

CORRIGENDUM-1

Corrigendum to RFP tender no. CO:SBD:FI:BC :2024-25:318 DATED 29.07.2024

In reference to the Request for Proposal (RFP) for empanelment of Corporate Business Correspondent for RURAL/SEMI-URBAN/URBAN/METRO locations for Financial Inclusion by providing Banking and other permissible services through KIOSKS/NON-KIOSKS vide tender no CO:SBD:FI:BC:2024-25:318 DATED 29.07.2024, All interested bidders are hereby informed that the changes / clarifications / revisions / addendum/ as per corrigendum are to be taken into account for Bid submission. Bidders are requested to note and comply accordingly. The last date of Bid submission is extended from 20th August 2024 to 26th August 2024 by 3.00 PM and Bid opening shall be done on the same date i.e. 26th August 2024 at 5.00 PM.

Sr. No	Page No of RFP	Clause No	RFP Clause	Query	Bank's response
1	4	1.0 Bid schedule and address	Last date and time for submission of Bid i.e. 20 th August 2024 @ 3PM	Due to festivals and continuous holidays, we request the authority to please give at least 10-15 days' time for bid submission to help in arranging required documents from the concerned bank/authority.	Last date for submission of RFP: On or before 26th Aug 2024 at 03.00 PM. Bid Opening will be done on 26th Aug 2024 at 05.00 PM
2	4	1.0 Bid schedule and address:	15.EMD (Refundable):Rs.10,00,000/- (Rupees Ten Lakh only) by way of Demand draft in favour of Central Bank of India, payable at Mumbai.	We request you to consider accepting Bank Guarantee also. Request you to kindly update clause as Demand draft/Bank Guarantee.	No change
3	5	15	EMD (Refundable)	If the applicant is an approved start-up company, is the submission of bid fees and EMD (Earnest Money Deposit) required?	No Change. Please Refer RFP document for relaxation to Start ups.

4	6	2(d)	<p>The Bank reserves the right at the time of award of contract to increase or decrease the scope of work without any change in price or other terms and conditions.</p>	<p>Generally, the price being paid is fixed based on the scope of work; hence, any variation in the scope of work would have an impact on the price. For example, if a new service, outside of the scope of work, is being introduced, appropriate price for the same would have to be fixed; similarly, if an existing service is withdrawn, then the price payable for the same would also be withdrawn. The Bank may kindly take into consideration such aspects and modify the Clause to the effect that "The Bank reserves the right, at the time of award of contract, to increase or decrease the scope of work, with appropriate change in price or other terms and conditions."</p>	<p>No change. As mandatory services has to be provided.</p>
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5	7	3	<p>Overview: Central Bank of India is already doing Financial Inclusion activities in Rural / Semi-Urban/ Urban/ Metro centres. 33400 villages in rural areas are covered through Business Correspondent model as on 30.06.2024. Bank is having 11906 active BC centres across India. Central Bank of India invites technical bids for empanelment of Corporate Business Correspondents for Rural / Semi- Urban/ Urban / Metro locations for financial inclusion by banking and other permissible services through kiosk/non-kiosk for providing Business Correspondent Services for delivery of Banking and other permissible products and support for Banking and Financial Services in regard to implementation of KIOSK/Non-KIOSK Banking Project at allocated locations across the country.</p>	<p>Selection of CBC will be done based on the Geography Strength Is the new locations will be allotted.</p>	<p>No Change. Selection will be done on the Pan India basis and allotment of BC locations can be done on the strength of the particular CBC in the specific area and availability of locations</p>
6	8	4	<p>PURPOSE:</p>	<p>The empanelment process conducted on a cluster basis? If so, could you please provide details on how clusters are defined and the criteria for empanelment within each cluster?</p>	<p>No, It is for Pan India basis.</p>
7	8	3	<p>Entire Country divided in</p>	<p>Whether Bid is to be submitted cluster wise or,</p>	<p>Single Bid only for</p>

			clusters	single bid required for Pan India.	Pan India.
8	10	7. SCOPE OF WORK/SERVICES: (As per Annexure-20)	(i) All other products and services as per list of services (Annexure-20).	Can a BC agent allow himself to provide only a certain set of services from the total list of services available with bank?	No Change
9	10	6.29	The words used as "Employees of bidder" wherever used in the RFP should be read as the Employees of bidder / BC agents appointed by bidder.	In the Financial Inclusion model prevailing in this country, BC Agents are being engaged like an independent Contractor by the CBCs, and the BC Agents get paid based on their performance, as per the Commission structure approved by the Banks. Thus, the CBCs' obligations towards their BC Agents get fulfilled, when the CBCs compensate the BC Agents for the services rendered, strictly in accordance with the respective Bank's authorized Commission structure. The Bank may kindly confirm our understanding.	No change.
10	11	Opening of accounts	BCA shall submit hard copies of the account opening format along with KYC documents & photograph to the link branch of the Bank to which Kiosks/Non-Kiosks will be linked.	Opening of accounts – it requires physical documents to be submitted to linked branches. Is there any process around this as we feel this is very time consuming and error	Yes. There is no alternate process as of now.

				prone process?	
11	11	7 (a)	<p>Cash handling and insurance:</p> <p>The responsibility of cash insurance for cash in hand with the BCAs and cash in transit (between BC Point and the branch) will be the responsibility of the CBC/SP and bank will not be in any way liable for any mishap or cash loss after the cash is taken from the branch.</p>	<p>We would like to submit that as the CBCs do not have any insurable interest on the BCA cash - the Working Capital is being arranged by the BCA concerned - the Insurance Companies do not accept Cash-on-Hand and Cash-in-Transit Insurance by the CBCs, for the cash being handled by the BCAs. Hence, only those BCAs who are interested in insuring their cash, may be able to take the Insurance cover, individually. (Some of the Banks have extended such Insurance cover, as part of their Branch cash, subject to certain limits, like, Rs.1.50 Lakhs)</p>	No change.

12	11	7. SCOPE OF WORK/SERVICES: (As per Annexure-20)	<p>a) Bullet point 1: Opening of accountsThe BCA shall be required to open Current Accounts, Saving accounts, BSBD Accounts, Recurring deposit Accounts, Fixed deposit Accounts, PPF / SUKANYA SAMRIDHI Scheme or any other accounts as desired by the Bank from time to time at the Kiosks/ Non-Kiosks model. The BCA shall be required to complete documentation for opening accounts. These accounts will be opened through laptop/ Tablet at Kiosks/ Non-Kiosks. BCA shall submit hard copies of the account opening format along with KYC documents & photograph to the link branch of the Bank to which Kiosks/Non-Kiosks will be linked.</p>	Request bank to keep e-KYC based account opening process only, as the manual/form-based process is not practical in the field.	No change.
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13	11	7. SCOPE OF WORK/SERVICES: (As per Annexure-20)	<p>a) Bullet point 4: Transactions Authentication - Identity Card</p> <p>The Business Correspondent Agent (BCA) 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.</p>	Request the bank to issue an identity card to each BCA through the linked branch.	No change
14	12	7 (b)	Bank may at its discretion allot BC Locations anywhere in the country, may also allot lesser number of BC Locations and the empaneled CBC will be bound to accept the locations allotted by the bank. In any case Bank will not exceed 3,500 locations to any of the single empaneled CBC/SP.	Since the Bank already has over 11,900 BCAs and intend to empanel 15-25 CBCs, request the Bank to confirm the minimum number of BC Locations that would be allotted to each CBC, so as to ensure viability for the empanelled CBCs.	No Change. It is as per Bank's discretion and Presence of CBCs in specific location/cluster is also point of consideration while allotting the BC points.
15	12	b) No of Kiosk / Non-Kiosk:	b) No of Kiosk / Non-Kiosk: Bank at its sole discretion fix upper cap for each empaneled / shortlisted CBC/ SP. The maximum number of BC locations to be allocated to a CBC depends on its presence in the Zone, State, capabilities and performances.	We request you to kindly clarify parameters for allocation.	No change. As per Risk Policy of the bank, Upper cap have been fixed. Be guided as per RFP terms and conditions.

