

Response to Pre- Bid queries of RFP of Central Bank of India - RFP/2024-25/05					
S.No	Page No.	Clause No.	Description	Query details	Response
1	64	Annexure 2, Eligibility Criteria	The Bidder should have experience of providing end to end solution for Merchant Acquiring through POS to at least one Nationalised Bank/ Scheduled Commercial Bank (other than Co-operative Bank) for more than 2 years in India & should be maintaining at least 15000 physical PoS terminals.	Kindly request Bank to include Payments Bank in the list	No change
2	87	Annexure 10, Technical Parameters	5G/4G/GPRS/Wi-Fi Terminals (with Charge Slips Printing)	Kindly provide the terminal specifications for the devices	Existing Installed base of POS terminals, being managed by the Bidder for scoring
3	87	Annexure 10, Technical Parameters	5G/4G/GPRS/Wi-Fi Terminals (with Charge Slips Printing)	Kindly confirm if Printer Roll will be provided by Bidder ?	Yes.
4	25	3.13 , Responsibilities	Certification of Bank's BIN on switch of Bidder by VISA, MasterCard and RUPAY, etc.	Will the Bank bear the BIN procurement cost and associated charges ?	Please refer RFP Clause 3.6 (iv)
5	68	Annexure 2, Eligibility Criteria	Bidder should have capability to provide special treatment on the basis of MDRs on certain categories of cards or Merchants	Will Bidder or Bank decide the MDR and compensation for concessions ?	Bank will decide.
6	68	Annexure 2, Eligibility Criteria	Bidder should have capability to provide special treatment on the basis of MDRs on certain categories of cards or Merchants	Will Bank share any revenue with Bidder from the Net MDR ?	Please refer Sr No. 5
7	14	3.5 Standard Services to be delivered by Bidder	To Set up/ Manage/ operate the Merchant Management Software thereby enabling the merchants for acceptance of payments through POS terminals, QR Code, Aadhaar Pay enabled payment platform and other App. based & merchant payment acceptance solutions, etc.	Kindly confirm on the fact that for Aadhaar Pay, terminals will have in-built biometrics	Terminal should facilitate bio-metric authentication.
8	14	3.5 Standard Services to be delivered by Bidder	To Set up/ Manage/ operate the Merchant Management Software thereby enabling the merchants for acceptance of payments through POS terminals, QR Code, Aadhaar Pay enabled payment platform and other App. based & merchant payment acceptance solutions, etc.	For UPI QR Code Txns., is Bidder expected to provide switch or Bank will provide ?	Bidder will need to integrate with Bank's UPI switch for onboarding the merchant .
9		General Query	Certification Charges	Kindly confirm for certification costs, who will bear the charges ?	Cenrtification of BIN with switch, Bank will bear the cost. For any certification required at bidder end, the cost will be borne by the bidder.
10		General Query	Txn. Charges	Kindly confirm for charges of txns. via Network, who will bear the costs ?	Query is not clear.

