

Response to Pre- Bid queries of RFP of Central Bank of India - RFP/2024-25/02

SI No	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	Bank's Response
1	17	Scope 55	Integration with CBS/ Switch/ Systems/ Omni Channel acquired by us/ to be acquired in future, without any extra cost to the Bank.	Scope cannot be unlimited. Future changes have to be paid.	Bidder need to integrate with Bank's current systems only though our middleware. In future if any change on account of regulatory guidelines, bidder to do so at no extra cost to the Bank.
2	15	Scope 29. C	<p>The service provider should provide value added services through QR codes and any other new feature which may be required in future at no extra cost to Bank.</p> <p>Thereafter, bidder should ensure complete migration of the existing soundbox with QR codes available with merchants within a maximum period of one month. Thus, the bidder shall complete the migration of merchants from existing system to a new system within a maximum span of 1 month from the date of issuance of LOI/ PO from the Bank.</p>	How will present sound box move to new solution? TMS merging has efforts. And old SB cant support new TMS	Existing Soundbox with QR migration will be considered a new installation. VPA will remain same and Vendor to map VPA in their new Soundbox.
3	18	Point 64	64. Bidder to provide free of cost replacement of soundbox in case of manufacturing defect, malfunctioning or any other issue not attributable to the merchant. In case of physical damage due to improper handling by the merchant within first year of installation, the Bank will pay 6 month rent as replacement cost. After completion of first year, the soundbox should be replaced free of cost even in case of physical damage.	We feel this is not possible and bank needs to re look into this point. To safeguard themselves, bank may go for insurance	In case of physical damage due to improper handling by the merchant within 18 months of installation, the Bank will pay 6 month rent as replacement cost. After completion of 18 months no payment in lieu of replacement will be made to the vendor.
4	19	Point ii	ii. Have Card payment application PA-DSS Compliant.	This solution is for UPI sound box where this is not required. We suggest bank to look at 2 seperate solutions if also to process cards. UPI and POS expertise are seperate	PA-DSS should be read as PA-SSF and where ever applicable. This is required for NFC Tap and Pay.
5	10	Objective	Bank may select one or more Bidder in addition to L1 and allocate work to it provided it is ready to match quotes of L1. Bank reserves its right to distribute work orders placed from time to time requirement between L1, L2 and L3 in the ratio of approximately "50:30:20"	Bank needs single bidder to offer all services such as SoundBox QR / Dynamic / Static / Tap and Pay or only one offering will be offered and quoted	Every bidder need to provide all the services viz SoundBox QR/ Dynamic/ Static/ Tap and Pay. Bank will empanel one or more than one vendor but every single bidder to provide all the services.
6	41	3.35 Point 2	Bidder Company's capability/ strength and Ability & experience of the proposed Engagement Team handling Soundbox with QR project	Bidder Company's capability/ strength and Ability & experience of the proposed Engagement Team handling Soundbox / QR project	No change

7	9	Objective	1. Sound Box with Static QR codes- OPEX Model- 40,000 units per year CAPEX Model- 5,000 units per year. 2. Sound Box with Dynamic QR codes- OPEX Model- 10,000 units per year. 3. Sound Box with QR codes with Tap and Pay with Pin pad- OPEX Model- 500 units per year	Does the vendor has to quote all 3 devices or can opt to bid for only 1 type of device where their expertise is. Can one skip to opt for Tap and pay device or option 2.	Bidder to quote for all three type of devices. Partial bidding shall not be considered.
8	18	Point 63	Bidder to provide door-step installation and guaranteed service along with dedicated helpline for Soundbox.	Any specific guarantee for devices	Guaranteed services pertaining to functioning of Soundbox e.g. Hardware fault, voice notification not working etc.
9	12	3.2 Point 1	payment through UPI on QR Code, acceptance of payments through all types of cards, issued in association with VISA, MasterCard, NPCI/ AMEX/ Diners Club etc by way of QR scan/ Tap & Pay etc by the Bidder at their own cost at various Merchant locations on PAN India basis	All Cards Integration are Mandatory ?	Yes.
10	13	3.2 Point 6	Bidder to provide pre-printed QR codes with Soundbox at merchant locations.	Foot On Street (FOS) Required for All Locations ?	No. Bidder to install the Soundbox and give training on operating of Soundbox
11	13	Point 8	Sound box with multiple languages	Hindi, English and major Regional languages. Regional Language expectations to be validated	Part of Technical evaluation criteria and accordingly marks are allocated.
12	13	Point 9	flexible statement cycles for Soundbox with QR code transactions through Credit Card, Debit Card & UPI etc.	QR code txns through CC DC?	Transaction reports are to be provided based on callback response.
13	13	Point 10	To set up/ manage/ operate the Merchant Management Software thereby enabling the merchants for acceptance of payments through QR Code and other app. based & merchant payment acceptance solutions, etc.	MMS to be implemented - will UPI ID creation will be taken care by Bidder? Handle will be of bank or Bidder?	UPI VPA creation to be taken care by bidder based on logic given by the Bank. Handle will be of Bank.
14	13	Point 11	The service provider should provide value added services through QR codes and any other new feature which may be required in future at no extra cost to Bank.	Details on VAS required - samples	VAS such as digital display of QR code of the soundbox; related to Soundbox as per market practices
15	13	Point 15	facility to generate BULK QR Codes soft copy of both existing and new merchants	Generate & Download? Need more clarity on this	Solution should have facility to generate bulk QR codes. There should be option to download soft copy of the QR codes generated.
16	13	Pont 23	record of all successful and unsuccessful transactions logs in a secured environment and sharing the same with Bank on a daily basis	Retention & Archival to be done based on Bank's Requirement. Is the understanding correct ?	To be done as per Bank's policy.
17	14	Point 24	Providing other periodical MIS reports such as weekly, fortnightly, monthly, quarterly, half yearly and yearly reports to CBoI on the prescribed format as required from time to time	daily installations/ de-installation done, pending installations/ de-installations, problematic installations/ de-installations, details of inactive/ non-transacting terminals, status of leads/ documents processed for on-boarding merchants, failed transaction report, settlement reports, open and closed complaints etc. This list is illustrative and not exhaustive.	These are basic report which are required tracking from the merchant lead generation to final deployment and inventory etc.

18	14	Point 27	Bidder to provide MSF/ Rental concession trigger mechanism to set the parameters defined by Bank for giving concessions and to send trigger to merchants/ bank through SMS and email	Need clarity	Rental and MSF concessions to be recorded in system and same should be part of monthly invoicing. The report of such merchants is to be shared with the Bank.
19	14	Point 27	Periodical review and feedback	What's expected & who will do this?	Bidder to analyse the feedback given by the merchants/field functionaries and share consolidated report with the Bank. Bank will review these feedback to improve the quality of the services. Periodicity will be quarterly or as decided by the Bank.
20	17	Point 56	Development, maintenance, customization & periodical up-gradation of CRM(Customer Relationship Management) tools which should include web-based tool for complaint log-in & resolution, generation of complaint log number, simultaneous generation and email & SMS code to merchants and closure of complaints only after feeding of acknowledgement code in the CRM system etc.	The bank wants a separate portal?	It can be provided in Merchant Management System or separately.
21	41	3.35 Proposed Technical Evaluation	Bidder Company's capability/ strength and Ability & experience of the proposed Engagement Team handling Soundbox with QR project	We propose that It should be "QR and Soundbox" Generally client uses our end to end platform which has both QR and Soundbox. The application processes transaction of both QR and Soundboxes. Proposed Revision : Bidder Company's capability/ strength and Ability & experience of the proposed Engagement Team handling Soundbox with QR project / QR Project with Soundbox capabilities	The primary scope of this RFP is Soundbox with QR code.
22	41	3.35 Proposed Technical Evaluation Point 3 (Soundbox with QR product technical strength and functional capabilities)	Proportionate marks for no of Soundbox deployed and operational at present: Above 1 lakh- 15 marks Above 75 thousand to 1 Lakh- 10 marks Above 50 thousand to 75 thousand- 8 marks Above 30 thousand to 50 thousand- 6 marks Above 15 thousand to 30 thousand- 4 marks	Revision: Proportionate marks for no of Soundbox deployed and operational at present through Vendor's system Above 1 lakh- 15 marks Above 75 thousand to 1 Lakh- 10 marks Above 50 thousand to 75 thousand- 8 marks Above 30 thousand to 50 thousand- 6 marks Above 15 thousand to 30 thousand- 4 marks	Proportionate marks for no of Soundbox deployed and operational at present through Vendor's system Above 1 lakh- 15 marks Above 75 thousand to 1 Lakh- 10 marks Above 50 thousand to 75 thousand- 8 marks Above 30 thousand to 50 thousand- 6 marks Above 15 thousand to 30 thousand- 4 marks
23	17	3.2 Scope of Work Point 50	Bidder has to generate BHIM QR/ Bharat QR Code MID/ TID on real time basis	Why Bhim QR is needed. Npci is promoting UPI QR ?	Both are required.
24	12	3.2 (Point No 2)	2.The scope of RFP involves providing "Empanelment of service providers for static & dynamic Quick Response (QR) code and Soundbox with QR & tap and pay (NFC) under Capital Expenditure (Capex) and Operational Expenditure (Opex) model" on PAN India basis.	Clarification from bank required on Merchant rent recovery process	Bank will recover rent. Vendor to provide rent file in format provided by the Bank.