16	12	7 (f)	Kiosks / Non-Kiosks Setup:	Whether the BCAs can render Doorstep Banking Services and operate from public places, like, Gram Panchayats Bhawan / government owned premises, wherever possible, in order to ensure viability for the BCAs, as advised by DFS to all PSBs, vide its letter dated 28.12.2022? Such an arrangement would enable many deserving candidates, including women, to take up the role of BCAs, due to reduced overheads / burden.	No change. At present the KIOSK is detailed in RFP and no change is proposed as on date.
17	12	7. SCOPE OF WORK/SERVICES: (As per Annexure-20)	f) Kiosks/ Non-Kiosks Setup: Typically Kiosks/Non-Kiosks should have a Laptop / HHD, Biometric Scanner, Passbook printer, Thermal printer, IRIS scanner, Face authentication, FIR enabled finger biometric scanner(LI), EMV card scanner, Camera, Printer, Debit Card reader with PIN/ Aadhaar base (as per specification for micro ATM version 1.5.1 by UIDAI).	Request the bank to provide the approved make and model of Micro ATMs and other field devices that are integrated and certified with the bank's FIG server.	Yes , the details are available in RFP Document Annexure-23

18	12	7. SCOPE OF WORK/SERVICES-f) Kiosks/ Non-Kiosks Setup:	Typically Kiosks/Non-Kiosks should have a Laptop / HHD, Biometric Scanner, Passbook printer, Thermal printer, IRIS scanner, Face authentication, FIR enabled finger biometric scanner(LI), EMV card scanner, Camera, Printer, Debit Card reader with PIN/ Aadhaar base.....	All the hardware that is proposed here - is it all mandatory at an outlet or can we exclude a few like IRIS scanners etc.?	Yes. It is mandatory.
19	12	7. SCOPE OF WORK/SERVICES	e) Technology Infrastructure	Non kiosk points need to be compliant to UIDAI mATM standards 1.5.1 – We would like to check if it means a totally new device to be bought and integrated by us (or maybe only bought by BC agent).	No change. It is as per standard guidelines.
20	13	7 (f)	The Kiosks / Non-Kiosks shall have connectivity with Financial Inclusion Gateway Server (FIGS).	We understand that the Bank's FI Technology Service Provider (TSP) would provide the App for the Kiosks / Non-Kiosks connectivity to the FIGS provided by the TSP to Bank. The Bank may kindly confirm our understanding.	No Change. The Kiosks / Non-Kiosks shall have connectivity with Financial Inclusion Gateway Server (FIGS) through App provided by our technology service provider.

21	13	7 (g)	<p>Monitoring Tool, Helpdesk and Grievance Redressal Mechanism:</p> <p>The Bidder must have the following facilities:</p> <p>i) Real time on-line BC monitoring tool with dashboard</p> <p>ii) On line helpdesk facility for the BC agents.</p> <p>iii) Robust grievance redressal mechanism with effective escalation matrix.</p>	<p>We understand that the CBC cannot have access to the Kiosk / Non-Kiosk FI App provided by the TSP of the Bank to the BCAs and that if the TSP provides the Dashboard to the CBCs, the CBCs' Helpdesk would be able to avail of the features being made available in the same, for monitoring the performance of its BCAs. Any Transaction related disputes need to be routed promptly by the CBCs to the Bank's authorized personnel, for analysis and resolution; the Bank would take up the matter with NPCI, UIDAI, Issuer Bank, etc., based on the nature of customer grievance. The Bank may kindly confirm our understanding.</p>	<p>The terms related to monitoring tools, helpdesk, and grievance redressal mechanism at CBCs level. However any complaint related to BC Points and agent by the customer shall also be addressed by respective CBCs.</p>
22	13	7 (h) (i)	<p>Manpower: Business Correspondence agents (BCA)</p> <p>BCAs should have passed minimum educational qualification of 12th standard (Intermediate / Senior Secondary)</p>	<p>RBI has clarified that it has not stipulated any minimum educational qualification for the role of BCA and that every BCA is only expected to only qualify in the BC Certification Examination being conducted by IIBF, within the stipulated timeframe. Hence, the Bank may kindly clarify on this requirement.</p>	<p>No change. As per UIDAI Guidelines, BC is also Aadhaar Authentication operator in Aadhaar Eco System.</p>

23	13	7. SCOPE OF WORK/SERVICES: (As per Annexure-20)	g) Monitoring Tool, Helpdesk and Grievance Redressal Mechanism i) Real time on-line BC monitoring tool with dashboard	Request the bank to grant access to the bank's real-time online BC monitoring tool and dashboard to all CBCs to ensure smooth operation.	No change. Dashboard access are being provided to empaneled CBCs
24	15	i) Training & Certification of BC Agents:	BC CERTIFICATION: All the BCAs deployed by the CBC/TSP will have to complete training for BC Certification course of IIBF and pass the exam and submit BC Certificate issued by IIBF as per Reserve Bank of India/ IBA guidelines, details as per Annexure-24. In case of failure to comply with the guidelines and the dates specified the TSP will be liable for penalty of Rs. 500.00 per month or part thereof per BC deployed who has not qualified the certification course within the stipulated timeline of 6 month and till the time of such completion of training and certification, irrespective of the fact when examination is held. In this regard timeline given by IBA/RBI shall be adhered.	Keeping in view that as per the revised guidelines of IBA, BCAs are required to undergo training before appearing for IIBF certification. Now, since BCAs are not getting training slots before January'25, it may be difficult for the non-IIBF certified CSPs to get enrolled and qualify IIBF within 6 months of on boarding. Hence, we request Bank to kindly waive the Penalty clause.	BC CERTIFICATION: All the BCAs deployed by the CBC/TSP will have to complete training for BC Certification course of IIBF and pass the exam and submit BC Certificate issued by IIBF as per Reserve Bank of India/ IBA guidelines, details as per Annexure-24. In case of failure to comply with the guidelines and the dates specified the TSP will be liable for penalty of Rs. 500.00 per month or part thereof per BC deployed who has not qualified the certification course within the stipulated timeline of 9 (Nine) month and till the time of such completion of training and