11	7		<p>3. SCOPE OF WORK</p> <p>3.1 The bidder has to deploy the POS Machines at its own cost in Opex Model and maintain them and, also offer ‘End-to-End Solutions’ including deployment/installation of POS terminals, terminal driving, Switching, merchant help desk, consumables, sourcing and enrolment of Merchants, personal visits to merchants/ Spot Verification, Documents procurement & verification, marketing & sourcing of new business, field services, transaction settlement, reconciliation of transactions, providing MIS, Dash Board or Online Portal, handling chargeback & holdover issues, etc</p>	Request the bank to include a lock-in on the device for a period of 3 years (36 Months) beginning from 2 months from the date of Terminal delivery from the bidder, irrespective of the terminal being installed at the Merchant or lying at the Warehouse	No Change
12	7		<p>3. SCOPE OF WORK</p> <p>3.1 The bidder has to deploy the POS Machines at its own cost in Opex Model and maintain them and, also offer ‘End-to-End Solutions’ including deployment/installation of POS terminals, terminal driving, Switching, merchant help desk, consumables, sourcing and enrolment of Merchants, personal visits to merchants/ Spot Verification, Documents procurement & verification, marketing & sourcing of new business, field services, transaction settlement, reconciliation of transactions, providing MIS, Dash Board or Online Portal, handling chargeback & holdover issues, etc</p>	Request the bank to provide the warehousing of the terminals procured for the bank on the CAPEX model (Bank owned 5G/4G/GPRS/Wi-Fi terminals with Charge slip Printing (under Capex Model)- Estimated Quantity 1000 per year)	No separate warehouse will be provided by the bank
13	7		<p>3. SCOPE OF WORK</p> <p>3.1 The Bidder has to provide value added services viz. voice confirmation of payment, Soft Pos (Android and POS both) and provision for integration with Bank for loyalty rewards/ cash backs to Merchants at no extra cost to the Bank</p>	Request the bank to provide details of the scope of work for these items as it would be difficult to ascertain the costs for these unknown activities and factor into our proposal. Alternatively, request the bank to treat these as change requests or customizaions to be addressed separately at mutually agreed commercials	No change

14	8		<p>3. SCOPE OF WORK</p> <p>3.1 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 (like PUNGRAIN in Punjab State)/ Food Corporation of India (FCI), etc. at no extra cost to Bank</p>	Request the bank to provide details of the scope of work for these items as it would be difficult to ascertain the costs for these unknown activities and factor into our proposal. Alternatively, request the bank to treat these as change requests or customizaions to be addressed separately at mutually agreed commercials	No change
15	8		<p>3. SCOPE OF WORK</p> <p>3.2 Budgets allocated by MEITY, GOI:-</p>	Would the bank provide a share in the incentives on these activities as the terminals in the OPEX model would be Bidder Owned. Please provide the share the bank is willing to share with the bidder herein	Please refer guiddelines of MEITY, GOI
16	10		<p>V. Verification of Local Content:</p> <p>b. In case of procurement for a value in excess of ₹ Ten crores, the ‘Class-I Local Supplier/’Class-II Local Supplier’ shall be required to provide a certificate from the statutory auditor or cost auditor of the company (in the case of companies) or from a practicing cost accountant or practicing chartered accountant (In respect of suppliers other than companies) giving the percentage of local content.</p>	Request the bank to accept a declaration from a practising Chartered accountant or self declaration, with provision for the certificate from Statutory auditor being provide in due course as it would take a while for the same to be issued	In case of declaration from a practising Chartered accountant or self declaration, the certificate should clearly mention that on date of submitting the bid bidder was compliant to Make in India guidelines and same should be submitted before LOI. Non submission will lead to disqualification of Bidder and EMD shall be forfeited
17	14		<p>3.5 Standard services to be delivered by the Bidder(s) under this RFP for various Merchant Acquiring business Products are illustratively listed below but are not limited to the following:</p> <p>ii. Sourcing of merchant applications/documents from field & its proper scrutiny, site inspection, procurement & deployment of POS terminals/ QR Code/ other acceptance solutions and Management of terminals, field services, network services, transaction routing & authorizations, Association related processes (Settlement & compliances), Accounting & Reconciliation, Risk monitoring, Fraud control, Redressal of Charge back & Hold over issues, loss due to chargeback & fraud, Customer service, Dispute management & grievance redressal and providing required MIS, without any extra cost to Bank</p>	We understand that the bidder will thus have the right to refuse onboarding of a merchant not meeting the risk parameters of the bidder. In case the bank requires such a merhant rejected by the bidder to be onboarded, the risk for such merchants would need to be underwritten by the bank	In case of merchant sourced by Bidder, it may be refused in case of not meeting the risk parameters of the bidder and same shall be informed to Bank.