25	13	3.2 (Point No 4)	Bidder shall migrate all existing Soundbox with QR codes available with merchants from the existing service provider to its own set-up at no cost to the Bank. After migration, the finalized per terminal cost will be applicable to the migrated terminals also	Migrated merchants will under opex or Capex model	Opex
26	14	3.2 (Point No 21)	21.Dedicated merchant help desk support through call centre is to be provided by the bidder during peak business hours of 7.00 A.M. to 11.00 PM by deputing sufficient customer care executive with wait time not exceeding 2 minutes. Besides, the Bidder to make the IVRS/ Whatsapp/ Chatbot services available on 24x7 basis for addressing concerns/ complaints of merchants, without any extra cost to Bank.	Since Service provider will be responsible for functioning and maintainance of sound box device and will be able to take queires regarding hardware only. In case of issues with trasactions not getting processed, chargeback payment settlements who will be responsible for the same. Also bank is requested to share the name of UPI Switch vendor	Bidder to provide support for Soundbox hardware functioning,voice notification, MMS portal and related services. Bidder will not be liable for reasons non attributable to the vendor Presently, UPI switch vendor is M/s Infracsoft. Further, bidders may require to integrate with new vendors in case of any change in vendor for UPI switch.
27	15	3.2 (Point No 33)	Bidder to provide monthly Merchants' GST invoicing data to bank.	Bank to provide clarity for the exact data requirements	Bidder will share MID, TID wise rent and GST data with Bank.
28	15	3.2 (Point No 34)	Capability to generate GST, FIRC certificates etc. on a monthly or at a frequency decided by the Bank and to provide GST data as per the format prescribed by GST Council, GOI thereby enabling the Bank to remit GST amount as per requirement of the GST Council.	Why there is a requirements of FIRC certicate as trasactions will be processed via UPI	For UPI international transactions. Bank will issue FIRC.
29	17	3.2 (Point No 50)	Bidder has to generate BHIM QR/ Bharat QR Code MID/ TID on real time basis after receiving request from the Bank CO on or before 5:00 P.M. in the prescribed format of bidder and soft copy of the QR code should be sent to the email ID/ CBS/Lead sourcing portal as mentioned in the request of sourcing branch and merchant. After integration to Bank system the QR generation should be in real time.	Please clarify whether the UPI switch provider will also offer Bharat QR services, and what the process will be for implementing the same	Upon merchant onboarding, the vendor will send the data in specified format to our UPI switch. UPI switch will provide Bharat QR string along with generation of VPA. Vendor need to parse the string and generate the Bharat QR.
30	17	3.2 (Point No 51)	VPA of QR codes to be registered with NPCI at the time of generation. Bidder should be able to provide customized VPA at the Bank's request.	This will be done by the Switch provider or by the Vendor	Bidder will onboard the merchant and generate VPA as per logic given by the Bank. Bidder will send the request in specified format to switch. The UPI switch will register the VPA at NPCI and send response to the bidder.
31	18	3.2 (Point No 61)	Bidder to provide facility of fast charging, in-built charger and LED indicating battery level in Soundbox.	Different Vendors have different types of Sound boxe devices,is it mandatory to have LED display indicating battery level and inbuild charger Request bank to reconsider this clause	Yes.
32	18	3.2 (Point No 64)	Bidder to provide free of cost replacement of soundbox in case of manufacturing defect, malfunctioning or any other issue not attributable to the merchant. In case of physical damage due to improper handling by the merchant within first year of installation, the Bank will pay 6 month rent as replacement cost. After completion of first year, the soundbox should be replaced free of cost even in case of physical damage.	Why the cost of the device damaged is not applicable after 1 year as this will have impact on the finanace model of the vendor, Request bank to reconsider this clause	Refer SI No 3.
33	18	3.2 Point No 67(II)	(ii) Bidder team to co-ordinate with the merchants for timely rectification of discrepancies in documentation etc. for processing of applications for installation of soundbox with QR Codes in a time bound manner.	Since the Merchant a bank customer why we need to collect the documents, request bank to reconsider the clause	At the time of instillation the bidder need to collect the document as part of Soundbox deployment process.

34	19	3.2 Point No 67(V)	Bidder to provide assistance to merchants of soundbox with QR Codes for their enquiries and resolution of grievances through dedicated helpdesk. The resolution of complaints must be made within time frame as specified in TAT.	Since Service provider will be responsible for functioning and maintainance of sound box device and will be able to take queires regarding hardware only. In case of issues with trasactions not getting processed, chargeback payment settlements who will be responsible for the same. Also bank is requested to share the name of UPI Switch vendor, Request bank to specify the types of queries to be handled by vendor	Refer SI no 26.
35	20	3.2 (Point No 72)	To provide complete transaction details, statement, disputes details etc. in the mobile application. The mobile application should also have the capabilities to provide voice transaction notification through mobile device itself on real time at no extra cost to the bank.	Since the vendor is responsible for functioning and maintainance of the hardware request bank to share more details on how data related to trasactions, disputes will be handled by the vendors and how the bank is planning to share these details with the vendor	Disputes limited to Soundbox, mobile app and portals functioning.
36	49	4.8 (Point No C)	c)Penalty Due to downtime: The Bank expects Uptime requirement of Soundbox with QR Solution as 99.5% for the complete solution on quarterly basis. In case the uptime is not maintained with the uptime as stipulated, Bank shall charge the penalties as under:	Since the vendor will be responsible for functioning of hardware bank clerifiy in case of trasactions down time vendor will not be penalized for the same	Vendor will be responsible for down time in functioning of hardware, mobile app and portals. For transaction down time vendor will not be penalized.
37	50	4.8 (Point No D)	d)Penalty due to declined/ failed transaction on account of technical error: The Bank expects that there should be no more than 1% declined/ failed transactions on account of Technical Error at ACS end. In case this is not maintained, there shall be a penalty of 1% cost of quarterly billing on every 1% of transactions (or part thereof) of failed transactions over and above the expected threshold of 1% failed transactions	Since the vendor will be responsible for functioning of hardware bank clerifiy in case of trasactions down time vendor will not be penalized for the same	Penalty due to declined/ failed transaction on account of technical error: The Bank expects that there should be no more than 1% declined/ failed transactions on account of Technical Error at PSP/ Bank's end. Refer SI no 36.
38	84	Format 6.2 NDA	Governing Law and Jurisdiction: The provisions of this Agreement shall be governed by the laws of India. The disputes, if any, arising out of this Agreement shall be submitted to the jurisdiction of the courts/ tribunals in Mumbai	Requesting Bank to consider the same in Chennai	No Change.

