 5000 per kiosk is unjustified. The Security deposit amount of Rs 10 lacs, that too without interest, is quite sufficient to enforce performance under the contract.	Clause remain same as per RFP
4	35	Annex2 Point no. 5	Bidder should have implemented the Kiosks / Non[Kiosks Based Banking Serving Solution to Regional rural banks / Public Sector Bank in India for minimum period of three Financial Year (FY) as on 31.03.2021.	We request bank to increase the implemented Kiosks/Non-Kiosks based banking serving solution to at least 3 Regional Rural Banks / Public sector banks instead of one public sector bank in India for last three Financial Year (FY) as on 31.03.2021, which shall give broader experience bidder both in operational & technical aspect, to participate and service bank for the larger volume.	Clause Remain same as per RFP.
5	35	Annex2 Point no. 5	Bidder should have established minimum active 400 banking outlets under ITeFI across India for extending banking services as on 31.03.2020	We request bank to increase the implemented locations to at least 3000 locations instead of 400 locations, which shall give broader experience bidder both in operational & technical aspect, to participate and service bank for the larger volume	Clause Remain same as per RFP.

6	35	Annexure – 2 Point No. 7	Bidder should have average minimum net worth of Rs. 1.00 Crore for latest three financial years as per audited balance sheets.	Considering the requirement and size of deployment locations of bank requirement, the bidder's experience on financial net worth should be increased for at least Rs. 10 crore for last 3 Financial year, to have the sound financial support for the project deployment and services	Clause Remain same as per RFP.
7		Annexure – 2 Point No. 8	Bidder should have average minimum annual turnover of Rs. 5.00 crore for latest three financial years as per audited balance sheet.	Considering the requirement and size of deployment locations of bank requirement, the bidder's experience on financial turnover should be increased for at least for 100 crore for last 3 Financial year, to have the sound financial support for the project deployment and services	Clause Remain same as per RFP.
8		Annexure 2 point 9, Eligibility Criteria	Bidder should have Net profit for last three financial years as per audited Balance Sheets.	Net profit of two Financial years instead of three OR Average profit of last three financial years or	Clause Remain same as per RFP.
9				1. We are empanned with 1 RRB only. 2. We covered only one state in India 3. We have only 252 active BCs in Jharkhand State. 4. Our turnover and network is not as per the requirement of RFP. It is asked whether any exemptions will be considered for MSME/Startup company.	No exemption allowed. Clause remain same
10	35	Annexure 2, Point No. 12	Bidder should have presence in minimum three states in India Certificate from Banks to be attached signed by GM/ DGM/ AGM (FI) of the bank	We have similar experience of Financial Inclusion in multiple states of India till 2018. We are still present in those states with our offices and all infrastructures. Kindly amend the criteria as "Bidder should have presence in minimum three states in India for Financial Inclusion Services/ Any Services to State/Central Govt. of India/ Municipal Corporations which involves Financial Transactions. Document proof to be submitted as "Certificate from Banks/ State Govt./ Central Govt./ Municipal Corporations to be attached signed by not below the rank of GM/ DGM/ AGM/ Municipal Commissioner/ DC/ EO	Clause remain same as per RFP
11			No. of States Covered	Kindly amend the criteria as "No. of States Covered in India for Financial Inclusion Services/ Any Services to State/Central Govt. of India/ Municipal Corporations which involves Financial Transactions.	Clause remain same as per RFP

12	5	1 Back Ground	The network of 1032 Branches (639 Rural, 349 Semi Urban and 44 Urban Branches) and 3338 BC outlets (Sunahara Sapna Kendras) is controlled by 14 regional offices at Araria, Bettiah, Chapra, Darbhanga, Gopalganj, Hajipur, Jhanjharpur, Madhubani, Motihari, Muzaffarpur, Purnia, Saharsa, Sitamarhi and Siwan	How many BC agents and number of BC in each region is bank planning to allot through this RFP?	Bank have existing 3338 BC centers in 18 districts of North Bihar. List of current BC outlets is provided in Corrigendum2. However, Bank reserve its right to open/close/suspend its BC outlets at any location as and when required.
13	5	1 Back Ground	The network of 1032 Branches (639 Rural, 349 Semi Urban and 44 Urban Branches) and 3338 BC outlets (Sunahara Sapna Kendras) is controlled by 14 regional offices at Araria, Bettiah, Chapra, Darbhanga, Gopalganj, Hajipur, Jhanjharpur, Madhubani, Motihari, Muzaffarpur, Purnia, Saharsa, Sitamarhi and Siwan	Whether these 3338 points are fresh BCA points or whether running points will be re-assigned to new CBC - and how many CBCs?	
14	11	7 (k) Scope of Work	All the BCs deployed by the TSP will have to be qualified the BC certification course as per Reserve Bank of India/I BA guidelines, details as per Annexure-5. In case of failure to comply with the guidelines and the dates specified the SP will be liable for penalty of Rs. 2000.00 per month or part thereof per BC deployed who has not qualified the certification course till the time of such qualification, irrespective of the fact when examination is held. Further in case of any penalty or punitive action by RBI or any other statutory authority in the matter will be the responsibility of the SP and any claim by the bank in this regard will have to be compensated by the SP within 1 month. For delay in compensation interest @ 1% per month or part thereof will be payable.	Request the Bank to kindly remove the Rs. 2000 penalty amount.	Clause remain same as per RFP
15	11	7 (k) Scope of Work	All the BCs deployed by the TSP will have to be qualified the BC certification course as per Reserve Bank of India/I BA guidelines, details as per Annexure-5. In case of failure to comply with the guidelines and the dates specified the SP will be liable for penalty of Rs. 2000.00 per month or part thereof per BC deployed who has not qualified the certification course till the time of such qualification, irrespective of the fact when examination is held. Further in case of any penalty or punitive action by RBI or any other statutory authority in the matter will be the responsibility of the SP and any claim by the bank in this regard will have to be compensated by the SP within 1 month. For delay in compensation interest @ 1% per month or part thereof will be payable.	Kindly define the timeframe for BCs to complete the certification. Most banks allow 9 months after onboarding. We request UBGB also to allow same timeline	Please be guided by RFP clause no 7(K) and annexure 5. Any changes in clause will be informed in due course.