18	14		<p>3.5 Standard services to be delivered by the Bidder(s) under this RFP for various Merchant Acquiring business Products are illustratively listed below but are not limited to the following:</p> <p>iv. The service provider should support Value Added Services on POS terminals viz. PC-POS integration, Dynamic Currency Conversion (DCC), EMI, Cash@PoS, BQR and UPI QR on POS, Mobile/ DTH top-up, Bill payments, Wallet acceptance, NFC based payment, NCMC card acceptance, Integration with Fuel dealers' SAP system for fuel MCCs, Data Analytics, Small Value Digital Payments in Offline Mode(RBI/2021-22/146 CO.DPSS.POLC.No.S1264/02-14-003/2021-2022 updated as on 04/12/2024 etc at no cost to the Bank. Bidder should have capability to support other facilities such as Aadhar Enabled Payment System (AEPS(Optional)), integration with Merchants' Billing systems/ERP etc and any other major feature and functionality which may come in use in future on mutually agreeable man days cost basis. Regulatory/ compliance features are also to be incorporated in future without any extra cost to the Bank</p>	<p>Some of the services mentioned here would require specific developments and integration and can be considered separately for merchants opting for these services. As the bank is seeking a common commercial for the services being provided, request the bank to add a separate line item in its commercial model for the VAS services under separate headers with the projections for easier assessment</p>	<p>Standard services to be delivered by the Bidder(s) under this RFP for various Merchant Acquiring business Products are illustratively listed below but are not limited to the following:</p> <p>iv. The service provider should support Value Added Services on POS terminals viz. PC-POS integration, Dynamic Currency Conversion (DCC), EMI, Cash@PoS, BQR and UPI QR on POS, Mobile/ DTH top-up, Bill payments, Wallet acceptance, NFC based payment, NCMC card acceptance, Integration with Fuel dealers' SAP system for fuel MCCs, Data Analytics, Small Value Digital Payments in Offline Mode (RBI/2021-22/146 CO.DPSS.POLC.No.S1264/02-14-003/2021-2022 updated as on 04/12/2024 etc at no cost to the Bank (PC-POS integration, Dynamic Currency Conversion (DCC), Mobile/ DTH Top-up, wallet acceptance are optional and needs to be provided on specific request). Bidder should have capability to support other facilities such as Aadhar Enabled Payment System (AEPS(Optional)), integration with Merchants' Billing systems/ERP etc and any other major feature and functionality which may come in use in future on mutually agreeable man days cost basis. Regulatory/ compliance features are also to be incorporated in future without any extra cost to the Bank.</p>
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19	15		<p>3.5 Standard services to be delivered by the Bidder(s) under this RFP for various Merchant Acquiring business Products are illustratively listed below but are not limited to the following:</p> <p>ix. To develop, customize and periodical up-gradation of terminal 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/ NPCI etc., without any extra cost to Bank.</p> <p>x. To upgrade the terminal application as per the mandates received from time to time from the settlement agencies i.e. VISA/ MasterCard/ RUPAY etc., at no extra cost to Bank.</p>	<p>The points ix and x reproduced herein from the RFP are open ended. The bidder should be held responsible for adhering to all required mandates as applicable on the date of submitting the bid. Any new mandate during the course of the contract should be addressed on mutually discussed commercial arrangement with the bank for adherence</p>	No Change
20	15		<p>3.5 Standard services to be delivered by the Bidder(s) under this RFP for various Merchant Acquiring business Products are illustratively listed below but are not limited to the following:</p> <p>xvi. 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 at least One (1) Customer Care Executive for every 1000 PoS terminals.</p> <p>Besides, the Bidder to make the IVRS/ Chatbot/ Mail/ Whatsapp services available on 24x7 basis for addressing concerns/ complaints of merchants should have the interface between our internal call centres without any extra cost to Bank.</p>	<p>Bidder provide the Helpdesk services from a shared Call centre with shared resources. The number of resources for a bank are dynamically managed based on the call volumes and flow. Request the bank to remove the requirement for a dedicated help desk resource requirement linked to the Terminal Count and instead link it to the service level adherence</p>	No Change