					<p>certification, irrespective of the fact when examination is held. In this regard timeline given by IBA/RBI shall be adhered.</p> <p>In case of IIBF is not able to conduct training and exam for BC Certification due to unavailability of slot, delay can be condoned for the specified period & Penalty will not be charged for the specified period on specific request of the CBC.</p>
25	15	7 (h) (xiv)	<p>The service provider should maintain sufficient trained manpower at all major centres to ensure uninterrupted service in case of temporary absence of permanent incumbent.</p>	<p>The Bank may kindly specify its policy on approval for Standby Agent / Sub-Kiosk Operator.</p>	<p>Yes. In case of illness, Leave or any other specified reason, a sub agent with sub code may be engaged at the KIOSK after accessing the risk involved and it is at the sole discretion of the Bank</p>

26	15	7 (h) (xv)	The Bidder / CBC shall have to appoint at least one supervisor over 40 BCAs each to supervise BC activities on daily basis subject to minimum one supervisor per Regional office for Central Bank of India	The Bank may kindly clarify as to whether it would allot at least 40 BCAs per Regional Office to a CBC. Further, the Bank may kindly consider an average of 40 BCAs per Supervisor, as, in some places, the BCAs may be located in a close cluster, enabling a Supervisor to effectively monitor more number of BCAs, while at other places, the BCAs may be thinly spread over a vast area, limiting the ability of the Supervisor to monitor only a lesser number of BCAs than stipulated.	No change. However, successful bidders are being allotted BC Points accordingly.
27	15	i) Training & Certification of BC Agents: CERTIFICATION OF AADHAR AUTHENTICATION OPERATORS:	BC has to complete required training for Aadhaar Authentication Operator as per UIDAI guidelines. Certification of Authentication Operators in Aadhaar ecosystem within the framework of training,	Certification of Aadhaar operators – According to our knowledge, this is required for only Aadhaar centres and not for all BC agents. Please clarify.	No change. As per UIDAI Guidelines, BC is also Aadhaar Authentication operator in Aadhaar Eco System.

28	15	7. SCOPE OF WORK/SERVICES h). (xv).	The Bidder / CBC shall have to appoint at least one supervisor over 40 BCAs each to supervise BC activities on daily basis subject to minimum one supervisor per Regional office for Central Bank of India and monitor their activities and help them out in any problem. Selected bidder/ vendor / CBC to provide details of such supervisors along with each monthly invoice and the bank may at its discretion carry out random verification for the same.	Requested to please amend and moderate this clause in tune with respect to RFPs Floated by other Public sector Banks where supervisors are required in the ratio of 50:1.	No change
29	20	11	EXEMPTION OF EMD AND TENDER FEE: i. NSIC certificate / Udyog Aadhaar Memorandum / Udyam Registration Certificate should cover the items tendered to get EMD /tender fee exemptions.	The Bank may kindly clarify, whether a CBC having Udyam Registration Certificate, with the Type of Enterprise 'Small', Major Activity 'Services', NIC-2 digit Code of 66 - Other Financial Services, NIC-4 digit Code of 6619 - Activities auxiliary to Financial Services activities n.c.c. and NIC-5 digit Code of 66190 - Activities auxiliary to Financial Services activities n.c.c., is eligible for the exemption.	No Change. Please refer RFP document for detail information.

30	20	11	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 favour of 'Central Bank of India, Payable at Mumbai at the time of submission of bid. Cheque will not be accepted. No interest shall be paid on Earnest Money Deposit.	Please inform whether the deposit of Earnest Money is also required from the bidders who are already existing CBCs with the Bank and have already existing security deposit with the Bank.	In case of existing empaneled CBCs who has already deposited Earnest Money Deposit of Rs.10.00 lakh with us. These bidders should submit specific request cum declaration on letter head in lieu of demand draft for EMD for consideration of the same as EMD.
31	20	11. 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 favour of _Central Bank of India, Payable at Mumbai at the time of submission of bid. Cheque will not be accepted. No interest shall be paid on Earnest Money Deposit.	Request the bank to accept the EMD in the form of a bank guarantee (BG) as well.	No change.

32	20	11. 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 favour of 'Central Bank of India', Payable at Mumbai at the time of submission of bid. Cheque will not be accepted. No interest shall be paid on Earnest Money Deposit.	It is request to allow deposit of EMD amount in the form of Bank Guarantee/ Demand Draft and to share BG proforma with complete bank details.	No CHANGE
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33	21	Exemption OF EMD and Tender fee:	<p>Micro & Small Enterprises (MSE) units and Start-ups having DPIIT recognition are exempted from payment of EMD and tender fee. The exemptions are only applicable for the services offered by the bidder himself and not for providing services, rendered by other companies. Bidder should submit supporting documents issued by competent Govt. bodies to become eligible for the above exemption. Bidders may please note: i. NSIC certificate/ Udyog Aadhaar Memorandum/Udyam Registration Certificate should cover the items tendered to get EMD/tender fee exemptions. Certificate/ Memorandum should be valid as on due date / extended due date for Bid submission.</p>	<p>As per Public Procurement Policy, 2012 for Micro & Small Enterprises issued by the MSME and its subsequent amendments. All the registered companies under the MSMEs are exempted from furnishing of tender fee and EMD and you have mentioned and give relaxation only for MSE bidders. Moreover, recently Government of India through its Office Memorandum No. F.9/4/2020-PPD Dated the 12th of November 2020 instructed all the government department of India & PSUs that any department will not ask to submit EMD but only for Bid Security Declaration and we have been registered as 'Medium' Entity under MSME and having Udyam registration certificate as per GOI guidelines, please allow and confirm for EMD & Tender Fee exemption of Medium entity also.</p>	NO CHANGE
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34	22	13. Pre-Bid Meeting:	<p>The Bank plans to hold a pre-bid meeting on 12.08.2024 at 3:00 p.m. at Conference Hall, at Ground Floor, Mumbai Main Office Building, Central Bank of India, Fort, M G Road, Mumbai- 400023, to bring utmost clarity on the scope of work and terms of the RFP being floated. The Bidders are expected to use the platform to have all their queries answered. The Bidders are expected to mention all the required queries in the format provided to them before the pre-bid meeting. Bank will allow maximum 2 representatives from each Bidding entity to participate in the pre-bid meeting. Meeting may be conducted in physical or in Video conference mode or in hybrid mode as per banks discretion.</p>	We request the Authority to please share the link of the said pre-bid meeting	Meeting conducted in hybrid mode.
35	23	14	<p>APPLICATION PREPARATION AND SUBMISSION: Bidders have to submit RFP in hard copy format in original along with one set of photocopy and 2 soft copies by means of Pen Drive</p>	We kindly request clarification on whether bidders should submit soft copies on two separate pen drives or if a single pen drive will be sufficient for the submission.	Bidder has to submit hard copy format in original along with one set of photocopy and 2 soft copies by means of a Pen Drive .i.e. Soft copy of the document in word (Wherever possible) in 2 Pen Drive