39	21	3.3 Eligibility Criteria	Certified copy of Certificate of Incorporation in case of a private limited company and Certificate of commencement of Business in case of a public limited company.	Request the Bank to accept either Certificate of Incorporation or Commencement of Business as Commencement of Business is not applicable to our organization. Explanation: Extract of Section 10A. Commencement of business etc. (1) A company incorporated after the commencement of the Companies (Amendment) Ordinance, 2018 and having a share capital shall not commence any business or exercise any borrowing powers unless— (a) a declaration is filed by a director within a period of one hundred and eighty days of the date of incorporation of the company in such form and verified in such manner as may be prescribed, with the Registrar that every subscriber to the memorandum has paid the value of the shares agreed to be taken by him on the date of making of such declaration; and (b) The company has filed with the Registrar a verification of its registered office as provided in sub-section (2) of section 12. (2) If any default is made in complying with the requirements of this section, the company shall be liable to a penalty of fifty thousand rupees and every officer who is in default shall be liable to a penalty of one thousand rupees for each day during which such default continues but not exceeding an amount	No change
40	23	3.3 Eligibility Criteria	22. Bidder should have deployed Soundbox with QR codes at least in one Nationalized Bank/ Scheduled Commercial Bank with trouble free operations.	Request the Bank to ammend this clause as "Bidder should have capability to deploy Soundbox with QR codes."	No change
41	27	3.4 Consortium	No Consortium is allowed.	Request the Bank to allow consortium for supply of Sound Box.	No change
42		General Query	General Query	Request the Bank to extend the Bid submission date by 20 days from the date of publishing the pre-bid queries.	Please refer notice on Bank's website/ GeM portal for update regarding last date of submission of the bids
43	3.3 Eligibility Criteria	23	Bidder should have deployed Soundbox with QR codes at least in one Nationalized Bank/ Scheduled Commercial Bank with trouble free operations.	We request for modification in the clause : Bidder should have deployed Soundbox with QR codes at least in one Nationalized Bank/ Scheduled Commercial Bank or Private Bank or Co-operative Bank or Direct Merchant or Private Large Organization with trouble free operations.	Refer SI no 40.

44	3.35 Proposed Technical Evaluation: (Sr. no.1	41	Bidders experience in implementing Soundbox with QR solution for last 3 years in large organizations a) in Public Sector Banks/ Scheduled Commercial Banks other than RRBs (10 Marks for each) b) in RRBs/ Cooperative Banks (5 Marks for each)	We request for modification in the clause : Bidders experience in implementing Soundbox with QR solution for last 3 years in large organizations a) in Public Sector Banks/ Scheduled Commercial Banks/Private Bank or Co-operative or Direct Merchant or Private Large Organization other than RRBs (10 Marks for each) b) in RRBs/ Cooperative Banks (5 Marks for each)	No change
45	3.3 Eligibility Criteria	24	The bidder should have profit (after tax) in at least one financial years out of last three financial years (2021-22, 2022-23, 2023-24)	We are a startup hence please remove profitability clause.	Kindly refer corrigendum uploaded on Bank's website and GeM portal.
46	7	General	Last Date and Time for receipt of Bids (Commercial & Technical): 30/11/2024- 03:00 PM	We kindly request bank to extend the bid submission deadline by atleast 20 to 25 days from the current submission date, as we need time to incorporate the changes suggested in the pre-bid response, also analyse requirement with OEM. Additionally, there are dependencies on certain documents from the statutory auditor.	Refer SI no 42.
47	22	3.3 Eligibility Criteria	The bidders should have positive net worth in the last three financial years i.e. 2021-22, 2022-23 & 2023-24 as per audited financial statements.	Requesting bank to modify this clause to - The bidders should have positive net worth in the any two years from last three financial years i.e. 2021-22, 2022-23 & 2023-24 as per audited financial statements.	No change
48	22	3.3 Eligibility Criteria	Bidder should have deployed Soundbox with QR codes at least in one Nationalized Bank/ Scheduled Commercial Bank with trouble free operations.	We request the bank to consider the experience of either the principal bidder or the OEM partner for this clause. The clause may be modified as follows: "The bidder or OEM partner should have successfully deployed Soundbox or Merchant Onboarding Solution (Static and Dynamic QR generation capability) with QR codes in at least one Nationalized Bank or Scheduled Commercial Bank, ensuring trouble-free operations."	No change
49	28	3.4 Consortium	No Consortium is allowed.	Considering the wide scope of the RFP, we kindly request the bank to allow consortium participation. This would enable bidders to leverage specialized expertise, ensuring efficient and high-quality delivery of all requirements outlined in the RFP.	No change

50	41	3.35 Proposed Technical Evaluation: (1)	<p>Bidders experience in implementing Soundbox with QR solution for last 3 years in large organizations</p> <p>a) in Public Sector Banks/ Scheduled Commercial Banks other than RRBs (10 Marks for each)</p> <p>b) in RRBs/ Cooperative Banks (5 Marks for each)</p>	<p>We request the bank to consider the experience of either the principal bidder or the OEM partner for the evaluation of the bid</p> <p>Modify this clause to:</p> <p>Bidders or OEM partner experience in implementing Soundbox or merchant onboarding solution (Static and Dynamic QR generation capability) with QR solution for last 3 years in large organizations</p> <p>a) in Public Sector Banks/ Scheduled Commercial Banks other than RRBs (10 Marks for each)</p> <p>b) in RRBs/ Cooperative Banks (5 Marks for each)</p>	No change
51	41	3.35 Proposed Technical Evaluation: (2)	<p>Bidder Company's capability/ strength and Ability & experience of the proposed Engagement Team handling Soundbox with QR project</p> <p>a) transaction processing (greater than or equal to) \geq 6 crore in a year</p> <p>b) transaction processing greater than 5 crore and less than 6 crore in a year</p> <p>c) transaction processing between 4 crore to 5 crore in a year</p>	<p>We request the bank to consider the experience of either the principal bidder or the OEM partner for the evaluation of the bid:</p> <p>Modify this clause to-</p> <p>Bidder Company's or OEM Partner capability/ strength and Ability & experience of the proposed Engagement Team handling Soundbox or Merchant Onboarding Solution with QR project</p> <p>a) transaction processing (greater than or equal to) \geq 6 crore in a year</p> <p>b) transaction processing greater than 5 crore and less than 6 crore in a year</p> <p>c) transaction processing between 4 crore to 5 crore in a year</p>	No change

52	41	3.35 Proposed Technical Evaluation: (3)	<p>Soundbox with QR product technical strength and functional capabilities</p> <p>Proportionate marks for no of Soundbox deployed and operational at present: Above 1 lakh- 15 marks Above 75 thousand to 1 Lakh- 10 marks Above 50 thousand to 75 thousand- 8 marks Above 30 thousand to 50 thousand- 6 marks Above 15 thousand to 30 thousand- 4 marks</p>	<p>We request the bank to consider the experience of either the principal bidder or the OEM partner for the evaluation of the bid.</p> <p>Modify this clause to-</p> <p>Soundbox or Merchant Onboarding Solution (Static and Dynamic QR generation capability) with QR product technical strength and functional capabilities</p> <p>Proportionate marks for no of Soundbox deployed and operational at present: Above 1 lakh- 15 marks Above 75 thousand to 1 Lakh- 10 marks Above 50 thousand to 75 thousand- 8 marks Above 30 thousand to 50 thousand- 6 marks Above 15 thousand to 30 thousand- 4 marks</p>	No change
53	41	3.35 Proposed Technical Evaluation: (3)	<p>Battery Backup of Soundbox with QR code: More than 4 days- 3 marks Above 2 days to 4 days- 2 marks above 24 hours to 2 days -1 marks</p>	<p>We request the bank to consider the experience of either the principal bidder or the OEM partner for the evaluation of the bid</p>	No change
54	41	3.35 Proposed Technical Evaluation: (3)	<p>Major Regional Language Support in addition to Hindi and English: More than 10 – 2 marks, 6 to 10- 1 marks</p>	<p>We request the bank to consider the experience of either the principal bidder or the OEM partner for the evaluation of the bid</p>	No change
55	41	3.35 Proposed Technical Evaluation.	General Query	<p>We request the bank to consider including the technical Software solution for the generation of the static and dyanamic QR in the evaluation criteria. The technical evaluation should assign appropriate weightage (70%) to the overall solution software proposed, covering all requirements outlined in the RFP, rather than focusing solely on the Soundbox. Soundbox is a small component of the requirement</p>	No change
56	10	2. Objective	<p>Para-7: Bank will enter into a Rate Contract for a period of 01 (One) year from the go live date or 4 months after the issuance of LOI/ PO whichever is earlier . This may further be extended for four terms of one year each based on the satisfactory performance of bidder and at Bank's sole discretion on same rates & terms and conditions for devices deployed during the year. After each year, Reverse auction will be conducted for empanelled vendors for price discovery and accordingly L1, L2 and L3 shall be identified</p>	<p>Will a reverse auction be conducted after each year among all technically qualified bidders, or only between the L1, L2, and L3 bidders? Please confirm.</p>	Only L1, L2 and L3.