21	17		<p>3.5 Standard services to be delivered by the Bidder(s) under this RFP for various Merchant Acquiring business Products are illustratively listed below but are not limited to the following:</p> <p>xxvi. Online portal and Mobile App for all merchants to manage their profile and to track their transactions online</p>	<p>Request the bank to provide a separate commercial rate for the Online portal and Mobile App as this would be a Value added service with added functionalities that can be made available to the Merchant going forward.</p>	No change

22	17		<p>3.5 Standard services to be delivered by the Bidder(s) under this RFP for various Merchant Acquiring business Products are illustratively listed below but are not limited to the following:</p> <p>xxviii. Compliance to all our Bank guidelines along with guidelines of the Government of India, Regulatory bodies and the Schemes, at no extra cost to the Bank.</p>	Any changes to the bank guidelines should be considered as a change request billable separately to the bank as customization. Bidder would be in no position to ascertain these in advance and factor these costs into its working	No change
23	19		<p>3.5 Standard services to be delivered by the Bidder(s) under this RFP for various Merchant Acquiring business Products are illustratively listed below but are not limited to the following:</p> <p>xlili. Development, maintenance, customization, integration with other apps and periodical up-gradation of QR merchant application software, at no extra cost to the Bank.</p> <p>e) Integration with switch/ system acquired by us/ to be acquired in future, without any extra cost to the Bank.</p>	Bidder would be in no position to ascertain these in advance and factor these costs into its working and hence requests the bank to treat this as Change request or customization, billable separately to the bank at mutually agreed rates	No change
24	19		<p>3.5 Standard services to be delivered by the Bidder(s) under this RFP for various Merchant Acquiring business Products are illustratively listed below but are not limited to the following:</p> <p>xliv. 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</p>	These will be features of the Online portal and Mobile App being requested by the bank. Request the bank to provide a separate commercial rate for the Online portal and Mobile App as this would be a Value added service with added functionalities that can be made available to the Merchant going forward.	Please refer Serial No. 21
25	20		<p>3.6 The Successful Bidder shall comply with / provide confirmation on the following:</p> <p>(v) Financial liability, if any, arising on account of charge back shall be borne by the bidder, all other activities required to be done in case of charge backs shall also be taken care of by the bidder. Bidder shall be responsible for conducting activities like charge back management, re- presentation, retrieval, file uploads and download</p>	Request the bank to add a separate commercial line item for Risk provisioning as a percentage of the commerce processed in the commercial bid format to accommodate this item	No Change

26	20		<p>3.6 The Successful Bidder shall comply with / provide confirmation on the following:</p> <p>(ix) The bidder has to ensure that the Product/ POS terminals supplied are new, unused, of the current model incorporating latest improvements in design/ features and these shall have no defect arising from design or from any act of omission of the Service Provider.</p>	Request the bank to include a lock-in on the device for a period fo 3 years (36 Months) beginning from 2 months from the date of Terminal delivery from the bidder, irrespective of the terminal being installed at the Merchant or lying at the Warehouse, as the bidder would need to procure new devices for the bank as per this clause	Please refer Sr No. 11
27	22		<p>3.9 RESPONSIBILITIES OF THE BIDDER:</p> <p>vii. Purchase, storage, insurance, repairs and maintenance of POS terminals.</p>	Storage of bank owned devices should be managed by the bank and not by the bidder	Please refer Sr No. 12
