



Request for Proposal (RFP) for Selection of Vendor as Corporate Business Correspondent and implementation of End-To-End Financial Inclusion Gateway (FIG) Solution

Tender No. : PSB/HOFIUID/RFP/01/2022-23 Date: 26.09.2022

Response to Pre-Bid Queries

S No	RFP Page No.	RFP Clause No.	RFP clause	Query Description/ Clarification sought	Bank's Remarks
1	11	Eligibility Criteria (EC) Table SI No EC 5	The Bidder should have been working as Corporate Business Correspondent in any 2 scheduled commercial Banks in India for at least 3 years as on date of RFP where Bidder should have at least deployed 5000 Business Correspondent Agents (BCA) as on 31.03.2022 covering minimum 15 states with satisfactory performance.	Request the bank to modify this clause : The Bidder should have been working as Corporate Business Correspondent in any 1 scheduled commercial Banks in India for at least 3 years as on date of RFP where Bidder should have at least deployed 2500 Business Correspondent Agents (BCA) as on 31.03.2022 covering minimum 15 states with satisfactory performance.	As per RFP
2	25	2.24. Award of Contract	2.24 Award of contract The Bank reserves the right to award the contract in whole or in part. The acceptance of the bid, subject to contract, will be communicated by way of placing a purchase order in writing at the address supplied by the bidder in the bid document. Any change of address of the bidder should therefore be notified promptly to the Deputy General Manager (FI) at the address given in this RFP.	Is there a Possibility of engaging more than one service provider?	As per RFP
3	30	2.35 Order Cancellation/ Termination of Contract	Termination/Removal /Suspension of BCAs shall be as per agreement between CBC and BCA. Due process of removal/ suspension/ termination of BCA to be adopted by CBC (as per Bank's policy) on account of following after confirming that suitable notice/ letter/ warning was given to the BCA by CBC.	Request bank to elaborate the Bank's Policy on this?	Will be shared with successful vendor.
4	30	2.36 Exit Option and Contract Re-Negotiation	The Bank will reserve a right to re-negotiate the price and terms of the entire contract with the Selected Bidder(s) at more favorable terms in case such terms are offered in the industry at that time for projects of similar and comparable size, scope and quality.	Request bank to waived off this clause	As per RFP
5	36	2.51 Supply of software	All software envisaged is required to be on-premises software licensed to the Bank. The bidder should provide enterprise wide, perpetual licenses for the proposed application. The bidder should provide enterprise wide, perpetual license for the proposed application.	As a standard practice in case of usage of 3rd party licenses, bidders will be driven by the OEM policies and associated licensing terms hence request you to modify this clause . The bidder should provide enterprise wide, term based license valid for the contract period for the proposed application.	Please be guided as per RFP.



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6	44	2.58 Liquidated Damages:	Bank may at its option demand and recover from the Successful Bidder(s) an amount of INR 20,000 per day for delay in delivery, subject to a maximum of 10% of the overall contract value. Once the maximum is reached, the Bank may consider termination of the contract	Request to modify the clause as below: "Bank may at its option demand and recover from the Successful Bidder(s) an amount of INR 20,000 per day for delay in delivery, subject to a maximum of 10% of cost of the deliverables of the respective implementation Phase. the overall contract value. Once the maximum is reached, the Bank may consider termination of the contract. The overall penalty and LD under all the provisions of the Contract shall not exceed 5% of contract value.	As per RFP
7	47	2.63 Legal Compliance	The Successful bidder shall ensure payment of minimum wages to persons engaged by it as fixed from time to time under the Minimum Wages Act, 1948. In case the same is not paid, the liability under the act shall solely rest with the successful bidder.	Since BCAs are on contract basis. Minimum wages act will not be applicable. The bidder will ensure the compliance only for employees engaged by them. Hope our understanding is right?	The successful bidder is required to comply with the provisions of Minimum Wages Act, 1948 wherever applicable. In case of any violation of the Act, the bidder will be responsible alone.
8	51	3 Scope of Work	B. Setting up and Management of Fixed Pont Kiosks and Supply & Management of Moving BCA-Hand Held Terminals (HHT)	Who is responsible for the Hardware required for the BCA - TSP or CBC or BCA? Only centralized procurement by an entity could ensure appropriate contract with OEM. Whether Corporate BC can procure at central level and deduct the monthly charges from BCAs?	The successful bidder shall arrange necessary hardware required by the BCA as per bidder's business model.
9	54	Scope of Work - Corporate Business Correspondent Services	All the incentives/ remunerations shall be paid/ routed through Corporate BC. The sharing between Corporate BC & BC/BF shall be in such a manner that at least 80% of the incentive shall be given to the BCA [BCA (≥80%): CBC (≤20)]. The payments made by CBC to BCA shall be audited and inspected by the Bank as per Bank's policy. CBC shall take corrective action, if pointed out by the Bank within 7 working days from the date of mandate. However, Bank shall not be responsible for payments to the BCA in any case. The CBC shall follow the law of the land as applicable in this regard	Request tha bank to allow the revenue sharing at 70:30 between the BCA & CBC.	As per RFP. Revenue sharing between CBC and BCA shall be as per RBI/IBA/DFS/GOI guidelines
10	55	Customer protection	The charges for offering various services should be indicated in a brochure and made available at the retail outlets/sub-agents.	Can the Bank provide these brouchers with Bank Logo?	Bank will share soft file of charges in Bank's format for further circulation in field by the CBC