57	11	Budgets allocated by MEITY, GOI:	Para-2: Bidder(s) should maintain a proper and dedicated set-up including sales office, support office, depot with adequate stock of QR code (sticker/ standee/ sound box) in the North-East and J&K Region so as to cater to the local area needs and achieve GOI targets	Are there any specific requirements for the sales and support office? Please clarify.	No change
58	12	3. 2 SCOPE OF WORK	3.The Bidder has to deploy the Soundbox at its own cost in Opex Model and maintain them and setup merchant help desk, consumables, enrolment of Merchants, personal visits to merchants/ spot verification, documents collection & verification, field services, providing MIS including rent recovery report from system, Dash Board or Online Portal etc	What type of consumables are included in the scope?	No change
59	14	3. 2 SCOPE OF WORK	27. Bidder to provide MSF/ Rental concession trigger mechanism to set the parameters defined by Bank for giving concessions and to send trigger to merchants/ bank through SMS and email.	Will the bank provide its SMS and email gateway, or does the bidder need to provision them? Please confirm.	Vendor to provide.
60	14	3. 2 SCOPE OF WORK	28 (c). Thereafter, bidder should ensure complete migration of the existing soundbox with QR codes available with merchants within a maximum period of one month. Thus, the bidder shall complete the migration of merchants from existing system to a new system within a maximum span of 1 month from the date of issuance of LOI/ PO from the Bank.	Please provide the details of the locations where the existing soundboxes are deployed.	No change.
61	14	3. 2 SCOPE OF WORK	28 (d). Any delay over & above the stipulated period of 1 month will attract penalty of ₹ 10,000/- (Rs. Ten thousand) per week or a part thereof for a period of next 8 weeks. If the bidder fails to migrate the entire soundbox with QR codes to its own new set-up within this total period (1 months + 8 weeks with penalty), Bank reserves the right to terminate the contract with the bidder. In this case, Bank also reserves the right to forfeit the proceeds of Performance Bank Guarantee and also, initiate suitable action to black-list the bidder. Besides, the Bank, at its discretion, may also offer the work order to the other bidder who shall submit the Implementation Plan (PERT Chart) with proper timelines within 1 week from issuing the Letter of Intent by the Bank.	Requesting the bank to extend the migration timeline from 1 month to 2 months and reduce the penalty from Rs. 10,000 per week to Rs. 1,000 per week.	No change.
62	48	4.6 Performance Bank Guarantee(PBG)	b)If the Performance bank Guarantee is not submitted within the time stipulated above, penalty at Rs. 10000/- Rs. Twenty Thousand only) for each completed calendar week of delay or part thereof will be deducted from the payment or from any other payments for the delay in submission of Security Deposit/ Bank Guarantee. The total penalty under this clause shall be restricted to maximum of Rs. 50000/- (Rs. Fifty Thousand Only). Contact may be terminated in case of non-submission of Performance Bank Guarantee	Please remove the penalty under this clause.	No change.

63	49	4.8 Penalty	<p>a)Penalties due to Delay in implementation</p> <p><input type="checkbox"/>If the proposed solution is delayed beyond the implementation schedule (section 3.28), a penalty of 1% of contract value will be levied for every week of delay or part thereof, to a maximum of 10%.</p> <p><input type="checkbox"/>If the penalty exceeds 10%, Bank reserves the right to cancel the entire order and may initiate additional appropriate steps.</p> <p><input type="checkbox"/>If the vendor fails in providing the services as per the terms and requirements specified in this RFP, the Bank will charge liquidated damages equivalent to the points accrued (in Rupee terms) from the date of commencement to the date such penalty is levied.</p> <p>b)Penalty due to delay in Services: Transactions has to be made live within the specified time frame 08 weeks of Purchase Order, failing which Bank will levy a penalty of 1% of the Contract Value for every week (One week = 7 days) or part thereof of delay, capped to Max of 10% of contract Value.</p> <p>In case the vendor exceeds delay for item above, Bank reserves the right to cancel the Purchase Order, terminate the contract, invoke the Performance Bank Guarantee and blacklist the vendor. Bank, at its sole discretion, may exercise any or all of the options against the Vendor, in such circumstances.</p> <p>c)Penalty Due to downtime: The Bank expects Uptime requirement of Soundbox with QR Solution as 99.5% for the complete solution on quarterly basis.</p> <p>d)Penalty due to declined/ failed transaction on account of technical error: The Bank expects that there should be no more than 1% declined/</p>	Requesting the bank that the total penalty should not exceed 5% of the contract value.	No change.
64	51	4.10 Prices	<p>a)The Price quoted shall be inclusive of import duties and excise duties, if any. Price shall be inclusive of applicable taxes like, GST, local taxes, if any</p>	Requesting the bank to accept the price exclusive of GST	No change.
65	51	4.10 Prices	<p>d)Applicable taxes will be paid at actual to the maximum of taxes indicated in the Commercial Bid. If there is any delay in delivery of the solution ordered on account of the Bidder, then any increase in tax rate has to be borne by the bidder. However if any decrease in the tax rates, then the taxes at actual will be paid.</p>	Requesting the bank to pay the taxes at actuals.	No change.
66	87	Format 6.3 BOM	Note Bullet Point-3: Onsite resource if required by Bank shall be from 10:00 AM to 6:00 PM	Please specify the number of onsite resources required by the bank.	Refer to clause 3.2 (Point No 21) of RFP document.
67	9	2. Objective	<p>In addition to this, the Bidder should have the capability to provide the requisite infrastructure/ software/ application and its integration as per the specifications for procurement projects of State/ Central Governments at no extra cost to Bank.</p>	<p>Please clarify the scope of replicating the infrastructure/software/application in Bank's projects.</p> <p>The RFP mentions that it should come at no extra cost. However, different bank projects may have different architecture and process flow which may require substantial technical build.</p>	No change.

68	10	2. Objective	Bank may select one or more Bidder in addition to L1 and allocate work to it provided it is ready to match quotes of L1. Bank reserves its right to distribute work orders placed from time to time requirement between L1, L2 and L3 in the ratio of approximately “50:30:20” of the total business. Bank may appoint dedicated vendor having major presence and strength in West, South, East or North East region only amongst the selected bidders.	While Bank may select more than one bidder L1, L2, L3. The allocation of work is specified as 50:30:20. Please clarify if this would remain as is or there is scope of allocation change basis any other circumstances.	No change.
69	10	2. Objective	Bank will enter into a Rate Contract for a period of 01 (One) year from the go live date or 4 months after the issuance of LOI/ PO whichever is earlier. This may further be extended for four terms of one year each based on the satisfactory performance of bidder and at Bank’s sole discretion on same rates & terms and conditions for devices deployed during the year. After each year, Reverse auction will be conducted for empanelled vendors for price discovery and accordingly L1, L2 and L3 shall be identified.	In case of a reverse auction every year. The L1, L2, L3 identified at the start of the Project shall reshuffle to form 'New' L1, L2, L3 ? Or new bidders will be identified ?	Refer SI no 56.
70	10	2. Objective	Go live date will be the date by which implementation of deliverables. Bank may select max up to 2 Bidder in addition to L1 and allocate work to it provided they are ready to match quotes of L1. The orders will be placed from Central office as per the actual requirement of the Bank in phases during the rate contract period. The bidder need to integrate with Bank’s systems viz CBS, middleware, Switch, Omni channel etc.	Go Live date is defined as the date by which deliverables are implemented. Please clarify are these deliverables referred here as purely technical ? i.e. system, app, integations etc. and do not mean any operational deliverable ?	Operational. Deployment of Soundbox with proper functioning.
71	10	2. Objective	The number of bidders finally empaneled will be the sole discretion of the Bank. We currently have around 15 lakh UPI QR codes deployed by existing service providers. After selection of new service providers, the migration of existing QR codes may required to be done by new vendor(s) as per Bank’s discretion.	RFP talks about 15 Lakh QR deployments. Are these QR only deployments in scope ? Or are these in scope for upgrade to Soundbox and QR deployments ?	Only QR generation if Bank requires the same.
72	10	2. Objective	Estimates are tentative with no minimum quantity guarantee and may vary as per Bank’s requirement. Further, an additional order of 25% per year in excess of estimates may be given as per Bank’s requirement.	RFP Talks about no minimum guarantee, we should ask the bank to keep minimum implementation count per year.	No change
73	10	2. Objective	Government through MeitY allocates the merchant acquiring budgets to Banks with special focus and thrust on penetration of digital payments in rural areas and North-Eastern and J&K region. MeitY has assigned an ambitious budget for FY 2022-23 wherein 70 % of total budget is given to merchant deployment in Rural areas (i.e., Tier III and below) and 30 % in North East and J&K region. In addition to this, Banks have to maintain at least 50% of their total merchant base active in urban areas (Tier I and Tier II). Keeping in view the spirit of Government, Bank intends to select Bidder with a strong acquiring presence in Rural, North East and J&K regions.	The RFP indicated to 70% business coming from Tier III and below. 30% from JK and NE. Is it really the case ? Please clarify.	Please refer MeitY Guidelines.