28	24		<p>3.10 FURTHER, THE SUCCESSFUL BIDDER SHALL ENSURE THAT:</p> <p>v. The successful bidder to comply with the following practices for retaining records/ computer data base/ Data including electronic records:</p> <p>e. No records/ computer data base/ data to be erased, deleted, purged, modified and/ or destroyed by the successful bidder/s.</p> <p>f. Handing over of all records/computer data base/ data, including back-ups to CBOI as and when demanded.</p>	Bidder would provide the data backup to the bank at regular intervals as agreed for storage, after which the onus of such data would be with the bank and not the bidder. Request the bank to define the period after which the bidder needs to share such backed up data with the bank.	No Change
29	44		<p>7. LIQUIDATED DAMAGES:</p>	<p>We suggest Capping of Liquidated damages to 10% of the monthly invoice for cumulative period of 10 weeks</p> <p>Also we believe Liquidated damages are not required as indemnity covers all the points mentioned herein</p>	No change
30	44		<p>7. LIQUIDATED DAMAGES:</p> <p>iii. Any financial loss to the Bank on account of fraud/ data breach/ loss/ damage taking place due to the Bidder's, its employees or their service provider's negligence shall be recoverable from the Bidder along with the damages, if any, with regard to Bank's reputation and goodwill. Decision of the Bank in this regard shall be final and binding on the Bidder</p>	Request the bank to remove the liability on account of the damages to Banks reputation and goodwill, as this item is subjective and not quantifiable	No Change

31	48		<p>19. REVIEW OF THE PERFORMANCE /TERMINATION OF CONTRACT:</p> <p>b) If performance of the services rendered by the Bidder are not found satisfactory and/ or jeopardizing the interests of the Bank, then the Bank reserves the right to terminate the contract by giving 3 months' notice to the Bidder.</p> <p>c) However, in case the Bidder intends to withdraw or back out from the Contract, it will have to inform the Bank by giving a minimum of 6 (six) months advance notice.</p>	Request the bank to change the 3 months notice in clause b to 6 months as provided in clause c	No Change
32	49		<p>20.5 UPTIME:</p> <p>b) The Selected bidder shall be charged penalty for not adhering to the time schedule of delivery/ installation/ making the POS terminal operational at the rate of ₹ 1000/- per day per POS terminal.</p>	This penalty is excessive and request the bank to reduce/rationalise it to INR 100 per intance only	No Change
33	49		<p>20.5 UPTIME:</p> <p>c) Penalties at the rate of ₹ 1000/- per day per POS will be levied on selected bidder in case the POS is down for more than 24 hours in metro and urban areas, more than 48 hours in a semi-urban and 72 hours rural area. These penalties will be applicable if terminal is not working because of any reason attributable to the service provider/ bidder which could, inter-alia, include malfunctioning of the POS machine, non-availability of consumables, non-operation of Server of the service provider, or due to deficiency or non-availability of services as stated in the scope of work. The Service Provider may provide temporary equivalent replacement as a workable solution to avoid the above penalty</p>	This penalty is excessive and request the bank to reduce/rationalise this penalty	No Change
34	49		<p>20.5 UPTIME:</p> <p>d) Though the expected uptime level is 100 %, the minimum acceptable level of system uptime is 98% in Metro and urban centres and 96% in other centres to be computed on a monthly basis subject to verification by the Bank or through its authorized representative. Penalty for each percentage point lower than the acceptable uptime would attract a penalty of 1% (One percent) of the billing amount for the month. The Bidder shall furnish the Uptime Report to the Bank on daily basis and same should be incorporated in the Dash Board also</p>	Please consider the uptime as 90% for Installation / complaint calls and deinstallation activities.	No Change

35	49		<p>20.5 UPTIME:</p> <p>g) Switching services downtime attributable to vendor (scheduled downtimes during off peak hours permitted by Bank would be excluded) will be penalized Rs 1000/- per minute for first thirty minutes, thereafter 2000/-per minute. e.g: if switch remains down for 70 minutes (on more than one occasion), the penalty for the month would be Rs 30000 +Rs 80000 =Rs 110000/-.</p>	This penalty is excessive and request the bank to reduce/rationalise this penalty	20.5 g (i) clause has been added. Please refer corrigendum. Penalty due to 20.5 (g) and 20.5 (g) (i) whichever is higher will be applicable to the bidder.