16	13	7 (q) 5. Scope of Work	The CBC/SP shall be fully responsible for any breach of data confidentiality of customer related information. This liability shall be applicable even after the contract expires and gets terminated.	Request the bank to fix finite period after contract expiry for applicability of this clause as liability on any contract cannot be infinite	Clause remain same as per RFP
17	21	24. PERFROMAMCE LEVEL PENALTY	Performance Levels and Penalties: If login for 20-23 days 750.00 If login for 15-19 days 1500.00 If less than 15 days Rs.1500.00 (Rs. One Thousand Five Hundred Only) or amount of Fixed commission payable, whichever is higher	We kindly request bank to allow below penalty structure: Penalty applicable after 90 days of onboarding as per below structure: If login for 20-23 days NIL Penalty If login for 15-19 days INR 250 penalty If less than 15 days INR 500 penalty	Clause remain same as per RFP
18	21	24. (B) PERFROMAMCE LEVEL PENALTY	For uncovered SSA (Sub Service Area): Grace period 45 days from work order Thereafter if BC not appointed Rs.2000.00 per month or part thereof.	Request bank increase deployment time line to 60 days from current 45 days and reduce penalty amount to Rs 500/- per month under this clause.	Clause remain same as per RFP
19	21	24. (c) PERFROMAMCE LEVEL PENALTY	It is expected that each BC Agent posted in the locations will make 100 transactions in a month after he/she is activated. Shortfall of more than 20% in achieving this target for continuous three months will result in the services being treated as 'unsatisfactory' and the said BC will have to be replaced by the service provider selected. If replacement is not done within 45 days of notice by the bank the said location would be considered as vacant and applicable penalty as specified elsewhere in this document would be levied by the bank.	Request bank to consider 50 txns for urban and 30 txns rural locations. Also this clause to be applicable after 3 months of onboarding.	Clause remain same as per RFP
20	25	29 (b). PERIODICITY AND TERMINATION OF CONTRACT	The Bank shall have the right to terminate this agreement, in whole or in part by giving the CBC at least 30 days' prior notice in writing without assigning any reason. It is clarified that the CBC shall not terminate this agreement for convenience and shall provide 180 days' notice prior to any termination	Request the bank to kindly relax the termination clause by giving notice for 60 days, and also make the termination for convenience clause mutual on both sides on 60 days notice	Clause remain same as per RFP
21	32	36. Others	Payment will be made by the bank as per actuals within 45 days from the date of receipt of invoice.	We request that the payment should be 15 days from the date of receipt of invoice.	Clause remain same as per RFP

22	38	Annexure 4 - proposed BC remuneration to be paid CBC	Point no 14 - Fixed commission (Commission will be paid to BC and CBC in the ratio of 50:50) Count of Unique CIF Commission Below 25 0 26 to 50 Rs. 1000/- 51 to 100 Rs. 1500/- above 100 Rs. 2000/-	REVISED Point no 14 Fixed commission (Commission will be paid to BC and CBC in the ratio of 50:50) Count of Unique CIF Commission Below 25 == 0 26 to 50 == Rs. 1000/- 51 to 100 == Rs. 1500/- 101 to 200 == Rs. 2500/ 201 to 250 == Rs. 3000/- , Above 250 Rs. 4000/-	Clause remain same as per RFP
23	39	Annexure 4 - proposed BC remuneration to be paid CBC	Point no 17 - Passbook update/printing Rs. 5/- per passbook printed per customer	Request bank to consider additional fixed compensation of Rs. 750 p.m. for active passbook printing BCA	Clause remain same as per RFP
24	77	Annexure 15 Technical Specification Document	Bidders should offer their best and latest model Tab/HHD/Laptop, which will meet Bank's requirement and comply with RBI/ NPCI /STQC/ UIDAI guidelines also.	Request Bank to provide list of current compatible devices and complete set of mandatory/optional devices required per BCA point	We have already provided the technical specification of the hardware as per the guidelines of RBI/ NPCI/STQC/UIDAI. In case of Biometric Devices 1300 E3 serices are required
25	77	Annexure 15 Technical Specification Document	Bidders should offer their best and latest model Tab/HHD/Laptop, which will meet Bank's requirement and comply with RBI/ NPCI /STQC/ UIDAI guidelines also.	We request bank to support in the cost of the devices through loan	Please be guided as per RFP terms
26	35	Annexure-2	Aviral Technology Pvt.Ltd fulfill all the eligibility criteria except this clause of Annexure-2. (7) Bidder should have average min net worth of 1.00 crore for latest three years as per audited Balance Sheets	Aviral Technologies Pvt.Ltd Total Net worth for the latest three year is Total Sum- Rs. 1962361 Average- Rs. 654120	Clause remain same as per RFP
27	35	Annexure-2	8) Bidder should have average minimum annual turnover of Rs. 5.00 Crore for latest three financial year as per audited balancesheet	Aviral Technologies Pvt.Ltd Total Turnover for the latest three year is Total Sum- Rs. 50770559 Average- Rs. 16923519.66 Hence, can we submit the RFP and participate in the bidding process?	Clause remain same as per RFP
28	8	7, Scope of Services	Bank intends to provide banking services in unbanked pockets of Rural/urban areas which are predominantly inhabited by people having no/difficult access to banking services by setting up of biometric supported Kiosks/Non-Kiosks.	Kiosk application will be provided by bank or vendor has to develop the application. Please confirm on the same	Bidder shall extend necessary support for developing the interface between Bidder FIs gateway / Switch to CBS system of bank at its own cost, if required by Bank.