74	10	2. Objective	Government through MeitY allocates the merchant acquiring budgets to Banks with special focus and thrust on penetration of digital payments in rural areas and North-Eastern and J&K region. MeitY has assigned an ambitious budget for FY 2022-23 wherein 70 % of total budget is given to merchant deployment in Rural areas (i.e., Tier III and below) and 30 % in North East and J&K region. In addition to this, Banks have to maintain at least 50% of their total merchant base active in urban areas (Tier I and Tier II). Keeping in view the spirit of Government, Bank intends to select Bidder with a strong acquiring presence in Rural, North East and J&K regions.	Bank intends to select bidders with a strong acquiring presence in Rural, North East & JK. Clarity needed on how the bank shall assess this ? What are the criteria.	Bank will share the required parameters.
75	17	3. 2 SCOPE OF WORK:	Development, maintenance, customization, integration with other apps and periodical up-gradation of QR merchant application software, at no extra cost to the Bank.	Development, maintenance, customization, integration with other apps and periodical up-gradation of QR merchant application software, at no extra cost to the Bank. This scope is not limited and hence can include significant development.	No change.
76	19	3. 2 SCOPE OF WORK:	(iv) Bidder should provide Dashboard facility to the Bank (at Branch/ Region/ Zone/ Central Office) for Soundbox with QR Codes. Bidder should provide proper Lead Tracking system with complete details of merchant such as lead status and cases of non-conversions. Bank should be able to download the PDF file pertaining to QR Codes. Bidder should provide the facility to upload/ share for requisite files/information in the Dashboard.	Row 2 - Attending Lead generated by Bank/Bidder/Customer. Document is not very clear about lead generation by the Bidder. On Point 75 it says that Bank will share the lead. Please clarify.	Bank user will feed the details in the portal provided for merchant onboarding.
77	-	-	General Query	We seek confirmation regarding the RFP clauses prohibiting sub-contracting and consortiums. In our case, we plan to work with OEMs for Soundbox hardware while managing all services and implementation directly. Would this approach be eligible? If yes, under which category would it fall?	No consortium is permitted.
78	12	3. 2 SCOPE OF WORK:	The Bank is inviting offers from Bidders, capable and experienced in providing end-to-end solutions for deployment of Soundbox with QR Code at merchant locations for payment through UPI on QR Code, acceptance of payments through all types of cards, issued in association with VISA, MasterCard, NPCI/ AMEX/ Diners Club etc by way of QR scan/ Tap & Pay etc by the Bidder at their own cost at various Merchant locations on PAN India basis.	Does the scope of work include the BQR Code with Soundbox?	Refer Serial No. 29
79	13	3. 2 SCOPE OF WORK:	The infrastructure/ software/ application developed as part of the agreement can be put to use in all offices of Central Bank of India including its Subsidiaries and Regional Rural Banks sponsored by the Bank at no extra cost to the Bank	Will the solution be hosted at the bidder's data center, given that the infrastructure will also be provided by the bidder?	Refer SI no 29.

80	13	3. 2 SCOPE OF WORK:	Bidder shall migrate all existing Soundbox with QR codes available with merchants from the existing service provider to its own set-up at no cost to the Bank. After migration, the finalized per terminal cost will be applicable to the migrated terminals also	Since the migration of the Soundbox is part of the scope, will all existing Soundbox providers support the same protocol for connection and voice playback?	Refer SI no 2.
81	13	3. 2 SCOPE OF WORK:	The service provider should provide value added services through QR codes and any other new feature which may be required in future at no extra cost to Bank.	What value-added services related to QR codes are offered by the service provider?	No change.
82	14	3. 2 SCOPE OF WORK:	Certification of acquiring host by schemes Mastercard, Visa, Rupay, AMEX, Diners Club, BBPS, other schemes etc. Bank will assist and acquire the BIN, any other cost such as certification etc will be borne by the Bidder.	Since the bidder will provide the MMA and VPA generation will occur through the bank switch, what is the purpose of certification for the acquiring host by bidder since it will be provided by Bank?	Refer SI no 4.
83	14	3. 2 SCOPE OF WORK:	Since the bidder will provide the MMA and VPA generation will occur through the bank switch, what is the purpose of certification for the acquiring host by bidder since it will be provided by Bank?	What periodic certifications are required for both hardware and software?	As and when any change/update/modification in specifications by way of notifications/guidelines from RBI/NPCI/Govt of India/any other regulatory/statutory body.
84	14	3. 2 SCOPE OF WORK:	Filtering the transactions through risk analysis and fraud monitoring tools in online and off line environment, setting up of risk parameters as per industry standards and periodic review of the same as per Bank's requirement.	Will the bidder deploy the Fraud and Risk Management system, meaning it will connect directly with the Bank's transaction switch?	Bidder to analyse the callback.
85	14	3. 2 SCOPE OF WORK:	Arrangement of network access connectors (NACs): Bank will not bear the cost of NAC. Bidder to ensure adequacy of bandwidth and provision for appropriate scalability of switching services, without any extra cost to Bank.	Will the bank provide connectivity to the Bank's UPI switch for generating the VPA through NPCI?	Bank will whitelist the IPs of the bidder. No cost will be borne by the Bank for connectivity from bidder to UPI switch or middleware/ CBS/ Omni channel of the Bank etc.
86	14	3.2.19	Periodical certification of the hardware, software and application as is considered necessary at the cost of the Bidder.	Please clarify which certifications are needed here?	Refer SI no 83.
87	15	3.2.29.(d)	Any delay over & above the stipulated period of 1 month will attract penalty of ₹ 10,000/- (Rs. Ten thousand) per week or a part thereof for a period of next 8 weeks. If the bidder fails to migrate the entire soundbox with QR codes to its own new set-up within this total period (1 months + 8 weeks with penalty), Bank reserves the right to terminate the contract with the bidder. In this case, Bank also reserves the right to forfeit the proceeds of Performance Bank Guarantee and also, initiate suitable action to black-list the bidder. Besides, the Bank, at its discretion, may also offer the work order to the other bidder who shall submit the Implementation Plan (PERT Chart) with proper timelines within 1 week from issuing the Letter of Intent by the Bank.	The bidder will require support and cooperation from the current soundbox vendor to proceed effectively. The bank should facilitate this collaboration. In the event of non-cooperation from the current vendor, the bidder should not be subjected to penalties resulting from such circumstances.	No change.

88	18	3.2.59	Bidder to provide instant voice confirmation along with facility of replaying last 5 transactions in Soundbox.	Bidder to provide instant voice confirmation along with facility of replaying last 5 transactions along with daily summary in Soundbox via button combination.	No change
89	18	3.2.61	Bidder to provide facility of fast charging, in-built charger and LED indicating battery level in Soundbox.	5V-1A is not applicable to fast charging. It is suggested to remove fast charging	No change
90	18	3.2.64	Bidder to provide free of cost replacement of soundbox in case of manufacturing defect, malfunctioning or any other issue not attributable to the merchant. In case of physical damage due to improper handling by the merchant within first year of installation, the Bank will pay 6 month rent as replacement cost. After completion of first year, the soundbox should be replaced free of cost even in case of physical damage.	Please provide clarity on this	Refer SI no 3.
91	23	3.3.22	Bidder should have deployed Soundbox with QR codes at least in one Nationalized Bank/ Scheduled Commercial Bank with trouble free operations.	Bidder/OEM experience to be considered	Refer SI no 40.
92	44	3.40.	The period of contract shall be for 5 (Five) years which may be renewed for further period, but shall not exceed more than 2 (two) years with mutual agreement based on the satisfactory performance of the bidder. Decision for renewal shall be at the sole discretion of the Bank.	The term of contract is 5 years and warranty required as per RFP is for 2 years. Please clarify does the bidder need to quote for additional 3 years or doesn't have to maintain the device after aforementioned 2 years.	Kindly refer Bill of Material (BOM) –Price Breakup Schedule: Point no 7 of the RFP.
93	49	4.8.(b)	The Bank expects Uptime requirement of Soundbox with QR Solution as 99.5% for the complete solution on quarterly basis.	The Bank expects Uptime requirement of Soundbox with QR Service availability as 99.5% for the complete Service availability on quarterly basis.	No change.
94	74,75	PART-5, Product Line-2	5G/4G Fall back 2G and WiFi	Query: Please clarify the use case of Wifi? Suggestion: Language: English, Hindi and Additional any 4 Regional Languages Display: 7 digit Segment LED Display (8-Digit): to support future changes in UPI limit from 1Lakh.	No change
95	76	PART-5, Product Line-2	EMV L1, L2, L3	13.56 MHz ISO/IEC 14443-2/18000-3 is the recommended standard for NFC	Recommended standard as applicable for NFC