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11	55	Functional Service: Setting up and Management of Fixed Pont Kiosks and Moving BCA-Hand Held Terminals (HHT)	Selected Vendor shall provide all necessary infrastructure such as Laptop/Desktop/Tablet/PC/Hand Held Terminal/mPOS/Micro ATM, finger print scanner, web camera, printer, front end application software, any other equipment, peripherals, software, hardware necessitated for carrying out enrolment/registration activities from time to time to each designated BCA at its own cost.	Whehter Corporate BC can procure at central level and deduct the charges from BCAs commission?	The successful bidder shall arrange necessary hardware required by the BCA as per bidder's buisness model.
12	55	Functional Service: Setting up and Management of Fixed Pont Kiosks and Moving BCA-Hand Held Terminals (HHT)	The bidder will be completely responsible for management of the HHTs. Bank shall not purchase or pay rentals towards the Kiosk/ Devices. Corporate BC will make necessary arrangement at its own cost for creating and providing infrastructure like connectivity, office space, furniture and fixtures, power and lighting and stationery as required to function. Bank will not pay any rentals, establishment costs etc. towards setting up of Kiosks/Banking Outlets etc. Only the commission approved by Bank for different Banking and Financial services will be paid.	The office space / furnitures and fixture and other infrastructure at the BC point will be arranged by BCA. Bidder will only facilitate and ensure the availability. Hope our understanding is right?	The successful bidder shall arrange necessary infrastructure required by the BCA as per bidder's buisness model. But the principal responsibility of adherering to Bank's guidelines shall be of the successful bidder.
13	56	Functional Service: Setting up and Management of Fixed Pont Kiosks and Moving BCA-Hand Held Terminals (HHT)	While selecting the place for banking outlet (selected bidder shall follow Bank's policy), care shall be taken that it is easily accessible to all and preferably be a place like Gram Panchayat office or such other public location / rented premises and Bank reserves its discretion to suggest changes. The minimum space requirement per banking outlet stipulated at 100- 200 Sq.ft.	The office space / furnitures and fixture and other infrastructure at the BC point will be arranged by BCA. Bidder will only facilitate and ensure the availability. Hope our understanding is right?	The successful bidder shall arrange necessary infrastructure required by the BCA as per bidder's buisness model. But the principal responsibility of adherering to Bank's guidelines shall be of the successful bidder
14	56	Functional Service: Setting up and Management of Fixed Pont Kiosks and Moving BCA-Hand Held Terminals (HHT)	Selected bidder/ CBC will bear the cost of network/connectivity including charges for network / internet of all Agents. If required, selected bidder will also provide booster antenna in these SSA's at their own cost.	The office space / furnitures and fixture and other infrastructure at the BC point will be arranged by BCA. Bidder will only facilitate and ensure the availability. Hope our understanding is right?	The successful bidder shall arrange necessary infrastructure required by the BCA as per bidder's buisness model. But the principal responsibility of adherering to Bank's guidelines shall be of the successful bidder