36	49		<p>20.5 UPTIME:</p> <p>l) Any future upgrade/ enhancement necessitated to meet any regulatory/ GOVT/ Stake holders/ Bank compliance shall be carried out by Bidder(s) within stipulated timeframe, at no extra cost to bank. Further, no visit/ service charges will be borne by the Bank for up gradation of the software/ hardware level for web crawling solution's functionality to meet regulatory/ govt. compliance</p>	Bidder would be in no position to ascertain these in advance and factor these costs into its working and hence requests the bank to treat this as Change request or customization, billable separately to the bank at mutually agreed rates	No change
37	49		<p>20.5 UPTIME:</p> <p>Apart from the penalty clauses given herein above, in case a complaint regarding POS terminal remains unresolved or open for a period more than seven (7) days counted from the date of lodgment of compliant, then rental charges for that particular POS terminal will not be payable to the Bidder for full month. In such event, the Service provider if credited without deducting the rental charges for that month, the Bidder shall refund the amount forthwith to Bank on demand or Bank can deduct the same from the future payments payable to the Bidder</p>	For NSTP cases, there should not be any deduction on the monthly rental from the Bidder	Ok

38	50		<p>20.5 UPTIME:</p> <p>k) Preventive maintenance: the Selected bidder shall conduct Preventive Maintenance {including but not limited to Merchant Training (wherever needed) inspection, testing, satisfactory execution of all diagnostics, cleaning and removal of dust and dirt from the interior and exterior of the equipment, and necessary repair of the equipment} once within first 15 days of the installation and thereafter once in a month during the currency of this RFP on a day and time to be suitable to the Merchant. The consolidated report counter signed by visited merchant should be submitted to Bank on regular basis (monthly).</p>	<p>Bidder does the monitoring of the device through remote diagnostis tools and thus does not require a periodic monthly visit to the merchant as sought herein.</p> <p>Request the bank to wiave this cluase for Preventive maintenance visit to the mercahnts once every month as the same would not be required</p>	<p>k) Preventive maintenance: the Selected bidder shall conduct Preventive Maintenance {including but not limited to Merchant Training (wherever needed) inspection, testing, satisfactory execution of all diagnostics, cleaning and removal of dust and dirt from the interior and exterior of the equipment, and necessary repair of the equipment} once within first 15 days of the installation and thereafter once in six month during the currency of this RFP on a day and time to be suitable to the Merchant. The consolidated report counter signed by visited merchant should be submitted to Bank on regular basis (half yearly).</p>
39	50		<p>20.6 PRICING & PAYMENTS:</p> <p>ii. No escalation in price quoted is permitted for any reason whatsoever. Prices quoted must be firm till the completion of the contract.</p>	<p>Request the bank to allow linking of the terminal supply on CAPEX model to the Forex rate fluctuations</p>	<p>No change</p>
40	52		<p>20.9 ORDER CANCELLATIONS:</p> <p>E.In addition to the cancellation of purchase order, the Bank reserves its right to invoke the Bank Guarantee or foreclose the Security Deposit given by the bidder towards non-performance/ non-compliance of the terms and conditions of the contract, to appropriate towards damages.</p>	<p>Bank should not invoke the Bank Guarantee due to non-compliance or non performance as indemnity will cover such type of losses</p>	<p>No change</p>
41	70		<p>Annexure 2- Eligibility Criteria</p> <p>Point 31 - Make In India- Percentage of local content</p> <p>i)Only 'Class-I local supplier' and 'Class II local suppliers' are eligible</p> <p>ii)Minimum local content should be 20%.</p> <p>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</p>	<p>The Local content certificate will be signed by the Bidder only as the Bidder is bidding on its own with reseller arrangement from OEM and OEM is not directly part of the bidding.</p>	<p>Eligibility criteria is for the bidder only.</p>

42	88		8: Customer Relationship and Complaint Management Call Centre (7AM to 11 PM)	Since the RFP states 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., this requirement would be addressed through self help IVR services for queries during this period. Please clarify if the same is sufficient	Please refer Sr No. 20
43	88		8: Customer Relationship and Complaint Management Call Centre with > 10 employees & auto call log is Available- 6 Marks	Need clarification on auto call log. What is the expectation, please clarify	Customer can log complaint through IVR/ whatsapp/ sms/ portal.