96	77	PART-5, Product Line-2	<p>Service Levels - Uptime percentage - No. of successful notifications divided by No. of successful transactions calculated on a quarterly basis at the end of each quarter.</p> <p>No. of Notifications - Successful number of Voice Notifications generated through the supplied Sound Box device against every successful transaction [One Voice Notification per successful transaction].</p>	<p>The device uptime percentage, as calculated by the given formula, cannot provide accurate results due to its high dependency on user behavior, such as switch-on/off times and battery charging habits. Additionally, factors like device handling further affect uptime, making it inconsistent across use cases. It is therefore recommended to measure only the server uptime percentage, as it remains a more reliable and controlled metric for performance evaluation of server availability.</p>	No change
97	10	2) objective	<p>Bank will enter into a Rate Contract for a period of 01 (One) year from the go live date or 4 months after the issuance of LOI/ PO whichever is earlier. This may further be extended for four terms of one year each based on the satisfactory performance of bidder and at Bank's sole discretion on same rates & terms and conditions for devices deployed during the year. After each year, Reverse auction will be conducted for empanelled vendors for price discovery and accordingly L1, L2 and L3 shall be identified.</p>	<p>We requesting bank to remove the clause of 1 year Reverse auction because the Opex model the cost of sound will be recover in 2 or 3 year time.</p>	<p>The rate decided for every year shall continue for the next 5 years for devices deployed during the year (period of 12 months from the date of expiry of first year term and then same will follow for the subsequent years).</p>
98	10	2) objective	<p>In addition to this, the Bidder should have the capability to provide the requisite infrastructure/ software/ application and its integration as per the specifications for procurement projects of State/ Central Governments at no extra cost to Bank.</p>	<p>Does bank will provide the space in bank DC and DR to install the software and hardware for this solution ? if not, does bank is ready to provide the connectivity from bank switch and CBS, other outside the bank network ? Does cloud based deployment is ok for the bank ?</p>	<p>Cloud based deployment is ok however bidder to adhere to cloud policy and security requirements of the Bank and RBI/NPCI/Cert-IN and any other regulatory authority as mandated from time to time.</p>
99			<p>Estimated fresh requirement of QR codes & Sound Boxes is mentioned below:</p> <p>1. Sound Box with Static QR codes- OPEX Model- 40,000 units per year CAPEX Model- 5,000 units per year.</p> <p>2. Sound Box with Dynamic QR codes- OPEX Model- 10,000 units per year.</p>	<p>What is the existing Sound box installed in the bank ? Does replacement of existing soundbox is also requirement other than mentioned figured ? Please clarify.</p>	No change.
100	11	2) objective	<p>In addition to the requirement for CBOI, the selected bidder may also be required to supply, the equipment to Bank's subsidiaries, its sponsored RRBs and any of its existing or future subsidiaries/ entities or in case of merger with any other organization at the same rate and same terms and conditions as per Bank's requirement. Please note that any deviations mentioned in the bid will not be considered and evaluated by the Bank. Bank reserve the right to reject the bid, if bid is not submitted in proper format as per RFP.</p>	<p>Please specify the detail of RRBs and sound box requirement. Does RRBs separate switch/CBS intergation require ? If yes, please specify the switch and CBS use in each RRBs.</p>	No change

101	12	3.2) scope of work	1. The Bank is inviting offers from Bidders, capable and experienced in providing end-to-end solutions for deployment of Soundbox with QR Code at merchant locations for payment through UPI on QR Code, acceptance of payments through all types of cards, issued in association with VISA, MasterCard, NPCI/ AMEX/ Diners Club etc by way of QR scan/ Tap & Pay etc by the Bidder at their own cost at various Merchant locations on PAN India basis.	Does our bidder solution connect with bank UPI switch and bank CBS ? Please specify the detail of CBS and UPI switch vendors and intergation protocol use for the intergation. Does merchant onborading is bank responsibility ? If no, does bidder is provide the merchant onborading solution to the bank as part of the RFP requirement ?	Bidder solution to connect to UPI switch and Bank's CBS/ Middleware/ Omni channel etc as per Bank's requirement. Merchant onboarding solution is part of deployment of Soundbox with QR code.
102	13	3.2) scope of work	1. Bidder should provide flexible statement cycles for Soundbox with QR code transactions through Credit Card, Debit Card & UPI etc.	What is the expectation from the bank for flexible statement cycles ?	Transaction reports are to be provided based on callback response.
103	13	3.2) scope of work	To set up/ manage/ operate the Merchant Management Software thereby enabling the merchants for acceptance of payments through QR Code and other app. based & merchant payment acceptance solutions	Please specify the detail scope of merchant management software. Does its include merchant account opening and customer ID creation ?	No change
104	13	3.2) scope of work	16. Hosting of merchant management system (MMS) & its' hardware in secured environment. If it is outsourced, the security and data integrity to be ensured and it would be the responsibility of bidder. All the software including operating system of server being used should be enterprise versions/ licensed.	Does bank has ULA with oracle database ? If yes, can bank provide the oracle database third party software for proposed solution ?	Please refer 3.2 Point No. 16
105	13		1. Integration with Banks systems, PSP, Core Banking, Omni Channel etc. at no extra cost to the Bank.	Please confirm the integration with bank system include the intergation with bank Bharat QR switch and UPI switch of bank.	Refer to SI no 101.
106	41	<u>3.35 Proposed Technical Evaluation:</u>	Demonstration of proposed solution- Assessment will be based on presentation of the bidder about the proposed solution in conformity to specification and requirements of RFP : maximum mark 20	We request bank to give more weigthage for techial evaluation at least 35 mark instead of 20	No change
107	42	<u>3.35 Proposed Technical Evaluation:</u>	i. Bidders who succeed to score at least 70% marks shall qualify in Technical Evaluation.	We kindly request the bank to reconsider the scoring criteria for technical evaluation. We propose modifying the requirement to: "Bidders who achieve a minimum score of 60% in the Technical Evaluation will qualify, with the evaluation encompassing all aspects of the solution as outlined in the RFP." This approach ensures a fair assessment of all requirements and promotes balanced evaluation of bidders' capabilities.	No change
108	42	3.37 AWARD OF CONTRACT:	i. Bank will empanel the vendors for a period of Five years among participated and found qualified bidders in the RFP process. However, rates quoted in the Bids will be valid for one year only to decide successful bidder. The rates after every year shall be called from empanelled vendors as per Bank requirement and successful bidder will be decided through reverse auction process.	The bid will be valid at least 3 year instead of one year.	No change