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15	56	Functional Service: Setting up and Management of Fixed Pont Kiosks and Moving BCA-Hand Held Terminals (HHT)	<p>Corporate BCs shall adopt and implement SOP for successful implementation of BCA Channel. Details are given hereunder (not exhaustive):-</p> <ul style="list-style-type: none"> • Display of signage as approved by the Bank. • ID card for BCA to be issued by the CBC, countersigned by Zonal Head. • Ensure availability of required Stationery – Account opening forms, loan application forms, check lists, publicity materials / pamphlets / job cards for banking products. • Display of Phone numbers of Help line, Bank officials (link Branch / CBC Supervisor /Zonal Office) • Maintenance of Registers: Records of customers enrolled; Account opening forms sent to link branch; Account opening forms pending to be sent; Customer contact register; Applications received and disposals register; CBC/Bank officials visit register. • Name of grievance redressal official and contact no. to be displayed. • Ensure provision like box, almira for safe upkeep of finger print scanner and other devices and other stationery/ registers. <p>List of Do's and Don'ts for customers to be displayed.</p> <ul style="list-style-type: none"> • Each BC outlet shall display a uniform signage/ Board with Bank's name and logo (in trilingual format) indicating their status as service providers for our bank as also disclose the name of the BCA, contact details, allotted villages/ area of operation, working hours, name of the base Branch/controlling office of the Bank, location, grievance redressal mechanism and escalation matrix and other relevant information. • CBC /BCA may be utilized for sourcing of retail/ Agriculture/ MSME loans. • BCAs shall maintain the records such as cash payment/cash receipt register 	Can Bank provide necessary signage and ID cards / uniform to BCAs and some common Job cards / Dos and Dons for displaying etc..	CBC to provide , Bank will share the design specifications.
BC	62	4 SERVICE LEVEL & PENALTIES, 4.1 Penalty for delay in project delivery and implementation Clause III	Bank may issue multiple indents for delivery of various hardware/software at different locations. If the Bidder fails to deliver any or all of the Systems or install the same within the time period(s) specified in the Contract, Purchaser shall, without prejudice to its other rights and remedies under and in accordance with the Contract, deduct from the Contract price, as liquidated damages.	Bank to clarify on "Bank may issue multiple indents for delivery of various hardware/software at different locations." Here multiple locations refer to the BC locations?	Multiple location refers to Bank's DC , DRC and BC loactions
17	84	5.8.6 Table 6 - Monthly Commission / Remuneration Cost for a BCA	<p>1 Fixed Monthly Income Rs 5000 or Rs 2500 Rs 5000 (to those BCAs only who login at least 20 days and perform at least 200 transactions in a month) Rs 2500 to others.</p>	Please confirm Whether 80:20 sharing is applicable on Fixed monthly component also?	Fixed income is the minimum income which is to be necessarily (100%) paid to the BCA based on the defined criterion



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18	91	BCA management Point 3	Document verification by the CBC & Police Verification should be mandatorily done before placing the request for approval of the BCA/ Bank Mitra.	Considering the time taken for getting the police verification report, Can Bank accept the submission within 3 months from the date of the report.	within one month
19	95	Cash Mangement	1. The funds that would be required to make payments should be made available by the BC Agent or the corporate BC. Cash Management will be the responsibility of the Bidder/Corporate BC for the Banking operation.	BCA has to bring his own working capital and CBC to ensure the availability and timely settlement? Please confirm if the understanding is right?	As per RFP
20	95	Cash Mangement	2. Cash retention limit shall be prescribed by the Bank. Excess cash over the retention limit must be deposited with the linked branch of the Bank as per Bank's policy which will be shared with selected bidder. The cash retention may be amended as per requirement on case to case basis as per Bank's policy	Whether the Bank will consider the cash held by the BCA for the corporate insurance cover done by the Bank on behalf of the BCA cash held. Please clarify?	Cash held with BCA and cash in transit will be insured by the Bank upto Rs 50,000 (existing) or as per Bank guidelines. All other risks to be covered by CBC/ BCAs
21	95	C Cash Mangement	6. The Corporate BC shall be responsible for remittance or collection of cash from individual BC agents depending upon the need and time.	BCA has to manage the working capital and CBC to ensure the availability and timely settlement? Hope our understanding is right?	As per RFP
22	95	C Cash Mangement	8. Corporate BC shall indemnify the Bank against all losses / cash balances held or handled by the BC, their representatives or other intermediaries appointed by the BC including mis-conduct, negligence, frauds or any loss caused to the bank on the part of the BC's personnel / employees and their agents / sub-agents. Based on the risk perception of the Bank, the Bank may stipulate financial ceilings on net exposures to BC or to his authorized agents.	For cash in hand - Fidelity Insurance, with mutually agreed ceiling per BCA and Capping of the loss, could be taken by the CBC, with the Bank as the Loss Payee. Bank shall arrange for adequate insurance to cover the Cash in Transit and the cash held by the BCA. Can this be considered by Bank?	As per RFP