36	24	B) The below given Annexure should accompany with the technical proposal:	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 you to amend clause as Board resolution or POA.	A copy of board resolution or Copy of power of attorney approved by the Board (POA wherever applicable)
37	25	25	TIMEFRAME: Last Date of submission of RFP & Technical Bid opening.	The Bank may kindly clarify, whether the Bid documents could be submitted through Speed Post / Courier, so as to reach on or before the due date mentioned?	Yes the Bid documents could be submitted through Speed Post / Courier/Post or physical mode, so as to reach on or before the due date mentioned. Bank shall not take any responsibility for delay in submission or loss in transit of Bid documents.
38	25	14	Application Preparation & Submissions	As per the RFP, Annexure – 2 & Annexure -14 is required to be submitted directly to the Bank in two separate envelop. Do we need to submit these documents again with the main Bid?	No change. Please Be guided as per RFP Point No 14 and Page No 22-23 for information.
39	26	L	The bidder needs to comply with the cyber security norms along with ISO/ISMS policies implemented by the bank	Could you please provide clarity on the cyber security norms and ISO/ISMS policies that the bidder needs to comply with as implemented by the bank?	No change. Please refer ISO /ISMS Policy Guidelines related to Cyber security in this regard.

40	26	OTHER RFP REQUIREMENT	<p>k) Technical Inspection and Performance Evaluation - The Bank may choose to carry out a technical inspection/audit and performance evaluation of products offered by the shortlisted Bidders. The Bidder would permit the Bank or any person / persons appointed by the Bank to observe the technical and performance evaluation/ Benchmarks carried out by the Bidder. Any expenses (performing the benchmark, Travel, stay, etc.) incurred for the same would be borne by the Bidder and under no circumstances the same would be reimbursed to the Bidders by the Bank.</p>	Request the bank to modify the clause as: “Each party, the bank and the bidder, will cover their own expenses incurred for performing the benchmark, including travel, stay, etc.”	No change
41	27	OTHER RFP REQUIREMENT	<p>r) 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.</p>	Since VAPT audit is applicable only for TSP providers, please delete this clause.	No change. It is applicable to only those CBCs whose media or Server is integrated with Bank's Server.

42	30	7- ELIGIBILITY CRITERIA COMPLIANCE TABLE	Bidder should have established minimum active 1000 banking outlets under ITeFI across India for extending banking services as on 31.03.2024	Please explain us - non-kiosk vs kiosk vs ITeFI . What exactly will ITeFI outlets mean?	No change. Bidder should have minimum 1000 Active BC Points under IT enabled financial Inclusion
43	30	Point no 7 in eligibility criteria compliance table	18	Need Clarification on ITeFI	ITeFI means IT enabled Financial Inclusion
44	30	18(iv)	ELIGIBILITY CRITERIA COMPLIANCE TABLE 11. Bidder should have net profit for last 3 Financial Years and should have average Net profit of Rs 50.00 lakh for last three financial years as per audited Balance Sheets.	1. Vertical level Profitability will be considered as per CA Certified.2. Mandatory to having Profit for three years or one of the conditions for scoring. Please clarify the above points.	As per audited Balance sheet of the Bidder.

45	30	ELIGIBILITY CRITERIA COMPLIANCE TABLE	<p>Bidder should have implemented the Kiosks/Non-Kiosks Based Banking Service Solution in at least one Public Sector Bank in India for last three Financial Year (FY) as on 31.03.2024</p> <p>OR</p> <p>Bidder should have implemented the Kiosks/Non-Kiosks Based Banking Service Solution in at least two Private Sector Bank in India for last Five Financial Year (FY) as on 31.03.2024</p>	<p>We request the bank to consider implementation experience of the bidding company and its parent company/holding company. Kindly modify these clause as below:</p> <p>"Bidder or its Parent/Holding company should have implemented the Kiosks/Non-Kiosks Based Banking Service Solution in at least one Public Sector Bank in India for last three Financial Year (FY) as on 31.03.2024"</p> <p>OR</p> <p>"Bidder or its Parent/Holding company should have implemented the Kiosks/Non-Kiosks Based Banking Service Solution in at least two Private Sector Bank in India for last Five Financial Year (FY) as on 31.03.2024"</p>	No change
46	30	ELIGIBILITY CRITERIA COMPLIANCE TABLE	<p>Bidder should have established minimum active 1000 banking outlets under ITeFI across India for extending banking services as on 31.03.2024</p>	<p>We request the bank to consider implementation experience of the bidding company and its parent company/holding company. Kindly modify these clause as below:</p> <p>"Bidder or its Parent/Holding company Bidder should have established minimum active 1000 banking outlets under ITeFI across</p>	No change

				India for extending banking services as on 31.03.2024"	
47	30	ELIGIBILITY CRITERIA COMPLIANCE TABLE	Bidder should have positive net worth for last three financial years with minimum net worth of Rs. 2.00 Crore as on 31st March 2024as per Audited Balance Sheets.	<p>We hereby request bank to consider financials of bidder or bidder's parent/holding company. Requesting bank to change this criteria to -</p> <p>"Bidder or its Parent/Holding company should have positive net worth for last three financial years with minimum net worth of Rs. 2.00 Crore as on 31st March 2024as per Audited Balance Sheets."</p> <p>OR</p> <p>Requesting bank to consider financials of any two years. Kindly change this clause to -</p> <p>"Bidder should have positive net worth for at least two years out of last three financial years with minimum net worth of Rs. 2.00 Crore as on 31st March 2024as per Audited Balance Sheets."</p>	No change

48	30	ELIGIBILITY CRITERIA COMPLIANCE TABLE	Bidder should have net profit for last 3 Financial Years and should have average Net profit of Rs 50.00 lakh for last three financial years as per audited Balance Sheets	We hereby request bank to consider financials of bidder or bidder's parent/holding company. Requesting bank to change this criteria to - "Bidder or its Parent/Holding company should have net profit for last 3 Financial Years and should have average Net profit of Rs 50.00 lakh for last three financial years as per audited Balance Sheets"	No change
49	30	18. BID EVALUATION PROCESS:	iv) Eligibility Criteria Compliance Point 9: Bidder should have positive net worth for last three financial years with minimum net worth of Rs. 2.00 Crore as on 31st March 2024 as per Audited Balance Sheets.	Request the bank to amend the clause as: "In the case of a wholly owned subsidiary, the net worth of the parent or holding company will be taken into consideration."	No change
50	30	18. BID EVALUATION PROCESS:	iv) Eligibility Criteria Compliance Point 11: Bidder should have net profit for last 3 Financial Years and should have average Net profit of Rs 50.00 lakh for last three financial years as per audited Balance Sheets.	Request the bank to amend the clause as: "In the case of a wholly owned subsidiary, the net worth of the parent or holding company will be taken into consideration."	No change
51	31	6	Support parameters	Certified Engineer Means By the Bank, Certified by Degree or Specialist in Execution of BC Work for technical Purposes	No Change. Certified Engineer means Certified by Degree.