29	8	7, Scope of Services, i	Identification and enrollment of customers/borrowers	Assuming Bank would provide the customer details to enroll them. Please clarify on the same.	Identification and enrollment of customer /borrowers will be done by BC
30	8	7, Scope of Services, v	Sale of micro insurance/mutualfund products/pension products/other third party products	Assuming APIs for Cross sale product would be provided by the Bank. Please clarify on the same.	Bidder shall extend necessary support for developing the interface between Bidder FIs gateway / Switch to CBS system of bank at its own cost, if required by Bank.
31	9	h	IRIS scanner, Face authentication,	Is it mandatory to provide iris and face scanner ?	Please be guided by CORRIGRNDUM letter No. HO/Fl/2022-23/269 dated 27.05.2022
32	9	h	Pass book printer	Is it mandatory on each and every allotted BC point ..?	Please be guided by RFP Norms
33	10	7-I	i) Monitoring Tool, Helpdesk and Grievance Redressal Mechanism. The Bidder must have the following facilities. a) Real time on-line BC monitoring tool with dashboard b) On line helpdesk facility for the BC agents. c) Robust grievance redressal mechanism.	Request bank to clarify this clause as CBC will use the solution implemented by bank's TSP and TSP has to provide system access to CBC for real time tracking of reports and	Bidder shall extend necessary support for developing the interface between Bidder FIs gateway / Switch to CBS system of bank at its own cost, if required by Bank.
34	11	12	The Bidder shall have to appoint one field supervisor over 40 BCA each to supervise, helping and follow-ups to field supervisor.	Request bank to relax this clause and also increase the ration of agent to supervisor from 1: 40 to 1:60 .	Clause remain same as per RFP
8	11	15	The Bidder shall also appoint at least one or two HO supervisor who will monitor functioning of all the DCs, supervisors at ROs and will work in coordination with Head Office.	Request bank to relax this clause.	Clause remain same as per RFP
35	11	7-K	All the BCs deployed by the TSP will have to be qualified the BC certification course as per Reserve Bank of India/IBA guidelines, details as per Annexure-5. In case of failure to comply with the guidelines and the dates specified the SP will be liable for penalty of Rs. 2000.00 per month or part thereof per BC deployed who has not qualified the certification course till the time of such qualification, irrespective of the fact when examination is held.	Please allow CBC to replace agents who would not be able to clear IIBF certification exam within the timeline allocated by bank. Please relax penalty amount under this clause.	Please be guided by RFP clause no 7(K) and annexure 5. Any changes in clause will be informed in due course.
36	12	l) Opening of accounts:	The BCA shall be required to open saving accounts, BSBDAs, Recurring deposit Accounts, Fixed deposit Accounts, any other accounts as desired by the Bank from time to time at the Kiosks/NonKiosks model. The BCA shall be required to complete documentation for opening accounts. These accounts will be opened through laptop/Tablet at Kiosks/Non-Kiosks. CBC/SP shall submit hard copies of the account opening format along with photograph and KYC doc to the link branch of the Bank to which Kiosks/Non-Kiosks will be linked.	Request Bank to specify frequency (daily,weekly) at which CBC/SP shall submit hard copies of Account Opening Form to the linked branch.	Document to be submitted on immediate bases.

37	12	p) Identity Card:	The Business Correspondent Agent shall also be issued identity card along with photograph with unique personal identification number and the name and address printed on it by the CBC duly authenticated by the base branch. The identity card shall be required at the time of transaction/remittance.	Request bank to suggest any alternative in case if identity card is not present at the time of transaction/remittance due to any valid reason.	Clause remain same as per RFP
38	13	3	Financial services offered by the BCA shall not be tied to the sale of any product of bidder, or any other financial organization	Request bank to allow BCA to sell non financial products of CBC to increase his earning.	Clause remain same as per RFP
39	16	10	Bidder is required to pay Rs.10 lakh (Rs. Ten Lakh only) as refundable Earnest Money Deposit in the form of crossed Demand Draft from a scheduled commercial Bank in favor of 'Uttar Bihar Gramin Bank, Tender No...HO/FL-2021-22/01...' Payable at Muzaffarpur, at the time of submission of bid..... .NSIC under single point registration scheme	Once CBC is empanelled and submit PBG as per RFP. Bank should refund the EMD, please clarify.	Clause remain same as per RFP
40	18	16. ACCEPTANCE OF TERMS:	Each Bidding entity acknowledges and accepts that the Bank may, in its sole and absolute discretion, apply whatever criteria it deems appropriate in the selection of bidder, or warranty given in this RFP document.	Request bank to provide clarity on selection criteria other than those which are mentioned in RFP document.	Please guided by RFP Norms
41	21	24. PERFROMAMCE LEVEL PENALTY:	A) For all locations Minimum login 24 days in a month At least 1 financial transaction per day * NIL If login for 20-23 days Rs. 750.00 If login for 15-19 days Rs.1500.00 If less than 15 days Rs.1500.00 (Rs. One Thousand Five Hundred Only) or amount of Fixed commission payable, whichever is higher Rs. 750.00 Rs.1500.00 If less than 10 days Rs.1500.00P (Rs. One Five Hundred Only) or Thousand amount of Fixed commission payable, whichever is higher	Request Bank to give some relaxation in this clause and remove penalty for login (20-23 days) and reduce penalty on other two conditions. If login for 20-23 days: No Penalty If login for 15-19 days Rs.500.00 If less than 15 days Rs. 750.00	Clause remain same as per RFP
42	21	B) For uncovered SSA (Sub Service Area)	Grace period 45 days from work order Thereafter if BC is not appointed Rs.2000.00 per month per location	Request bank increase deployment time line to 90 days from current 45 days and reduce penalty amount to Rs 500/- per month under this clause.	Clause remain same as per RFP
43	21	C) Minimum transactions expected per month	It is expected that each BC Agent posted in the locations will make 100 transactions in a month after he/she is activated. Shortfall of more than 20% in achieving this target for continuous three months will result in the services being treated as 'unsatisfactory' and the said BC will have to be replaced by the service provider selected. If replacement is not done within 45 days of notice by the bank the said location would be considered as vacant and applicable penalty as specified elsewhere in this document would be levied by the bank.	Request Bank to provide clarity on the count of transactions, 100 transactions mentioned in the clause will be unique transactions or total transactions throughout the month at each location.	Please be guided by the details provided in RFP.