109	17	point 55- 3. 2 SCOPE OF WORK:	Integration with CBS/ Switch/ Systems/ Omni Channel acquired by us/ to be acquired in future, without any extra cost to the Bank.	Can you please specify the intergation protocol and name bank CBS, Switch, UPI switch ?	API based integration, CBS: B@ncs, Switch: Tango, UPI: Infrasoftware
110	14	point 14, 3.2 scope of work	14. To provide complete transaction details, statement, disputes details etc. in the QR application app. The QR application should also have the capabilities to provide voice transaction notification on real time at no extra cost to the bank.	Can you please clarify the bank is looking for the complete IOS/Android application of merchant from the bidder ? If yes, please specify, android application or android and IOS application both.	iOS and Android both.
111	-	-		We request bank to consider all the supporting documents for the bid evaluation from either of the party i.e. OEM or the principal bidder	Only the bidder's eligibility will be considered.
112	88	<u>Format 6.3 BOM</u>	Bill of Material (BOM) –Price Breakup Schedule	We request the bank to consider including the technical software solution for generating static and dynamic QR codes as a separate line item in the commercial evaluation criteria. This ensures a clear distinction from the Soundbox hardware, as bundling these costs together could significantly inflate the overall price. A separate consideration will enable a more balanced and fair evaluation.	No change
113	Page 22 of 118	3.3 Eligibility Criteria	9. Bidder's infrastructure, systems / application and procedures must have valid ISO 9001, ISO 27001, PCI-DSS and PA-DSS compliant certificates as per requirements of the card scheme and regulators.	We request Bank to relax from the certifications with a declaration for submitting the same within 30 days from the date of LOI.	No change.
114	Page 23 of 118	3.3 Eligibility Criteria	22. Bidder should have deployed Soundbox with QR codes at least in one Nationalized Bank/ Scheduled Commercial Bank with trouble free operations.	We request Bank to consider and make it as " 22. Bidder should have deployed Soundbox with QR codes at least in one Nationalized Bank / Scheduled Commercial Bank / Financial institutions, with trouble free operations. "	No change.
115	Page 41 & 42 of 118	3.34 Technical Evaluation	3.35 Proposed Technical Evaluation: Maximum Technical Proposal Bid Evaluation Score: 100 ; i. Bidders who succeed to score at least 70% marks shall qualify in Technical Evaluation.	We request Bank to consider all the eligibility qualified bidders with respect to their 'Technology and services' capabilities during the technical evaluation that are desired for getting empanelled with bank, irrespective of giving importance & weightage to their earlier experience of supplies in numbers. Request to consider only the hardware standards in point 3 and Point 4 for the technical evaluation so as to have more participants having with technically capable are will get qualified, irrespective of weightage to their earlier sold numbers as the sound box market is an open market with all kind of different hardware variants.	No change.

116	Page 74 of 118	PART 5: Technical and Functional Requirements (TFS)	a) Sound Box with QR code Without Display	We request to consider as Memory: " 16 MB ROM + 8 MB Flash (Minimum)" ; Connectivity/Communication: "4G / 4G Fall back 2G / Wi-Fi " ; Adapter Power supply: " As per Indian Standards"	No change
117	Page 74 & 75 of 118	PART 5: Technical and Functional Requirements (TFS)	b) Sound Box with QR code With Display	We request to consider as Memory: " 16 MB ROM + 8 MB Flash (Minimum)" ; Connectivity/Communication: "4G / 4G Fall back 2G / Wi-Fi " ; Adapter Power supply: " As per Indian Standards"	No change
118	Page 75 & 76 of 118	PART 5: Technical and Functional Requirements (TFS)	Product Line 2 - Sound Box with QR code With NFC and Dynamic QR	We request to consider as Memory: " 16 MB ROM + 8 MB Flash (Minimum)" ; Display: " 7 digit Segment LED Display (6-Digit) with 128 x 96 Lattice LCD, Black and white with Backlight 6-Digit Display supporting dynamic QR display " ; Adapter Power supply: " As per Indian Standards" Keys: " 1 x Power Key, 2 x Volume (+/-), 1 x Menu Key "	No change
119			General	Please permit us to add and ask if any additional queries during the scheduled Prebid meeting at Bank on 25/11/2024- 03:00 PM.	Pre bid meeting allowed the same.
120	28	3.4	No Consortium is allowed.	Please Confirm if Consortium is allowed as in Clause No. 3.3.2 it says its Allowed and at Clause 3.4 it says Consortium is not allowed.	This is in reference to clause 3.3.2. RESTRICTION OF BIDDERS FROM COUNTRIES SHARING LAND BORDERS WITH INDIA
121	41	3.35.1	Bidders experience in implementing Soundbox with QR solution for last 3 years in large organizations	Is international Experience for Installation of QR and Soundbox acceptable .	International experience is not acceptable.
122	41	3.35.1	Bidders experience in implementing Soundbox with QR solution for last 3 years in large organizations	In our case We have provided the Software to our Partner in X Country and They have installed the Soundbox and QR in that Country and all the Agreements of Banks and FII's are with our partner and we want to participate in this BID with our Partner under consortium.	Refer clause 3.4 of the RFP.
123	74	Part 5 (a)	Support TTS & Recorded Audio, wav & mp3	What languages are being used for voice notifications, and will the bank provide all the audio files for specific languages?	Hindi, English and major regional languages. Marks are awarded in technical evaluation for support to languages. Vendor to prepare audio file as per Bank's requirement.

124	14	3.2.20	Merchant training on an on-going basis on Bidder's cost. Requirement of training to be assessed and same should be provided as and when required.	How will the bidder assess the ongoing training requirements for merchants, and what is the process for providing training on a regular basis as needed?	Ongoing training in respect to operation of the Soundbox with QR terminal and application.
125	9	3.2.3	The Bidder has to deploy the Soundbox at its own cost in Opex Model and maintain them and setup merchant help desk, consumables, enrolment of Merchants, personal visits to merchants/ spot verification,	What kind of personal visits to merchants or spot verification is expected, and how frequently will these be required?	For deployment and troubleshooting of the Soundbox with QR device.
126	13	3.2.6	Bidder to provide pre-printed QR codes with Soundbox at merchant locations.	What are the expected design specifications or format for the pre-printed QR codes that the bidder will provide? Will the Bank dictate the branding or layout requirements?	NPCI branding guidelines.
127	14	3.2.19	Periodical certification of the hardware, software and application as is considered necessary at the cost of the Bidder	How often will the hardware, software, and application require certification, and what will this process involve? Will the bidder manage any necessary updates or recertifications without additional cost to the Bank?	Refer SI no 83.
128	18	3.2.62	Bidder to provide Soundbox with in-built pre-installed SIM and/ or Wifi connectivity facility.	Is there a SIM network provider with wide area coverage recommended by the bank?	No preference to any network. Bidder to choose the best connectivity SIM network provider available in the geographical area.
129	21	3.3	7	It is mentioned in the RFP that The bidder should have minimum annual turnover of 10 crores in the last 3 financial years. Please clarify that do bidder need to have above turnover in each of the three financial year or in any of the three FY.	Bidder to have minimum annual turnover of ₹ 10 crore in each financial year.
130	9	2) Objective	Bank will enter into a Rate Contract for a period of 01 (One) year from the go live date or 4 months after the issuance of LOI/ PO whichever is earlier. This may further be extended for four terms of one year each based on the satisfactory performance of bidder and at Bank's sole discretion on same rates & terms and conditions for devices deployed during the year. After each year, Reverse auction will be conducted for empanelled vendors for price discovery and accordingly L1, L2 and L3 shall be identified.	Single year term with ORA at the end of each year defeats the objective of drawing most competitive quotes as applicants will not be sure of amortizing the prices beyond 1 year with certainty. It is suggested that a single term of 5 years be given.	Refer SI no 97.
131	10	2) Objective	Estimated fresh requirement of QR codes & Sound Boxes is mentioned below : 1) Sound Box with static QR codes - OPEX Model - 40,000 units per year, CAPEX model - 5,000 units per year 2) SoundBox with Dynamic QR codes -OPEX model- 10,000 units per year 3) Sound Box with QR codes with Tap and Pay with Pin pad- OPEX Model- 500 units per year	1) Soundbox with DQR will also have a Pin pad - Kindly clarify 2) Sound Box with Tap & Pay- Is the requirement with DQR or SQR ? Also is the card dip feature not required in this ? Kindly clarify	1. Yes 2. Sound Box with Tap & Pay: SQR. Card dip feature not required.