52	32	18 (vi)	<p>Presentation: 30 Marks:- Technological excellence, hardware / device specification etc.- BC Management tool: monitoring mechanism including Monitoring of Performance of BC and Monitoring of transactions at BC Point including round tripping transactions.- Grievance redressal mechanism, Online helpdesk support, Escalation matrixes.A copy of the detailed presentation covering all the above aspects shall be shared with the Bank.</p>	<p>Since the CBC is expected to only deploy the Hardware / Device as per the specifications of the Bank, the Bank may kindly clarify the 'Technological excellence' expected of the CBCs.As the CBCs could only monitor the performance of the BCAs through the Dashboard expected to be provided by the TSP of the Bank, the Bank may kindly clarify the 'BC Management tool' and 'Online helpdesk support' requirements. (Round Tripping of Transactions could be prohibited / restricted by introducing suitable restrictions at the FIGS or CBS; CBC would not be able to identify the same, as CBC would not be able to access the online Transactions).The Bank may kindly clarify as to when the Presentation needs to be shared with the Bank - post Bid opening, once called upon by the Bank to submit the Presentation or at the time of Bid submission itself?</p>	<p>No Change. Matter is discussed in pre bid meeting.</p>
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53	35	For non SSA Centre	Grace period 45 days from work order. Thereafter, if BC is not appointed at Non-SSA location penalty @ Rs.1000.00 per calendar month or part thereof per location is applicable. Delay on the part of CBC alone will be counted.	We request you to kindly clarify on procedure for surrendering allocated Non SSA locations.	No Change. Unilateral surrender of Non SSA centre is not permissible, however empaneled CBC can take up with the bank for surrender of Non-viable Non SSA centre for shifting of the same to another viable location on case to case basis and it is not the part of RFP. It can be done on sole discretion of the bank.
54	35	26. PERFORMANCE LEVEL PENALTY:	<p>A) i).For all locations other than North Eastern State and LWE</p> <ul style="list-style-type: none"> • No of day login to be done by BC Agent - Penalty for no login done • Minimum login 24 days in a month At least 1 financial transaction per day *- NIL • If login for 20-23 days- Rs. 500.00 • If login for 15-19 days Rs. 750.00 • If less than 15 days Incentive/Fixed - commission for transactions will not to be paid 	Requesting bank to elaborate on the penalties with examples.	No Change. Clause is self-explanatory

55	35	26. PERFORMANCE LEVEL PENALTY:	A) ii). For North Eastern State and LWE District Penalty: <ul style="list-style-type: none"> • No of day login to be done by BC Agent - Penalty for no login done • If login for 15-19 days - Rs. 250.00 • If login for 10-14 days - Rs. 400.00 • If less than 10 days Incentive/Fixed commission for transactions will not to be paid 	Requesting bank to elaborate on the penalties with examples.	No Change. Clause is self-explanatory.
56	35	26. PERFORMANCE LEVEL PENALTY:	Expected levels of Performance & Penalties for default: No penalty applicable for 1st calendar month of operation	What if agent doesn't perform in 1st month itself? Do we get to replace or will they be charged penalty?	No change. Please refer RFP: No penalty applicable for 1st calendar month of operation.
57	35	26	PERFORMANCE LEVEL PENALTY	Whether Bank will permit appointment of Sub BCA who could work in the absence of illness or other justifiable reasons.	Yes. In case of illness, Leave or any other specified reason, a sub agent with sub code may be engaged at the KIOSK after accessing the risk involved and it is at the sole discretion of the Bank
58	35	26. PERFORMANCE LEVEL PENALTY (A) (i)	No of day login to be done by BC Agent, Penalty for no login done	Kindly waive off the penalty	No change

59	35	26. PERFORMANCE LEVEL PENALTY (B)	Uncovered SSA, For non SSA Center, Grace period 45 days from work order issued. Thereafter, if BC is not appointed at SSA location Penalty @ Rs.2000.00 per calendar month or part thereof per location is applicable. Delay on the part of CBC alone will be counted. Grace period 45 days from work order. Thereafter, if BC is not appointed at Non-SSA location penalty @ Rs.1000.00 per calendar month or part thereof per location is applicable. Delay on the part of CBC alone will be counted.	Kindly waive off the penalty	No change
60	35	26. Performance level penalty:	A) i). For all locations other than North Eastern State and LWE If login for 20-23 days Rs. 500.00 1f login for 15-19 days Rs. 750.00	We request you consider deducting penalty in pro rata basis for the short fall login days instead of slab wise which is more justifiable.	No change
61	35	26. Performance level penalty:	A) ii). For North Eastern State and LWE District Penalty: If login for 15-19 days Rs. 250.00 1f login for 10-14 days Rs. 400.00	We request you consider deducting penalty in pro rata basis for the short fall login days instead of slab wise which is more justifiable.	No change

62	35	B) For uncovered SSA (Sub Service Area) / Uncovered Non-SSA locations	Grace period 45 days from work order issued. Thereafter, if BC is not appointed at SSA location Penalty @ Rs.2000.00 per calendar month or part thereof per location is applicable. Delay on the part of CBC alone will be counted.	We request you to kindly consider reducing penalty to 1000/-Rs	No change
63	35	26	PERFORMANCE LEVEL PENALTY.	BCAs may have genuine requirements for going on leave, like, health issues, family / religious functions, family commitments, child delivery, etc. The Bank may kindly exempt from the penalty clause all those who have sought & got prior approval of the Branch Manager or whose leave has been approved by the Branch Manager concerned. Further, in case of technical issues - Mobile Network / Internet down; FIGS / CBS issues; Device issues, etc. - the Bank may suitably relax the norms, on a case to case basis.	No Change. In case of illness, Leave or any other specified reason, a sub agent with sub code may be engaged at the KIOSK after accessing the risk involved and it is at the sole discretion of the Bank.