44	26	32-e	By submitting a proposal, the Bidder agrees to promptly contract with the Bank for any work awarded to the Bidder, if any. Failure on the part of the selected Bidder to execute a valid contract with the Bank within the period of 30 days will relieve the Bank of any obligation to the Bidder, and a different Bidder may be selected based on the selection process of the Bank.	Request bank to increase time line for execution of agreement to 60 days from current 30 days.	Clause remain same as per RFP
45	31	X	x) Vendor should carry out patch management activities, including Operating System (OS) hardening for the infrastructure deployed as well as changes required in hardware and software for closure of audit reports without any extra cost to bank. Bidder / vendor has to perform VAPT audit for all application/server/interfaces on half yearly basis without any cost to the Bank and comply all observation within 30 days.	VAPT Audit is applicable for FI Application Provider/ TSP of bank and since scope of the RFP doesn't cover to provide FI Application, we request bank to remove this clause.	Clause Remain Same as per RFP
46	35	Annexure 2	Bidder should have implemented the Kiosks/Non-Kiosks Based Banking Serving Solution to Regional rural banks /Public Sector Bank in India for minimum period of three Financial Year (FY) as on 31.03.2021.	We request Bank to relax this clause as, Bidder should have implemented the Kiosks/Non-Kiosks Based Banking Serving Solution to Regional rural banks /Public Sector Bank/ Scheduled Commercial Bank in India for minimum period of three Financial Year (FY) as on 31.03.2021.	Clause remain same. Please be guided by CORRIGRNDUM letter No. HO/FI/2022-23/269 dated 27.05.2022
47	36	Annexure 3	BC Outlets	We request Bank to consider experience in BC Outlets of Scheduled Commercial Bank as well	Clause remain same as per RFP
48	36	Annexure 3	Experience in CBC	We request Bank to consider experience in CBC of Scheduled Commercial Bank as well	Clause remain same as per RFP
49	36	Annexure 3	No of PSB/RRB Tie Up: Per PSB/RRB tie up above 5 Years (3 Marks per tie up) Per PSB/RRB tie up above 3 years to 5 years (2 marks per ties up)	We request Bank along with PSB/RRB consider Scheduled commercial Bank Tie up as well.	Clause remain same as per RFP
50				Request Bank to Modify this clause as below: Per PSB/RRB tie up above 2 Years (3 Marks per tie up) Per PSB/RRB tie up above 1 years to 2 years (2 marks per ties up)	Clause remain same as per RFP
51	4	Bid Schedule and Address, 6	Last date and time for submission bids, 10.06.2022 at 5.00pm	We request Bank to extend the bid submission date from 10.06.2022 to atleast 2 weeks from the current bid submission date.	Please be guided by corrigendum-2 letter no.HO/GM/FI/15/22-23/282 dated 04.06.2022.
52	67	6.0 Duties and Responsibilities of BC Agents on behalf of SP. 1.18	BCA will be required to handle recovery of principal / collection of interest in respect of borrowal accounts.	It would be difficult for BCA to work as recovery agents. Please clarify BCA role under this caluse.	Clause remain same as per RFP
53	67	6.0 Duties and Responsibilities of BC Agents on behalf of SP. 1.27	The BCA will take a printout, in duplicate, of the opening balance of cash, closing balance of cash and the list of all transactions every day.	Request bank to relax this clause as thermal print copy these receipts doesn't remain for long time, it would be better that agents should keep transaction records manually in transaction register.	Clause remain same as per RFP
28	69	2.0 Business Correspondent Agents: 2.1	Must hold a certificate of passing exam of 12th Standard or its equivalent exam or permitted by Bank.	Request bank to relax this clause and allow 10th passed candidates to become agents.	Clause remain same as per RFP

54	9	7 (e)	Currently bank have FI server gateway at Mumbai. The bidder should have its own hardware for Kiosks/Non-Kiosks that shall have connectivity with FI Server Gateway located at Mumbai. The FI Server is interfaced with CBS Server of the Bank. The bidder shall be required to incorporate new standards i.e. Micro ATM standards version 1.5.1 with respect to Kiosks/Non-Kiosks as prescribed by UIDAI, IDRBT, Government of India, and Reserve	1. Bidder has to setup his own interface to interact with FI Gateway or Individual BCs credentials will be provided for login to work i.e. allotted number of BCs that may be 2338 2. Is the Dashboard will be provided by the Bank for monitoring the BCs daily activities on various on-line products ?	Bidder shall extend necessary support for developing the interface between Bidder FIs gateway / Switch to CBS system of bank at its own cost, if required by Bank.
55	35	Annexure -2 (7)	Bidder should have average minimum net worth of Rs. 1.00 Crore for latest three financial years as per audited Balance Sheets.	Request to Consider for Average minimum net worth of Rs. 50 Lac for latest three financial years as per audited Balance Sheets	Clause remain same as per RFP
56	35	Annexure -2 (7)	Bidder should have average minimum net worth of Rs. 1.00 Crore for latest three financial years as per audited Balance Sheets.	Request to consider for Net worth of Rs. 1.00 Cr in any one Financial year within last three financial years as per audited Balance Sheets.	Clause remain same as per RFP
57	10	7 (i) a	Real time on-line BC monitoring tool with dashboard	Is there any tool to develop for interact FI gateway for on-line BC Monitoring Or Admin link for bidder will provide for monitoring by the Bank.	Bidder shall extend necessary support for developing the interface between Bidder FIs gateway / Switch to CBS system of bank at its own cost, if required by Bank.
58	21	24 (a)	Minimum login 24 days in a month At least 1 financial transaction per day *	Consider Login Minimum login 20 days in a month At least 1 financial transaction per day	Clause remain same as per RFP
59	21	24 (a)	Minimum login 24 days in a month At least 1 financial transaction per day *	Consider Login Minimum login 24 days in a month At least active with any On-line Product, per day i.e. financial transaction / Account Opening / Term deposit opening / Social Security Scheme enrollment.	Clause remain same as per RFP
60	17	11 (9)	Company Secretary/Chartered Accountant Certificate with regard to manpower employed/agents engaged by the company at Kiosks/Non-Kiosks and Net worth of the company.	Requesting to share the specific format for submitting the details.	Please be guided by corrigendum-2 letter no.HO/GM/FI/15/22-23/282 dated 04.06.2022
61	88		11 Details of tie up with PSB/RRBs (Completed period in years as on 31.03.2021)	Request to make - Completed period in years as on 31.03.2022.	Clause remain same as per RFP
62	88		11 Details of tie up with PSB/RRBs (No of BCA as on 31.03.2021 Engaged/active)	Request to make – this as on 31.03.2022.	Clause remain same as per RFP
63	91	Annexure-25	We M/s _____, a company incorporated under the companies act, 1956 with its headquarters at, _____ do hereby confirm that we have not been blacklisted/ debarred by the Government / Government agency /RBI/IBA/ Banks / Financial Institutions in India during last 3 years as on 31.03.2021. Further Services has also not been discontinued by any bank due to non-performance/poor performance	Kindly Re-confirm blacklisted declaration during last 3 years as on 31.03.2021 or 31.03.2022.	Please be guided by corrigendum-2 letter no.HO/GM/FI/15/22-23/282 dated 04.06.2022
64	85		14 We undertake to comply all the PF, ESIC, Minimum Wages Act, Labor Act and any other statutory requirement as Applicable which are related to engaging BC Agents. We undertake to provide the BC Agents who are duly trained and certified by IIBF or similar approved agency as decided by RBI from time to time.	Request to Consider the BC Agents who duly trained and applied / Certified for IIBF . Kindly provide 30-45days for IIBF certified.	Please be guided by RFP clause no 7(K) and annexure 5. Any changes in clause will be informed in due course.