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23	98	F. HHT/ Device Management / Remote Management System	3. Mobile Device Management based on Bank's security Policy	Please provide exact number of last mile devices for which the security controls/MDM needs to be planned - As these licenses are per device/user it is important to provide this number for proper estimations and pricing as the licensing is per device from OEM and it cannot be unlimited	1. Bank has implemented Blackberry MDM solution to comply with RBI guidelines. The said MDM solution is compatible with Android and IOS devices. Feasibility to integrate Business Corresspondent devices with MDM is to be checked at first by the concerned vendor. At present Bank is having 1000 licenses of MDM, purchased from M/s Inspira to provide secure access to Bank's internal applications. Additoinal license will be provided by the Bank. Bidders needs to integrate and manage the MDM Solution. 2. NA
24	98	F. HHT/ Device Management / Remote Management System	4. Endpoint security management of the device shall be under the purview of Bidder's Scope of Work	If the security policies are to be implemented in the last mile device the device needs to be dedicated for the bank work only (POS/Laptop/PC/Mobile) - Please confirm. Which software is currently being used for deployment of patches to the endpoint devices? Can the bidder leverage the tool?	Bank is not using any software for deployment of patches for endpoint security.
25	61 & 62	4 Service level and Penalties	Service level & penalties	Can these penalties be negotiated or reduced. Request the bank that overall penalties for various slippages can be capped to 10% of the overall contract value.	Refer Addendum No 3
26	58		All services are to be online/ real-time. However, wherever internet connectivity is disrupted, in order to reduce friction in customer experience, local offline mode should be available for servicing the customer to the extent permissible under applicable laws, RBI guidelines, UIDAI rules and NPCI framework etc	Request the bank to clarify -What is the expectation is processing in offline mode?	Please refer to NPCI AEPS Notified Document - Micro ATM Standards
27	53		Undertaking debt counselling services in co-ordination with Govt. Departments/Agencies.	Request the bank to elaborate the requirement. Will it require integration with Govt. Department or agencies? How many such agencies should be considered for proposal as each department interface will be different.	Debt counselling services shall be provided by the BCA as per directions of RBI/ GOI. Integration with FIG is not currently envisaged but needs to be part of scope in case of any such integration requirement is raised by IBA/ RBI/ GOI



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28	53		Conduct survey assigned by the Bank from time to time for different purposes e.g. household survey for financial inclusion.	Will this be a dynamic questionnaire? Do we have to interface with the banks CRM system for the same?	Questionare shall be shared by Bank. Interface with CRM is not required
29	57	Technical Services	Supply, customization and implementation of FIG Gateway and HHT Application (KIOSK Banking Application, Android Application, BHIM Aadhaar Pay transactions, Merchant Mobile/Tablet based (Android, iOS and Windows) application to be used by the Merchants)	Is merchant application different from BHIM Aadhar application ? What is the difference in functionality?	Merchant application and Bhim Aadhar application are same
				Also which are the devices in scope can you clarify Laptop , android tablet and mobile? Hope there is no ask for Point of Sale terminal as in Section it says Micro ATM devices.	Kiosk (Laptop/ Desktop) And HHT of BCA shall be android based.
30	58	Integration	Integration of FIG with Bank (CBS – Finacle 7.x and Finacle 10.x, ATM Switch, Card Channel, EFRM/ RTTS, Aadhar Data Vault (ADV), SOC, SIEM, HSM, e KYC/CKYC, Call Centre, SMS/Email Server, HHTs, RD Services etc) and third party systems (NPCI, BBPS, GOI etc).	What integration is needed with GOI? Can you explain the use case.	Refer Addendum No 3
31	59	Training to Bank and BCAs	Developing new audit reports/tools using the proposed solution	Request the bank to elaborated the requiriment	System to allow basic query based report generation for audit pupose.
32	98	5.9.1.1 Compliance to Functional Specification	68.19 n) Mobile Device Management	1. Does bidder have to bring MDM or we need to integrate with banks MDM 2. If bidder has to supply then what are the features expected in MDM solution	1. Bank has implemented Blackberry MDM solution to comply with RBI guidelines. The said MDM solution is compatible with Android and IOS devices. Feasibility to integrate Business Corresspondent devices with MDM is to be checked at first by the concerned vendor. At present Bank is having 1000 licenses of MDM, purchased from M/s Inspira to provide secure access to Bank's internal applications. Additoinal license will be provided by the Bank. Bidders needs to integrate and manage the MDM Solution. 2. NA