64	35	26. PERFORMANCE LEVEL PENALTY	<p>A) i).For all locations other than North Eastern State and LWE No of day login to be done by BC Agent Penalty for no login done</p> <ol style="list-style-type: none"> 1. Minimum login 24 days in a month NIL At least 1 financial transaction per day * 2. If login for 20-23 days Rs. 500.00 3. 1f login for 15-19 days Rs. 750.00 4. If less than 15 days Incentive/Fixed commission for transactions will not to be paid 	<p>Requesting the bank to relax the penalty clause as follows:</p> <p>A) i).For all locations other than North Eastern State and LWE No of day login to be done by BC Agent Penalty for no login done</p> <ol style="list-style-type: none"> 1. Minimum login 20 days in a month NIL At least 1 financial transaction per day * 2. If login for 15-19 days Rs. 200.00 3. 1f login for 10-14 days Rs. 500.00 4. If less than 10 days 50% of applicable Incentive/Fixed commission will be paid for that month 	No change
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65	35	26. PERFORMANCE LEVEL PENALTY	<p>A) ii). For North Eastern State and LWE District Penalty No of day login to be done by BC Agent Penalty for no login done</p> <ol style="list-style-type: none"> 1. If login for 20-23 days Rs. 250.00 2. If login for 15-19 days Rs. 400.00 3. If less than 15 days Incentive/Fixed commission <p>for transactions will not to be paid</p>	<p>Requesting the bank to relax the penalty clause as follows:</p> <p>B) ii). For North Eastern State and LWE District Penalty No of day login to be done by BC Agent Penalty for no login done</p> <ol style="list-style-type: none"> 1. If login for 13-16 days Rs. 100.00 2. If login for 8-12 days Rs. 200.00 3. If less than 8 days 60% of applicable Incentive/Fixed commission will be paid for that month 	No change
66	35	26. PERFORMANCE LEVEL PENALTY	<p>B) For uncovered SSA (Sub Service Area) / Uncovered Non-SSA locations Uncovered SSA - Grace period 45 days from work order issued. Thereafter, if BC is not appointed at SSA location Penalty @ Rs.2000.00 per calendar month or part thereof per location is applicable. Delay on the part of CBC alone will be counted.</p>	<p>Requesting the bank to consider the following suggested changes:</p> <ol style="list-style-type: none"> 1. Increase the grace period from 45 days to 90 days. 2. No penalty will be imposed for up to 85% of inactive locations; penalties will only apply to locations that fall below the 85% active threshold. 3. Reduce the penalty amount from Rs. 2000 per month to Rs. 200 per month. 	No change

67	35	26. PERFORMANCE LEVEL PENALTY	For non SSA Centre - Grace period 45 days from work order. Thereafter, if BC is not appointed at Non-SSA location penalty @ Rs.1000.00 per calendar month or part thereof per location is applicable. Delay on the part of CBC alone will be counted.	Requesting the bank to consider the following suggested changes: 1. Increase the grace period from 45 days to 90 days. 2. No penalty will be imposed for up to 85% of inactive locations; penalties will only apply to locations that fall below the 85% active threshold. 3. Reduce the penalty amount from Rs. 1000 per month to Rs. 100 per month.	No change
68	35	26. PERFORMANCE LEVEL PENALTY	New Penalty Clause requested	Requesting the bank to amend the penalty clause to ensure that " in any given month, the total amount of all penalties does not exceed 2.5% of the total commission for that month. "	no change

69	36	26. PERFORMANCE LEVEL PENALTY	C) Minimum transactions expected per monthIt is expected that each BC Agent posted in the locations (Rest of India) will make 100 transactions in a month and North Eastern State and LWE District will make 50 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 may 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. It is not applicable for new BCs for first 6 months	1. Please confirm whether the requirement of 100 transactions for the Rest of India and 50 transactions for NE & LWE refers to unique transactions or the total number of transactions.2. Requesting the bank to extend the agent replacement time from 45 days to 60 days.	No change
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70	36	26 (C)	<p>A) Minimum transactions expected per month It is expected that each BC Agent posted in the locations (Rest of India) will make 100 transactions in a month and North Eastern State and LWE District will make 50 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 may 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. It is not applicable for new BCs for first 6 months</p>	<p>The Minimum Transactions limit should not be made applicable for SSA locations, as BCs are to be placed irrespective of the viability of the location. Moreover, new BCs are not available for replacement in such chronic locations.</p>	No change
71	37	28 (c)	<p>It is mandatory to pass on the benefit due to reduction in rate of tax or from input tax credit (ITR) to the Bank by way of commensurate reduction in the prices under the GST Law.</p>	<p>The Bank may kindly clarify the part, "from input tax credit (ITR) to the Bank by way of commensurate reduction in the prices under the GST Law", as the Bank would, on its own, be able to take input GST credit.</p>	No Change. It is as per GST act.

72	38	33	GOVERNING LAW AND JURISDICTION	In the first half of the clause, the appointment of Sole Arbitrator is mentioned However, in the second half of the clause, the provision for appointment of three Arbitrator is mentioned which is Contradictory. Please clarify.	No change. Clause is self-explanatory Please go through the same.
73	42	37 (7)	Presently FI Gateway Services are provided by M/s Atyati Technologies Pvt. Ltd. During the tenure of the contract bank may change the FI Gateway vendor at any time and integrations with the new vendor so appointed by the bank will have to be done at no cost to the bank. Even any changes / integration required with existing GWSP M/s Atyati Technologies Pvt. Ltd. it should be done with no cost to the Bank.	From our experience, we understand that the FI GWSP of the Bank would provide the necessary App for the Kiosk / Non-Kiosk to connect to the FIGS and the CBC would not have to undertake any API integration. The Bank may kindly confirm our understanding.	Yes.
74	42	37 (3)	Bank may at its discretion make periodic visits to the DC/DR of the selected SB/CSP and the SP/CSP will have to make necessary arrangements for the same.	Generally, DC/DRC is applicable for the Technology Service Provider, when the TSP renders the services from its facility. In the case of SP / CBC, monitoring of BCAs is being undertaken by the Helpdesk and in the case of CSP (i.e., BCA), the services are being rendered through the Kiosk / Non-Kiosk. In view of the above, the	No change. It is applicable in case of any Server / Media of CBCs are integrated with FIGS of our Bank

				Bank may kindly clarify the DC/DR requirements on the part of CBC or BCA.	
75	42	37 (2)	Payment will be made by the bank as per actuals within 45 days from the date of receipt of invoice.	As the BC Agents would be in need of their Remuneration, to meet their monthly commitments, the Bank may kindly consider releasing the payment due for a calendar month, on or before the 10th day of the following month.	No change
76	43	List of Annexure	Annexure 20 to 24 and 26, 27,28	Are these Annexure 20 to 24 and 26, 27, 28 to be signed? Also entire RFP document to be signed?	Yes entire RFP document to be signed
77	45	Eligibility criteria compliance table	7.Bidder should have established minimum active 1000 banking outlets under ITeFI across India for extending banking services as on 31.03.2024	We request you to considering keeping minimum 5000 Banking outlets for on boarding strong CBC partners.	No change
78	45	Eligibility criteria compliance table	9.Bidder should have positive net worth for last three financial years with minimum net worth of Rs. 2.00 Crore as on 31st March 2024 as per Audited Balance Sheets.	We request you to consider keeping minimum 25Crore net worth as on 31st-Mar-24 for on boarding financially strong BC Partners and we request bank to kindly consider the Provisional Balance sheet for the FY 2023 - 24, Since last FY Audit is still in progress	No change