65	35	Annexure -2 (5)	Bidder should have established minimum active 400 banking outlets under ITeFI across India for extending banking services as on 31.03.2020	Request to Consider Bidder should have established minimum active 400 Banking outlets as on 31.03.2021.	Please be guided by CORRIGRNDUM letter No. HO/FI/2022-23/269 dated 27.05.2022
66	35	Annexure 2. Eligibility Criteria, point no. 5	Bidder should have established minimum active 400 banking outlets under ITeFI across India for extending banking services as on 31.03.2020	Please clarify if the date is 31.03.2020	Please be guided by CORRIGRNDUM letter No. HO/FI/2022-23/269 dated 27.05.2022
67	Page No. 16	10. EARNEST MONEY DEPOSIT	Bidder is required to pay Rs.10 lakh (Rs. Ten Lakh only) as	Please allow waiver of Earnest Money Deposit in line with Ministry of Financial	Clause remain same as per RFP
68	Page No. 35	Annexure – 2,	Bidder should have established minimum active 400 banking outlets under ITeFI across India for extending banking services as on 31.03.2020	We are working as corporate Business correspondence of various scheduled commercial Banks since 2015, and this requirement of minimum active banking outlets should be as on 31.03.2022	Please be guided by CORRIGRNDUM letter No. HO/FI/2022-23/269 dated 27.05.2022
		Eligibility Criteria			
		Sl. No. 05			
69	Page No. 70	5.0 SCHEDULE 'D' TECHNOLOGY SERVICES	1.0 1.1 The SP should have its own hardware for Kiosks/Non-Kiosks that shall have connectivity with FI Server Gateway located at Mumbai. The FI Server is interfaced with CBS Server of the Bank. The SP shall be required to incorporate new standards i.e. Micro ATM standards version 1.5.1 with respect to Kiosks/Non-Kiosks as and when prescribed by UIDAI, IDRBT, Government of India, and Reserve Bank of India etc. for compliance of devices at no extra cost. The Kiosks/Non-Kiosks solution should support interoperability.	Who would provide Server (middleware) interfacing BC Kiosk with GI Gateway?	Bidder shall extend necessary support for developing the interface between Bidder FIs gateway / Switch to CBS system of bank at its own cost, if required by Bank.
70	Page No. 21	24. PERFROMAMCE LEVEL PENALTY	PERFROMAMCE LEVEL PENALTY	Penalty for no-login days are on a very higher side as there is no provision of Substitute Kiosk Operator in absence of appointed BC on days of his leave for Urgent work	Clause remain same as per RFP
71	35	Annexure -2, Point No. 4	Bidder should have implemented the Kiosks/Non Kiosks Based Banking Serving Solution to Regional rural banks /Public Sector Bank in India for minimum period of three Financial Year (FY) as on 31.03.2021.	As you are giving opportunity to SME & Startups to bid in this tender, request your good office to consider the below against given point in tender document: Bidder should have implemented the Kiosks/ Non Kiosks Based Banking Serving Solution to Regional rural banks /Public Sector Bank in India for minimum period of One Financial Year (FY) as on 31.03.2022.	Clause remain same as per RFP. Please be guided by CORRIGRNDUM letter No. HO/FI/2022-23/269 dated 27.05.2022
72	35	Annexure -2, Point No. 5	Bidder should have established minimum active 400 banking outlets under ITeFI across India for extending banking services as on 31.03.2020	As you are giving opportunity to SME & Startups to bid in this tender, request your good office to consider the below against given point in tender document:	Clause remain same as per RFP. Please be guided by CORRIGRNDUM letter No. HO/FI/2022-23/269 dated 27.05.2022
				Bidder should have established minimum active 100 banking outlets under ITeFI across India for extending banking services as on 31.03.2022	

73	36	Annexure -3		As you are giving opportunity to SME & Startups to bid in this tender, request your good office to consider the below against given point in tender document:	Clause Remain Same as per RFP
			BC outlets – 10 Marks (Maximum)	BC outlets – 10 Marks (Maximum)	
			400-800 – 5 Marks	0-200 – 5 Marks	
			801-1500 – 7 Marks	201-500 – 7 Marks	
			Above 1500 – 10 Marks	Above 500 – 10 Marks	
74	36	Annexure -3	Experience as CBC - 10 Marks (Maximum)	As you are giving opportunity to SME & Startups to bid in this tender, request your good office to consider the below against given point in tender document:	Clause Remain Same as per RFP
			3 Years to < 5 Years – 5 Marks	Experience as CBC - 10 Marks (Maximum)	
			5 years to < 7 Years – 7 Marks		
			More than 7 Years – 10 Marks	1 Years to < 3 Years – 5 Marks	
				3 years to < 5 Years – 7 Marks	
				More than 5 Years – 10 Marks	
75	36	Annexure -3	No. of PSB/RRB Tie up - 10 Marks (Maximum)	As you are giving opportunity to SME & Startups to bid in this tender, request your good office to consider the below against given point in tender document:	Clause Remain Same as per RFP.
			Per PSB/RRB tie up above 5 Years	No. of PSB/RRB Tie up - 10 Marks (Maximum)	
			- (3 Marks per tie up)		
			Per PSB/RRB tie up above 3 years to 5 years - (2 marks per ties up)	Per PSB/RRB tie up above 3 Years (3 Marks per tie up)	
				Per PSB/RRB tie up above 1 years to 3 years - (2 marks per ties up)	
76	18	Point No. 15	Softcopy of the technical and must be submitted in a read only CD. The said CDs should be placed inside the respective technical or commercial bid cover and signed across by the bidder representative signing the bid documents.	Request your good office to consider Pen drive / CD as there is more possibility of Damage/Corrupt of CD.	Please be guided by CORRIGENDUM letter np. HO/GM/Fl/15/22-23/269 dated 27.05.2022
77	11	Clause no. 12	The Bidder shall have to appoint one field supervisor over 40 BCA each to supervise, helping and follow-ups to field supervisor. Selected bidder/vendor to provide details of such supervisors/district coordinator along with each monthly invoice and the bank may at its discretion carry out random verification for the same. In case of failure to comply with above guideline the SP will be liable for penalty of 5000 per month or monthly salary of supervisor whichever is higher.	We request you to change agent average count as 40-50 agents. Based on geographical conditions number might be less or more & it will be practically maintain accurate 40 agents number. Hence request you to take supervisor count at over all level.	Clause Remain Same as per RFP.
78	16	Clause No. 10; Earnest Money Deposit	Bidder is required to pay Rs.10 lakh (Rs. Ten Lakh only) as refundable Earnest Money Deposit in the form of crossed Demand Draft from a scheduled commercial Bank in favor of 'Uttar Bihar Gramin Bank	Kindly also include the option to submit the EMD in the form of a Bank Guarantee.	Clause Remain Same as per RFP