132	13	18	Certification of acquiring host by schemes Mastercard, Visa, Rupay, AMEX, Diners Club, BBPS, other schemes etc. Bank will assist and acquire the BIN, any other cost such as certification etc will be borne by the Bidder.	Will the Tap & Pay Soundbox have to necessarily work on CBOI's BIN ? Kindly clarify	Yes.
133	18	64	Bidder to provide free of cost replacement of soundbox in case of manufacturing defect, malfunctioning or any other issue not attributable to the merchant. In case of physical damage due to improper handling by the merchant within first year of installation, the Bank will pay 6 month rent as replacement cost. After completion of first year, the soundbox should be replaced free of cost even in case of physical damage.	Request that the recovery for lost and damaged devices be allowed basis WDV in case the same been damaged due mishandling by the merchant	Refer SI no 3.
134	19	67 (viii) (ii)	Have Card payment application PA-DSS Compliant.	PA-DSS not relevant as any third party solutions will not be used here. Request that this clause be removed.	PA-DSS should be read as PA-SSF and where ever applicable.
135	19	68	Bidder must have 1 dedicated Project Manager/ Relationship manager/ Sales representative mapped with each Zone of the Bank. Currently, our bank has 13 Zones. These dedicated officials will be responsible for and will cover 90 Regional Offices under these Zones.	1 dedicated manager per zone is not required as it will bring in cost inefficiencies without any additional service level benefit. Bank should ask for Service Level deliveries instead of Manpower Level.	The mapping is required for each zone as SPOC. There is no need to place SPOC at Zonal level.
136	21	3.3 (3)	Certificate from Statutory Auditor or cost auditor of the company or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content, on their letter head with Registration Number and seal, countersigned by bidder and OEM (see point no-3.3.1)- in Format 6.20 and in Format 6.21 (self-certification)	Certificate from practicing Chartered Accountant should be allowed for companies	No Change
137	22	3.3 (9)	Bidder's infrastructure, systems/ application and procedures must have valid ISO 9001, ISO 27001, PCI-DSS and PA-DSS compliant certificates as per requirements of the card scheme and regulators.	PA-DSS is required as we do not have any dependency on any third party payment application, hence request removal	PA-DSS should be read as PA-SSF and where ever applicable. Rest no change.
138	23	3.3 (24)	The bidder should have profit (after tax) in at least one financial years out of last three financial years (2021-22, 2022-23, 2023-24)	Net worth positive clause already exists hence request that this clause be removed as capital expenditure on tech advancements is heavy.	No Change
139	25	III (A) (c)	"Class-II local supplier" will not get purchase preference in any procurement, undertaken by bank.	Margin of purchase preference not extended to Class-II local suppliers will deprive the bank access of robust quality Soundbox technology & infrastructure at competitive rates	No change.
140	41	3.35 (3)	Battery Backup of Soundbox with QR code: More than 4 days - 3 marks Above 2 to 4 days - 2 marks Above 24 hrs to 2 days - 1 mark	Pls clarify the density of transactions as battery backup majorly depends on that	Battery backup stands for Standby time.

141	42	3.37 (i)	i. Bank will empanel the vendors for a period of Five years among participated and found qualified bidders in the RFP process. However, rates quoted in the Bids will be valid for one year only to decide successful bidder. The rates after every year shall be called from empanelled vendors as per Bank requirement and successful bidder will be decided through reverse auction process.	Will bank empanel L1, L2 & L3 bidders only ? A Rate Contract RFP never entails Commercial bid as the objective is completely different. The one year format is also quite impractical as time taken for certification each year by a new vendor has not been kept in mind. Also this will bring cost inefficiencies. Suggest that a single term of 5 years be awarded to the lowest bidders.	Refer SI no 56.
142	43	3.39	Setup and implementation with the Bank's host/ card schemes (including all necessary testing/ sign offs, production movement, including Bank, Bank's vendor and third party dependencies, etc.) should be completed within 6 weeks from the date of Purchase Order.	This has to be read in conjunction to Point no.3 in this list. If the Soundbox devices have to work on Bank's BIN then this 6 week timeline is impractical as network certification can take upto 6 months approx. Pls clarify.	The certification timeline will be extended in case of Bank's BIN integration and certification.
143	49	4.8 (d)	Penalty due to declined/ failed transaction on account of technical error: The Bank expects that there should be no more than 1% declined/ failed transactions on account of Technical Error at ACS end. In case this is not maintained, there shall be a penalty of 1% cost of quarterly billing on every 1% of transactions (or part thereof) of failed transactions over and above the expected threshold of 1% failed transactions.	Failed transactions due to callback issue on Bank's VPA handle and any technical error out of bounds of the Service Provider should not be included in this penalty.	Refer SL no 37.
144	10	Objective 2	We currently have around 15 lakh UPI QR codes deployed by existing service providers. After selection of new service providers, the migration of existing QR codes may required to be done by new vendor(s) as per Bank's discretion.	Is CBI looking to replace all 15L existing QRs by new vendor? Please share detailed scope	No. The primary scope of this RFP will be deployment of Soundbox with QR code and related services/deliverables as per Scope of Work. Bank may utilized bidder's services for QR code generation, if required by the Bank. Refer Point 15 of Clause 3.2 Scope of Work for the complete details.
145	10	Objective 2	1. Sound Box with Static QR codes- OPEX Model- 40,000 units per year CAPEX Model- 5,000 units per year. 2. Sound Box with Dynamic QR codes- OPEX Model- 10,000 units per year. 3. Sound Box with QR codes with Tap and Pay with Pin pad- OPEX Model- 500 units per year	Out of the list, can we quote for one of the 3 sound box options?	Refer SL no 7.
146	12	3	The Bidder has to deploy the Soundbox at its own cost in Opex Model and maintain them and setup merchant help desk	Which are the major states to deploy the SB? Can we get the list of States / cities?	PAN India deployment.
147	13	8	Bidder to provide the Sound box with multiple languages that covers Hindi, English andmajor Regional languages and facility to change language with a click.	The language change to be done on hardware level or through application?	Both.

148	13	13	To develop, customize and periodical up-gradation of QR application software, from time to time, as per requirement of the Bank and in compliance to the guidelines issued by the Government of India, Regulatory authorities viz. RBI, DFS, MEITY, etc. and Scheme Fees viz. VISA/MasterCard/RUPAY etc., without any extra cost to Bank.	Scope of application customization / development to be defined before sign off & commercial submissions	No change.
149	15	29.D	d. Any delay over & above the stipulated period of 1 month will attract penalty of ₹ 10,000/- (Rs. Ten thousand) per week or a part thereof for a period of next 8 weeks. If	Can CBI provide exemption for this point?	No change.
150	15	30	Online portal and mobile app must be there for all merchants to manage their profile, raise complaints through app, download statements and to track their transactions online. Mobile application must be available in both Android and iOS or any other platforms that may be developed in the future.	What is approx count of merchants?	As specified in estimated projections
151	21	3.3/7	The bidder should have minimum annual turnover of ₹ 10 crores in the last 3 financial years i.e. 2021-22, 2022-23 & 2023-24 from the business from Indian operations. - Audited Financial statements to be submitted. Additional Support Letter from CA to be submitted.	Can it be reduced to ₹ 5 crores	No change.
152	22	3.3/7	The bidders should have positive net worth in the last three financial years i.e. 2021-22, 2022-23 & 2023-24 as per audited financial statements. - Audited Financial statements to be submitted. CA Certificate certifying the turnover and net worth	Can there be relaxation on this criteria?	No change.
153	23	21	Bidder should have in-house capabilities to develop, modify the software application and customize it to suit Bank's requirement Self-certification	Can this be taken care with help of partner?	No change.
154	23	22	Bidder should have deployed Soundbox with QR codes at least in one Nationalized Bank/ Scheduled Commercial Bank with trouble free operations.	Can we consider the deployments done by the consortium?	No change.
155	23	23	Capability to provide all the services required as per scope of work	Is there consortium benefit taken with the partner to comply?	No change.
156	28	3.4	Consortium No Consortium is allowed.	Can we get exemption on this point to bid along with partner?	No change.
157	44	3.4	Period of Contract - The period of contract shall be for 5 (Five) years which may be renewed for further period, but shall not exceed more than 2 (two) years with mutual agreement based on the satisfactory performance of the bidder. Decision for renewal shall be at the sole discretion of the Bank.	Hardware will be the same for entire contract period?	Bank has mentioned minimum technical specification requirements. Bidder may offer higher configuration. Vendor may change the device with the same or higher configuration during the contract period at no extra cost to the Bank.
158	74	Part 5 / A	Connectivity/ Communication - 5G/4G Fall back 2G and WiFi	Is Wi-Fi feature mandatory? Or we can propose only 4G / 4G fallback 2G sound boxes?	No change.

159	19	3.2 Scope of Work	Have Card payment application PA-DSS Compliant.	SSF replaced PA-DSS in 2022. Kindly consider to submit SSF in place of PA-DSS.	PA-DSS should be read as PA-SSF and where ever applicable.
160	19	3.2 Scope of Work	Installation of QR code/Soundbox/Standee	Kindly confirm if this includes deployment from the order date to reaching the merchant location	It will be order date. It is further clarified that this TAT will be starting from next working day of lead generation.