79	45	Eligibility criteria compliance table	10. Bidder should have average minimum annual turnover of Rs.10.00 crore for last three financial years as per audited Balance Sheet.	We request you to consider keeping minimum annual turnover of 100 crore for last three financial years and we request bank to kindly consider the Provisional Balance sheet for the FY 2023- 24, Since last FY Audit is still in progress	No change
80	45	Eligibility criteria compliance table	11. Bidder should have net profit for last 3 Financial Years and should have average Net profit of Rs 50.00 lakh for last three financial years as per audited Balance Sheets.	We request you to consider keeping average five crore net profit for last three financial years and we request bank to kindly consider the Provisional Balance sheet for the FY 2023 - 24, Since last FY Audit is still in progress	No change
81	45	Eligibility criteria compliance table	13. Bidder should have presence in minimum three states in India.	We request you to keep minimum presence in 15 states considering Bank's presence across PAN India.	No change
82	45	Annexure-2 Point No. 6	Bidder should have implemented the Kiosks/Non- Kiosks Based Banking Service Solution in at least one Public Sector Bank in India for last three Financial Year (FY) as on 31.03.2024	We request bank to increase the implemented Kiosks/Non-Kiosks based banking serving solution to at least 5 Public sector banks instead of one public sector bank in India for last three Financial Year (FY) as on 31.03.2024, which shall give broader experience bidder both in operational & technical aspect, to participate and	No change

				service bank for the larger volume.	
83	45	Annexure-2 Point No. 7	Bidder should have established minimum active 1000 banking outlets under ITeFI across India for extending banking services as on 31.03.2024	We request bank to increase the implemented locations to at least 5000 locations instead of 1000 locations, which shall give broader experience bidder both in operational & technical aspect, to participate and service bank for the larger volume	No change
84	45	Annexure 2 - ELIGIBILITY CRITERIA FOR SELECTION OF BIDDER - Point 6, & 7	Certificate from Banks to be attached signed by GM/DGM/AGM (FI) of the bank	PT 6 and 7 - Can we share the agreement copies with Partner Bank and provide Recitals (Signature pages)	No change
85	46	Annexure -2	The bidder should not be blacklisted by RBI/IBA/other Banks at least preceding 3 years. Bank has sole right to terminate the agreement with immediate effect if any such case is found. The services of bidder should not have been discontinued by any Bank on account of non-performance/ poor performance-Self declaration certified by CA ,as per Annexure-6	As per Annexure 6 of the RFP the annexure needs to be provided on bidder's letterhead. Kindly confirm whether the same needs to be certified by CA	The bidder should not be blacklisted by RBI/IBA/other Banks at least preceding 3 years. Bank has sole right to terminate the agreement with immediate effect if any such case is found. The services of bidder should not have been discontinued by any Bank on account of non-performance/ poor performance- Self declaration on letter head ,as per

					Annexure-6
86	46	Annexure 2 - ELIGIBILITY CRITERIA FOR SELECTION OF BIDDER - Pt. 13 -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	How exactly can this be shared other than Bank letters - will Email be ok?	No. change
87	46	10	Average minimum annual turnover of Rs.10.00 crore for last three financial years	We request the annual turnover 10Cr. To be considered for the last financial year FY2023-2024 instead for average for the 3 years	No change
88	46	11	Net profit for last 3 Financial Year and should have average Net profit of Rs 50.00 lakh for last three financial years	We request the net profit of Rs.50 lakh to be considered for last FY 2023-2024 rather than for three years.	No change
89	46	Annexure – 2 pt. 9	Bidder should have positive net worth for last three financial year with minimum net worth of Rs. 2.00 Crore as on 31st March 2024 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	No change

90	46	Annexure – 2 pt. 10	Bidder should have average minimum annual turnover of Rs.10.00 crore for last 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	No change
91	46	11 Annexure -2	Bidder should have net profit for the last 3 Financial Years and should have average net profit of Rs.50.00 Lakh for the last three financial years as per the audited Balance sheets	Relaxation for MSMEs and Start-Ups may be considered as under - 1) Bidder should have net profit for the last 3 Financial Years and should have average net profit of Rs.25.00 Lakh for the last three financial years as per the audited Balance sheets OR Bidder should have net profit for the last 3 Financial Years and should have net profit of Rs.50.00 Lakh as on 31st March' 2024 as per the audited Balance sheets	No change
92	46	Annexure 02 Eligibility Criteria for Selection of Bidder	Eligibility Criteria S. No10, Bidder should have average minimum annual turnover of Rs.10.00 crore for last three financial years as per audited Balance Sheet.	Turnover should be of last financial years in place of average of last 03 years	No change

93	46	Annexure 02 Eligibility Criteria for Selection of Bidder	Eligibility Criteria S. No11,Bidder should have net profit for last 3 Financial Year and should have average Net profit of Rs 50.00 lakh for last three financial years as per audited Balance Sheets.	Net profit should be of last financial years in place of average of last 03 years	No change
94	48	Annexure (3) -12(a or g)	BIDDERSs PROFILE: ORGANISATION SNAPSHOT FOR TECHNICAL EVALUATION	What is the “Turnover through BC outlets “?	No Change. Both turnovers i.e. total turnovers of the company as well as turnover through BC Outlets are required. If bidder having other activities other than CBC. Then only it is applicable.
95	52	Annexure-5	This has reference to your above RFP for Empanelment of Corporate BC/ Service Provider for implementing Financial Inclusion, Mr. /Ms_____ is hereby authorized to submit the proposal documents and to sign the contract on behalf of our organization	Person who is Going to Submit the RFP is Company Employee and Agreement will be Signed by the Directors only, In Annexure-5 Both rights is given to one person would request please update this Annexure accordingly	No change. Annexure 5 is self-explanatory. Please be guided accordingly. The person signing the RFP document shall be authorised as per Annexure -5. If person who will execute agreement later on the same shall be authorised by the competent authority / resolution
96	52	Annexure 5	Letter of Authorization for Submission of the Proposal	Is the annexure 5 and PoA required, if one of the directors as authorized by	Please enclose Board resolution of the company duly

				the board is signing?	certified by CS for confirming the same.
97	53	4	CHECKLIST FOR ENCLOSURES	certificate of registration authorized independent authority	Registration document of firm /company /society as applicable
98	60	Annexure-11	2. The BCs deployed by the company have canvassed Rs. ---- crore Deposits in accounts as on 31.03.2024 opened through BCs.	Since many Banks don't measure/generate report for agent wise deposits canvassed, we request removing this parameter from reference letter.	No change. The Data submission as per availability, whichever information is not available the same shall be taken as non-available or not applicable; accordingly annexure 11 shall be submitted.
99	66	Annexure-15	Average Net worth, Average turnover, Net profit for latest three financial years FY 2021-22,2022-23 & 2023-24	a) Please note for Financial year 2023-24 audit is under progress, Hence request you to kindly consider financial years from 2020-21, 2021-22 & 2022-23. b)Kindly confirm whether provisional balance sheet profit loss statement for financial year 2023-24 can be submitted	Bidder should have audited Balance Sheets for 31st March 2022, 31st March 2023 and 31st March 24 , in case of unavailability of Audited Financial Statement for Mar 2024, Bidder may submit Provisional Balance Sheet duly signed by Authorized signatory . The Audited Balance Sheet shall be submitted on or before 30.09.2024

					and their shall not be any material variation between Provision and Audited Balance Sheet affecting eligibility criteria as well as technical evaluation of the bidder.
100	66	Annexure-15 Technical Evaluation scoring Sheet	No of BC outlets 5 marks for 1000-1500 BC outlets,7 Marks for exceeding 1500 and up to 2000 BC outlets,10 marks for Above 2000 BC outlets	We request Bank to relax this clause as below: No of BC outlets 5 marks for 500-1000 BC outlets,7 Marks for exceeding 1000and up to 1500 BC outlets,10 marks for Above 1500 BC outlets	No Change
101	66	Annexure 15	Technical evaluation scoring sheet	Average net profit is Profit before tax (PBT) or profit after tax (PAT)?	No change. Net profit is profit after tax (PAT)
102	66	Annexure -15	Technical Evaluation scoring Sheet	Request bank to Relax the Scoring net-profit as per above relaxation and for other financial parameters to promote MSMEs & Start-ups as per guidelines of GOI	No change
103	66	Annexure 15 Technical evaluation Scoring Sheet	Technical Parameters Sr. No 03 Average Net worth for latest three financial year as per audited balance sheets	The net worth should be of last Financial Years or 2 Cr in place of average of last 03 years	No change