79	17	Clause No. 11; Application Preparation and Submission under point no. 10	A copy of board resolution along with the copy of power of attorney (POA wherever applicable) showing that the signatory has been duly authorized to sign the application document.	We request bank to accept the Board resolution only for authorizing the person to execute or sign the documents on behalf of the Bidder and request to remove POA (Power of Attorney) provision.	Directors and Key Managerial Personnel (KMP) are deemed signatories for signing or executing documents and contracts in the name of a Company without any further authorization by the Board. Whereas if an "Officer" other than a Director or KMP is to sign or execute a document or a contract, then express authorization to that effect is required by the Board to enable that "officer" to be an "Authorized Signatory".
80	15	Clause No. 11; Application Preparation and Submission under point no. 10	Softcopy of the technical and must be submitted in a read only CD. The said CDs should be placed inside the respective technical or commercial bid cover and signed across by the bidder representative signing the bid documents.	We request bank to kindly allow to submit the bid online and arrange the online procurement portal for its electronic submission, as many of the PSBs & RRBs are currently facilitating the bid submission process online to reduce the physical dependencies and travelling considering the ongoing post covid situation.	Clause Remain Same as per RFP
81	19	Clause No. 20; Pre-Bid Meeting	The Bank plans to hold a pre-bid meetingat Financial Inclusion Cell, Head Office, Uttar Bihar Gramin Bank, Kalambagh chowk,Muzaffarpur, Bihar-842001.	We request Bank to kindly allow for online Prebid meeting through video conferencing/Digital format mode as all the PSUs/RRBs are adopting the online methodology for performing the similar activity in order to avoid transit and travelling for the amid situations.	Clause Remain Same as per RFP
82	21	Clause No. 24;Performance Level Penalty: Point No. A: For All Locations	Minimum login 24 days in a month At least 1 financial transaction per day	Considering Festivals & Other Public Holidays we request to keep minimum log in days as 22 Days instead of 24 days. Since Bank Branches are closed during festivals & other public Holidays availability of Cash is a challenge for agent to run operations.	Clause Remain Same as per RFP
83	21	Clause No. 24;Performance Level Penalty: Point No. A: For All Location	Minimum login 24 days in a month At least 1 financial transaction per day * NIL If login for 20-23 days Rs. 750.00 If login for 15-19 days Rs. 1500.00 If less than 15 days Rs.1500.00 (Rs. One Thousand Five Hundred Only) or amount of Fixed commission payable, whichever is higher	We request you to make minimum login days as 22 considering Festivals & Public Holidays Rs. 250 for login of 20-22 days Rs. 500 for login of 15-19 days We request you to put maximum of Rs. 1000 as penalty for login criteria	Clause Remain Same as per RFP
84	21	Clause No. 24; Performance Level Penalty: Point No. B: For Uncovered SSA (sub- service area)	Grace period 45 days from work order Thereafter if BC is not appointed Rs. 2000 per month per location	We request Bank to kindly include the clause that in case any point is inactive due to lack of any support required from Bank Branch/Regional Office/HO, Bank will waive off the penalty on valid grounds. Also we request to consider changing Grace period from 45 days to 60days.	Clause Remain Same as per RFP
85	23	Clause No. 26. Rules of Responding to RFP, Point no. k	The Bidders should note that the Contract entered with the successful Bidder will be for a period of 3year subject to annual review or lesser as deemed fit and, further extendable (renewed) for the period of 2 or more years at the Bank's sole discretion.	Kindly increase the period of contract to 5 years instead of 3 years with an option of renewal at mutually agreed revised/revisited commercials between the Bank and the Selected Bidder.	Clause Remain Same as per RFP
86	24	Clause No. 27. Award of Contract, Point no. g	The successful applicant will have to submit a Non-Disclosure Agreement (strictly on the lines of format given in Annexure-7 of this RFP), Bank Guarantee for the amount and validity as desired in this RFP together with acceptance of all terms and conditions of RFP	Kindly confirm if the NDA is to be executed on a Stamp Paper and kindly mention the state and value of the stamp paper the NDA is to be executed.	For the purpose of enforceability of NDA, it is suggested to stamp the NDA of Rs. 1000/- Please be guided by corrigendum-2 letter no.HO/GM/Fl/15/22-23/282 dated 04.06.2022