44	95		ANNEXURE-15 Bill of Material/Commercial Bid	Request the bank to add a separate commercial line item for Risk provisioning towards underwriting as a percentage of the commerce processed in the commercial bid format to accommodate this item	No Change
45	95		ANNEXURE-15 Bill of Material/Commercial Bid	Request the bank to add a separate commercial line item for Online Merchant Portal and Web Based Merchant App billable on a PTPM Basis	No Change
46	95		ANNEXURE-15 Bill of Material/Commercial Bid	Request the bank to introduce a Per Transaction Revenue line item for all transactions	No Change
47	95		ANNEXURE-15 Bill of Material/Commercial Bid	Request the bank to include a lockin on the devices being supplied on an OPEX model to the bank for a period of 36 months from 2 months from the date supply of the device to the bank in its or the bidders warehouse	No change
48			General	Request you to please provide us with an extension of 15-20 days for the RFP response submission	Please refer corrigendum

49	69	Eligibility Criteria Declaration	The bidder is required to place 1 (one) Relationship/ Project Manager and 1 (one) Technical Manager at Bank's Corporate Office, Mumbai, as per requirement of the Bank, without any extra cost to the Bank. They should have relevant qualifications & experience of handling large projects, preferably related to merchant acquiring business. Further, The Bidder is required to set up service centers (with proper physical set-up, contact details with complete address, list of personnel deployed as to look after pre-onboard services as well to look after sales service, and attend the complaints of the merchants) at stations where CBoI is having Zonal offices, without any extra cost to the Bank. (List of present Regional offices numbering 90 will be provided by the Bank.	Request Bank to consider one spoc at HO, for rest of the locations we can arrange for regular visits by our Relationship Managers.	No Change
50	88	Technical Parameters and their Respective Weightage for technical evaluation	Call Centre (7AM to 11 PM)	Request Bank to reconsider the timing from 9:30 AM to 10PM	Please refer Sr No. 20
51	21	RESPONSIBILITIES OF THE BIDDER	VAP/ MIP hosting, handling, periodical up-gradation as per rules revised by MasterCard and RUPAY, VISA, BBPS, etc. Periodically and ensuring meticulous compliance of the prescribed rules from time to time.	Who will bear the cost	Please refer Sr No. 19
52	25	Responsibilities of the Bank:	Certification of Bank's BIN on switch of Bidder by VISA, MasterCard and RUPAY, etc.	Pl clarify all the one time and future cost related to BIN will be born by the Bank	Please refer Sr No 9
53	64	2	The Bidder should have experience of providing end to end solution for Merchant Acquiring through POS to at least one Nationalised Bank/ Scheduled Commercial Bank (other than Co-operative Bank) for more than 2 years in India & should be maintaining at least 15000 physical PoS terminals	Can we reduce the number of terminal	No change
54	64	5	Bidder should have positive net worth of minimum ₹ 10.00 Crore (₹ Ten Crore only) and shall have earned net profit in any one of the previous three financial years	Is it mandatory	Yes.

55	16	xxv. Migration of existing PoS terminal	The Successful Bidder should make the system (Acquiring Switch along with relevant software & hardware solutions including necessary certifications of new BINs from the respective Schemes) ready within a maximum period of 2 (Two) months from the date of issue of instructions from the Bank. Thereafter, Successful Bidder should ensure complete migration of the existing 3300 (or actual) PoS terminals within a maximum period of 4 (four) months. Thus, the Bidder shall complete the migration of merchants from existing system (Switch) to a new system (Switch) within a maximum span of 6 months (2 months+4 months) from the date of instruction from the Bank.	Bidder have to migrate it with its own switch?	Own Switch or Switching arrangement.
56	7	3. SCOPE OF WORK	The bidder has to deploy the POS machines at its own cost in Opex Model and maintain them and, also offer 'End-to-End Solutions' including deployment/installation of POS terminals, terminal driving, Switching, merchant help desk, consumables, sourcing and enrolment of Merchants, personal visits to merchants/ Spot Verification, Documents procurement & verification, marketing & sourcing of new business, field services, transaction settlement, reconciliation of transactions, providing MIS, Dash Board or Online Portal	1. Does the bidder need to provide its own switching solution	Please refer Sr No. 55
				2. Does the bidder need to manage merchant settlement	Bidder to provide required reports for settlement to the merchants.