104	66	Annexure 15 Technical evaluation Scoring Sheet	Technical Parameters Sr. No 04 Average turnover of latest 3 Financial Years as per audited balance sheets	Turnover should be of last financial years or minimum 5 Cr. As per bank's previous RFP of Year 2021 in place of average of last 03 years	No change
105	66	Annexure 15 Technical evaluation Scoring Sheet	Technical Parameters Sr. No 05 Average Net Profit for latest 3 Financial Year as per audited Balance Sheet	Net profit should be of last financial years or 30 Lacs in place of average of last 03 years	No change
106	66	Eligibility Criteria & Technical Evaluation Scoring Sheet	Annual turnover/Net worth/Net profit	Bank have not granted relaxation on Annual turnover/Net worth/Net profit to MSME/STARTUPS	No Change
107	67	Annexure 15	Experience as CBC	If an applicant has engagement periods 2 Years and 4 months can the bank consider this experience as equivalent to 3 years?	No
108	67	Annexure 15 Technical evaluation Scoring Sheet	Technical Parameters Sr. No 09 No of PSB/RRB Tie up	It Should be of Current Position of dated: 31/07/2024	No change
109	78	Annexure 19	Annexure 19 COMPLIANCE CERTIFICATE	We kindly request clarification on whether the compliance certificate should be provided on the company's letterhead	Yes

110	82	17.a. Incentive / Fixed commission for count of unique CIF (customers) in Rural and Urban BC Points - Commission will be paid to BC and CBC in the ratio of 50:50	Count of Unique CIF Commission Below 25 026 to 50 Rs. 1000/-51 to 100 Rs. 1500/-above 100 Rs. 2000/-	We request considering 3000/-Rs as fixed commission for above 100 transactions for Rural/SSA locations.	No change
111	82	17.a. Incentive / Fixed commission for count of unique CIF (customers) in Rural and Urban BC Points - 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/-	We request to consider Rs.5000/- as a fixed commission for above 100 transactions for Rural/SSA locations.	No change
112	89	Annexure-23 -TECHNICAL SPECIFICATION DOCUMENT	2. Card Reader- PINPAD- Model No : Pax D180 Portable POS Device	Is card reader mandatory being PAX D 180 or any similar device is ok_ We heard that PAX D 180 is no more manufactured?	No change. Yes it is mandatory.
113	89	Annexure-23	Technical Specification Document	The Bank has specified the Hardware requirements related to Tab, Laptop, Card Reader - PIN Pad, Fingerprint Scanner, Face Scanner, IRIS Scanner, Passbook Printer and Thermal Printer. Procuring all these would cost	No change

				<p>substantial sums of money for the BCAs and most of them may not be able to afford such a huge investment, as the return on the same would not be commensurate with the investment.</p> <p>A leading Public Sector Bank has recently adopted the Micro ATM - VISIONTEK VA21 - solution, doing away with the need for Laptop Computer, separate Thermal Printer or Fingerprint Scanner or Card Reader-PIN Pad, etc. The Bank also plans to integrate the Passbook Printer to the Micro ATM. Thus, by investing on a single Device - in this case, a Micro ATM - the BCA would be able to service the Customers both from a Fixed Point Location (CSP / Kiosk) and at the Customers' Doorstep.</p> <p>The Bank may kindly consider adoption of the Micro ATM solution, to reduce the burden of procuring and maintaining a number of Hardware items, on the BCAs, which, in turn, would help many deserving candidates,</p>	
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				including women, to become the BCAs of the Bank.	
114	91	ANNEXURE 24 RBI guidelines for BC certification-Grade d certification process	The Banks, at their discretion may also provide mandatory training to BCA duly adhering to the training structure / modules designed by the coordination committee. Bank may engage the services of RSETIs to provide the requisite training to BCAs. The CSP/CP willing to get training through bank RSETIs have to pay requisite fee for each BCAs trained through our Banks RSETIs	We are doing a BC certification program with a Bank via online mode. Is there some way, we can use that? Or RSETI is the only possibility?	No change. Clearly spelt in RFP, be guided by the same. RSETI is one of the options for training.
115	97	9.1	6.0 General Indemnity, Indemnity, Integrity pact and Non-Disclosure Agreement:	Are Stamp Papers required to be in accordance with the Mumbai Stamp Act, or should they follow the state -wise regulations of the corporate office address?	Applicable Stamp duty depends on place of execution and as per concerned state Act.
116	105	4.0 KIOSKs / NON-KIOSKs SET UP	Bidder shall need to ensure availability of SDK for the device and should be able to support development to interface with M/s Tata Consultancy Services with the SDK.	Device SDK will require integration with FI server .Some app? Mobile? Web?	No change. Yes, Integration through Web and Android

117	NA	NA	NA	CBC may be allowed direct access to the portal and Reports for effective monitoring of BCA and authority to deactivate the BCAs if one is found not adhering to the guidelines of the bank.	Matter is not related to RFP. CBCs have to request for ACTIVATION / DEACTIVATION of the particular BCA and no such access are being provided to CBC as on date.
118	NA	NA	NA	1. Can the Bank Withdraw Existing Locations from CBC? - We would like to understand if the bank reserves the right to withdraw existing locations currently managed by the CBC. If so, under what conditions can this occur, and what would be the process and implications for the CBC?	Matter is not related to RFP.
119	NA	NA	List of documents to be submitted	For the sake of clarity, the Bank may publish a Checklist of documents to be submitted.	No change. As specified in RFP
120	NA	NA	NA	One of the bidders has expressed that in some Banks, the previous agreements are being renewed upon the expiry of the term of the Agreement with the CBCs. This process has ensured continuity in the operations of Kiosk Banking.	Existing CBCs to refer last RFP terms / SLA executed, wherein no clauses for renewal is available. Hence fresh RFP is warranted.

121	NA	NA	Wherever mentioned in RFP	Audited Balance Sheet for 31 Mar 2024	Changed as Audited Balance Sheet for 31st Mar 2024 or Provisional balance Sheet of 31st Mar 2024.
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