87	32	Clause No. 36. Others; Point no. ii	Payment will be made by the bank as per actual within 45 days from the date of receipt of invoice.	We request bank to kindly consider to reduce the timeline for payment of commissions and rephrase the point as: "Payment will be made by the bank as per actuals within 20 days of submission of original invoice"	Clause Remain Same as per RFP
88	32	Clause No. 36. Others; Point no. iii	All the payment except Fixed payment and incentive for fresh deposit canvassed shall be paid in the ratio of 80:20 between BC and TSP.	Since there has been a steep rise in the operational costs as well as frauds, the service provider costs are significantly increasing. Keeping this in view, currently many banks have moved away from 80:20 sharing pattern. As such we request you to 60:40 ideally else 70:30 ratio kindly consider the sharing pattern at	Clause Remain Same as per RFP
89	32	Clause No. 36. Others; Point no. viii	As per DFS SP shall be solely liable & responsible for compliance of all applicable laws i.e. Labor Laws, minimum wages law, & guidelines issued by DFS/ Go/ RBI time to time, in respect of its employees, agents and representatives including BC Agents and in particular Laws relating to terminal benefits such as Pension, Gratuity, Minimum wage, Provident Fund, Bonus or other benefits to which they may be entitled and the Bank shall have no liability in this regard	As per DFS guidelines the SP will be liable to pay to its employee the minimum wages complying to all applicable laws and labor laws however, agents are not coming under the payroll of the Service Provider they are purely associated with contract on commission basis, minimum remuneration is applicable only where the agent has worked for minimum working days. If the agent has not worked for minimum working days (which is 24 days as per RFP and which we have requested to be changed to 22 days) they are not eligible for the payment.	Please be guided as per RFP terms
90	34	Annexure 1; Offer cover letter	If our offer is accepted, we will provide Performance Bank Guarantee of a Public Sector Bank for a sum of 5,000.00 (Rupees Five Thousand only) per kiosk/non Kiosk for the allocated locations. Additionally interest free security deposit of Rs. 10.00 lakh will be given for the duration of the contract	Request the Bank to kindly allow to provide performance Bank Guarantee from schedule commercial bank also and rephrase the clause as "If our offer is accepted, we will provide Performance Bank Guarantee from Public Sector Bank or any Commercial Bank for a sum of 5,000.00 (Rupees Five Thousand only) per kiosk/non Kiosk for the allocated locations"	Clause Remain Same as per RFP
91	35	Annexure 2, Point No. 4, 5 & 12	Certificate from Banks to be attached signed by GM/DGM/AGM (FI) of the bank	Since the GM/DGM/AGM (FI) may not be available to always sign the certificate from the Bank, we request you to kindly consider the certificate if it is signed by any Authorized Signatory of the Bank	Clause Remain Same as per RFP
92	35	Annexure 2, Point No. 4	Bidder should have implemented the Kiosks/Non-Kiosks Based Banking Serving Solution to Regional rural banks /Public Sector Bank in India for minimum period of three Financial Year (FY) as on 31.03.2021.	Request the Bank to kindly consider the experience in at least 3 PSUs/RRBs and rephrase the clause as "Bidder should have implemented the kiosks/Non-Kiosks Based banking service solution in at least three Regional Rural Bank/public sector bank in India for minimum period of three Financial Year (FY) as on 31.03.2021.	Please be guided by CORRIGENDUM letter No. HO/GM/FI/15/22-23/269 dated 27.05.2022
93	35	Annexure 2, Point No. 5	Bidder should have established minimum active 400 banking outlets under ITeFI across India for extending banking services as on 31.03.2020	Request the Bank to kindly consider minimum of 10,000 Banking Outlets and rephrase the clause as "Bidder should have established minimum active 10,000 banking outlets under ITeFI across India for extending banking services as on 31.03.2020"	Please be guided by CORRIGENDUM letter No. HO/GM/FI/15/22-23/269 dated 27.05.2022
94	36	Annexure 2, Point No. 6	Bidder should be in business for at least 3 years prior to date of application.	Request the Bank to kindly increase the business experience to minimum least 5 years so that they get bids from qualified and experienced bidders. Request Bank to rephrase the clause as "Bidder should be in business for at least 5 yrs. Prior to the date of application	Clause Remain Same as per RFP.

95	35	Annexure 2, Point No. 7	Bidder should have average minimum net worth of Rs. 1.00 Crore for latest three financial years as per audited Balance Sheets.	Considering the significance of the project, we request bank to kindly rephrase the clause as under so that Bank gets good credible partners/vendors. "Bidder should have minimum net worth of at least Rs. 10.00 Crore during each of the last three financial years as per audited balance sheets"	Clause Remain Same as per RFP.
96	35	Annexure 2, Point No. 8	Bidder should have average minimum annual turnover of Rs.5.00 crore for latest three financial years as per audited Balance Sheet.	Considering the significance of the project, we request bank to kindly rephrase the clause as under so that Bank gets good credible partners/vendors. "Bidder should have average minimum annual turnover of Rs. 50.00 Crore for latest three financial years as per audited balance sheets"	Clause Remain Same as per RFP.
97	35	Annexure 2, Point No. 7, 8 & 9	<ul style="list-style-type: none"> • Bidder should have average minimum net worth of Rs. 1.00 Crore for latest three financial years as per audited Balance Sheets. • Bidder should have average minimum annual turnover of Rs.5.00 crore for latest three financial years as per audited Balance Sheet. • Bidder should have Net profit for last three financial years as per audited Balance Sheets. 	Since the Balance Sheet for the FY 2021-22 is yet to be audited, we request Bank to kindly consider the Audited Balance sheet for the last 3 years, viz. FY 2018-19, FY 2019-20 and FY 2020-21.	Audited Annual Balance Sheet of latest 3 Years to be considered.
98	35	Annexure 2, Point No. 12	Bidder should have presence in minimum three states in India	Considering the importance of the project for the Bank, the bidder should have presence in minimum 15 states in India so that the bank gets good and experienced partners/vendors.	Clause Remain Same as per RFP.
99	36	Annexure 3	Technical Evaluation scoring Sheet	Kindly confirm if the bidders need to fill up the marks for the points mentioned under Annexure - 3.	Annexure-3 is to be submitted duly filled by Bidders.
100	40	Annexure 5; RBI Guidelines for BC Certification, Point no. a)	BCs, who have joining after the agreement with selected vendors will be required to complete certification by 30.09.2022.	We request you to allow four months' time post SLA signing, Since RFP & SLA process may take some time requesting you to change above clause as four months post agreement signing.	Clause Remain Same as per RFP
101	41	Annexure 6	Integrity Pact	Kindly confirm if the Integrity Pact is to be executed on a Stamp Paper and kindly mention the state and value of the stamp paper the IP is to be executed.	Refer to Sl. No. 10, Clause No. 27.
102	48	Annexure 8		Kindly confirm if the Letter of Indemnity is to be executed on a Stamp Paper and kindly mention the value of the stamp paper	Value of Stamp Paper of Rs. 1000/- Please be guided by corrigendum-2 letter no.HO/GM/FI/15/22-23/282 dated 04.06.2022
103	81	Annexure 17	Format of certificate from public sector banks signed by GM/DGM/AGM- FI	Since some of the Banks have their own pre-defined formats for issuing the Certificates, we would request Uttar Bihar Gramin Bank to kindly accept the generic formats as well. Also request you to kindly consider the certificate signed by any Authorized Signatory of the Bank, since the GM/DGM/AGM (FI) may not be available always to sign the certificate from the Bank	Clause Remain Same as per RFP
104		General	General Request	Considering the TAT for preparedness of Bid documents especially the Annexures to be certified and issued by PSBs/RRBs, CA and CS certificates, hard copy submission of Demand Draft towards Earnest Money Deposit, Integrity Pact and Non-Disclosure Agreement, taking all this into consideration in this situation, we request you to kindly extend the last date of submission of bids to another one week so that we can arrange for the necessary documents and ensure our bid documents covers all technical compliance parameters and apply with all competency with in the due frame.	Please be guided by corrigendum-2 letter no.HO/GM/FI/15/22-23/282 dated 04.06.2022