				3. This will be similar to BIN sponsorship arrangement but without any revenue sharing between bidder and Bank	Bank will provide the BIN
57	7	3. SCOPE OF WORK	Bidder shall migrate all existing PoS merchants from the existing service provider to its own set up and also on-board new merchants on acquiring platform by procurement of KYC & other documents and execution of tri- partite Agreement with the merchants afresh duly stamped in terms of applicable State laws, at Bidder's cost. The cost of printing of	1. What is overall count of existing POS merchants that need to migrated by bidder from existing platform	Please refer RFP Clause No. 1
				2. There is mention of revenue Sharing which has no reference elsewhere in bid document. Request clarification	Please refer RFP clause No. 3.1
58	8	3. 3 SCOPE OF WORK:	New Merchant on-boarding: - The Bidder should start on-boarding of fresh merchants on POS terminals within a maximum period of 3 (three) months from the date of instructions of the Bank. This will include all aspects like development of Software, Switching, development of infrastructural set-up for on-boarding of merchants, risk analyzing, reconciliation, Dash-Board, etc.	The activity start date to be considered from lick start of project initiation from certification rather than order date as there are quire few activities that will happen post order and project kick off	No Change

59	8	3. 3 SCOPE OF WORK: 3.3.1 MAKE IN INDIA	<p>This RFP is further governed by Government of India, Ministry of Commerce and Industry, Department of Promotion of Industry and Internal Trade (Public Procurement Section) order number P-45021/ 2/2017-B.E.-II dated 15th June 2017 for the Public Procurement (Preference to Make in India), Order 2017, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 28th May 2018, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 29th May 2019, revision order No. P- 45021/2/2017-PP (BE-II) dated June 04, 2020 and subsequent revision order no. P-45021/2/2017- PP (BE-II) dated 16th September, 2020. Bank will follow the above orders and guidelines on Public Procurement (Preference to Make in India) and basis of allotment will be done in terms of the same</p>	<p>Since the bid is majorly for supply of services under opex model, the major value addition will be done domestically. Hence request clarity on method of arriving at class 1 local supplier</p>	Please refer Make in India class Guidelines
60	11	3. 3 SCOPE OF WORK: 3.3.2 RESTRICTION OF BIDDERS FROM COUNTRIES SHARING LAND BORDERS WITH INDIA:	<p>As per Ministry of Finance, Department of Expenditure, Public Procurement Division's office memorandum F.No.6/18/2019-PPD dated 23.07.2020, regarding insertion of Rule 144 (xi) in the General Financial Rules (GFR) 2017, any bidder from a country which shares a land border with India will be eligible to bid either as a single entity or as a member of a JV/ Consortium with others, in any procurement whether of goods, services (including consultancy services and non consultancy services) or works (including turnkey projects) only if the bidder is registered with the Competent Authority. The Competent Authority for registration will be the Registration Committee constituted by the Department for Promotion of Industry and Internal trade (DPIIT). Political & Security clearance from the Ministries of External and Home Affairs respectively will be mandator</p>	<p>Request relaxation for land border fo a wider participation and devices being procured at a cost effective rates . We will ensure that we meet the local content clause at all times</p>	No Change

61	16	<p>3.SCOPE OF WORK:</p> <p>3.5 Standard services to be delivered by the Bidder(s) under this RFP for various Merchant Acquiring business Products are illustratively listed below but are not limited to the following:</p>	<p>xxv. Migration of existing POS terminals: d. The Successful Bidder should make the system (Acquiring Switch along with relevant software & hardware solutions including necessary certifications of new BINs from the respective Schemes) ready within a maximum period of 2 (Two) months from the date of issue of instructions from the Bank. Thereafter, Successful Bidder should ensure complete migration of the existing 3300 (or actual) PoS terminals within a maximum period of 4 (four) months. Thus, the Bidder shall complete the migration of merchants from existing system (Switch) to a new system (Switch) within a maximum span of 6 months (2 months+4 months) from the date of instruction from the Bank.</p>	<p>6 Months of time period for setting switch, certification on a new BIN. Request you to re look at timelines</p>	No Change
62	95	ANNEXURE-15 Bill of Material/Commercial Bid	Item 1, 2 and 3	Request minimum Terminal specifications to be published under each variant	Please refer annexure 9