105	4	1.0 Bid Schedule and address	Sl. No. 5: Pre-Bid Meeting Sl. No. 8: Place of Bid Submission, pre-bid meeting and opening of Bids	We request you to please give an option of joining in the pre-bid meeting online via Video Conferencing	Clause Remain Same as per RFP.
106	9	e) Technology Infrastructure	Bidder shall extend necessary support for developing the interface between Bidder FIs gateway / Switch to CBS system of bank at its own cost, if required by Bank. The Kiosks/Non-Kiosks solution should support inter-operability.	We understand that FI gateway and portal if provided by the Bank so please clarify what is meant by interface here	Bidder shall extend necessary support for developing the interface between Bidder FIs gateway / Switch to CBS system of bank at its own cost, if required by Bank.
107	15 & 16	9. Application Money 10. Earnest Money Deposit	Bank will follow the guidelines issued by Govt. of India for MSME units registered with NSIC under single point registration scheme. Micro and Small units exempted from payment of Tender Fee and Earnest Money Deposit as per Government Notification (para 10 of Public Procurement Policy for Micro & Small Enterprises, order 2012. However bidder has to submit the copy of valid NSIC Certificate clearly mentioning that they are registered with NSIC under single point registration scheme	We will like to submit that as per "Public Procurement Policy for MSMEs Order, 2018" the exemption in EMD & Tender Fees is given to MSMEs registered with District Industries Centre (DIC) or Khadi and village Industries Commission (KVIC) or Khadi and Industries Board (KVIB) or Coir Board or National Small Industries Commission (NSIC) or directorate of Handicrafts and Handlooms or Udyog Aadhar Memorandum or any other body specified by Ministry of MSME. Please find the details of same attached with this mail. The same can also be found on this link : Thus we request you to please exempt the MSME Registered Udyog Aadhar Company for payment of tender document fees & EMD. We would also like to inform you that on the basis of the above submission, CBI has also exempted for paying application money and EMD	Clause Remain Same as per RFP
108	28	Other RFP requirement, clause (i)	Bidder Presentation	We request you to take bidder presentation online through Video Conferencing.	Clause Remain Same as per RFP.
109				As mentioned in the RFP, there are currently close to 3338 BC outlets. Please let us know how many new BCs Bank wants to appoint. Also, is there any minimum or maximum number of BC locations that will be allotted to each selected Corporate Business Correspondent ?	Bank have existing 3338 BC centers in 18 districts of North Bihar. List of current BC outlet is provided in Corrigendum2. However, Bank reserve its right to open/close/suspend its BC outlet at any location as and when required.
110	35	Annexue 2: Point No. 4	4. Bidder should have implemented the Kiosks/Non-Kiosks Based Banking Serving Solution to Regional rural banks /Public Sector Bank in India for minimum period of three Financial Year (FY) as on 31.03.2021. 5. Bidder should have established minimum active 400 banking outlets under ITeFI across India for extending banking services as on 31.03.2020	The qualification should be asked for Point No. 4 & 5 as on 31st March 2022	Please be guided by CORRIGENDUM dated 27.05.2022
111	50	Annexure 10: Bidder's Profile	No. of Agents engaged- 2019-20 2020-21	No. of Agents engaged should be asked for the FY- 2020-21 2021-22	Please be guided by corrigendum-2 letter no.HO/GM/FI/15/22-23/282 dated 04.06.2022

112	Page No. 81	Annexure 17	1. M/S ----- have been working with our Bank as TSP/CBC (Corporate Business Correspondent) since ----- (Date). They have been allotted ----- number of CSP (Customer Service Points) for coverage through Business Correspondents, out of which ----- number of BCs were found active during the last FY (01.09.2020 to 30.09.2021). 2. The BCs deployed by the company have canvassed Rs. ---- crore Deposit in accounts as on 30.09.2021 opened through BCs. 3. The average monthly transactions during the period (01.09.2020 to 30.09.2021) made by the CSPs deployed by the company is.....	Point No. 1-3, the period asked should be for the FY 21-22	Please be guided by corrigendum-2 letter no.HO/GM/FI/15/22-23/282 dated 04.06.2022
113	41	Annexure 4	Cash Deposit (Own Bank) and Cash Withdrawal (on us) is 0.25% of txn. Amt. Max Rs. 50/- per CIF per month	Remuneration of Cash Deposit (own Bank) and Cash Withdrawal (on us) should be 0.25% of txn. Amt. Max Rs. 50/- per CIF per day. Same has been changed in CBI at the time of RFP after pre bid meeting.	Please be guided by corrigendum-2 letter no.HO/GM/FI/15/22-23/282 dated 04.06.2022.
114	41	Annexure-6	Integrity Clause	Whether on Company Letter Head or on Non-Judicial Stamp Paper. If, on Non-Judicial Stamp Paper, please specify amount of stamp paper	Refer to SI. No. 10, Clause No. 27.
115	44	Annexure-7	Non-Disclosure Agreement	Whether on Company Letter Head or on Non-Judicial Stamp Paper. If, on Non-Judicial Stamp Paper, please specify amount of stamp paper	For the purpose of enforceability of NDA, it is suggested to stamp the NDA of Rs. 1000/- Please be guided by corrigendum-2 letter no.HO/GM/FI/15/22-23/282 dated 04.06.2022
116	77	Annexure-15	Technical Specification Document A. Desktop B. TAB C. Laptop D. Passbook Printer	You are seeking our remarks for the Model. We have not checked your compatibility status. In that situation, how can we respond?	Technical Specification of the hardware is already provided in the RFP. Hardware should be provided as per technical specification.
117	78	Annexure -15	PINPAD FINGERPRINT SCANNER-FACE	You are seeking our remarks for the Model. We have not checked your compatibility status. In that situation, how can we respond?	Technical Specification of the hardware is already provided in the RFP. Hardware should be provided as per technical specification.
118	81	Annexure-17		Many of the Banks are not ready to provide information as per your format.	Clause Remain Same as per RFP.
119	90	Sworn Statement	Sworn Statement	It should be on the company Letter Head or in the form of an Affidavit ?	It should be in the form an affidavit.

Mahendra Kumar
General Manager