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33	90	5.9.1.1 Compliance to Functional Specification	68.26 Reconciliation reports for day to day reconciliation of interbank transactions (AEPS, IMPS, Card Transactions, BHIM Aadhaar pay, BBPS, NEFT and other channels added from time to time) as required by Bank. The solution should accept input from CBS/NPCI/other third party vendor and provide the list of missing transactions to concern team of the Bank	Do we need to propose the reconciliation solution also or just provide recon reports.	Successful vendor has to provide recon reports in Bank's format. There shall be integration (indicative) with recon system of the bank in such a manner that FIG will push reports on a specific path and the recon system should be able to pull recon reports on daily basis for further processing.
34	98	5.9.1.1 Compliance to Functional Specification	Endpoint security management of the device shall be under the purview of Bidder's Scope of Work	What all features are expected in Endpoint Security Mgmt?	Antivirus, Patch Management etc. Device should follow security standards as per UIDAI/IBA/STQC/NPCI/RBI etc
35	99	5.9.1.1 Compliance to Functional Specification	Fraud prevention technologies should be implemented for detecting multiple enrollments, for de-duplication replay of transactions, etc.	Can we integrate with banks FRM system?	Yes
36	52	3 SCOPE OF WORK	Integration of FIG with Core Banking Solution (Finacle 7.x and 10.X)	why integration with 2 versions of CBS required	CBS migration from Finacle 7 to Finacle 10 is going on in Bank hence integration with both version is required.
				what is the mode of integration - connect 24 or API based	Both connect 24 and API based. Also Bank is deploying IBM ESB tool hence integration with ESB (if required) has to be considered by Bidder.
				when is the migration planned to finacle 10.X	details not available.
				Which Finacle version should bidder consider for integration- 7.X or 10.X	Both.
37	52	3 SCOPE OF WORK	G. Recovery, Monitoring of transactions etc.	what is the expectation from the bidder on recovery	Recovery from a technical or security incident which has led to deviation from transactions in normal course
38	58	Technical Services	Successful Bidder is responsible for supply, installation and maintenance of DR infrastructure at Bank's DR location and ensure on-line replication of data between primary and DR FI servers.	can the bidder use the existing network link between the DC and DR or bidder has to consider it as part of the proposal	DC-DR link will be provisioned by Bank . However bandwidth requirement has to be proposed by Bidder.



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39	57	Technical Services	Supply, customization and implementation of FIG Gateway and HHT Application (KIOSK Banking Application, Android Application, BHIM Aadhaar Pay transactions, Merchant Mobile/Tablet based (Android, iOS and Windows) application to be used by the Merchants)	Who will provide device to the merchants - bank or bidder	Biometric devices for BHIM Aadhaar Pay are provided by Bank to the merchants. Merchants use their own device for instaling and running application for accepting purchase transactions.
40	58	Technical Services	Administration/ Reporting/ MIS tool for management of complete infrastructure, BCA performance, Payouts, Reconciliation etc	Does bidder need to provide recon tool or switch reports ?	Successful vendor has to provide recon reports in Bank's format. There shall be integration (indicative) with recon system of the bank in such a manner that FIG will push reports on a specific path and the recon system should be able to pull recon reports on daily basis for further processing.
41	59	Compliance	Subsequent to Go-live, the bidder shall have to comply with all upcoming mandates and other guidelines of RBI/ NPCI/ DFS/ MOF/ GOI/ UIDAI/ STQC/ Other regulatory/statutory bodies etc. as well as to updated PCI-DSS / PA-DSS security guidelines. Any development required for such compliance will be at no additional cost to the Bank.	Is the bidder expected to supply Iris and facial recognition compliant device- last mile or devices will be replaced by bank whenever such features go-live	The devices to be used by BCA should be able to perform biometric authentication using IRIS/ Facial recognition as per regulatory guidelines as and when asked for.
42	60	Execution & Reporting of Project Plan	Logical Data Base Design and Data Dictionary	these are bidder's IP, request you to please reconsider this clause and waive-off the requirement	As per RFP

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43	89	Merchant Aadhaar Pay / BHIM Aadhar Pay Solution	68.4 Solution must have the tools for reporting, monitoring and control and Managing all POS device centrally	Please provide clarity - monitoring & control of POS devices centrally	Reports like transactions/merchant on-boarding, logs, downtime/uptime etc. For BCA devices: The HHT devices should be registered in the central FIG application. Only registered devices should be allowed to perform transactions. Bank should be able to define, manage and track device details for example (not exhaustive) Hardware, Software, Active/ Inactive devices, centrally allow or de-active devices, mapping with BCA, prevention of multiple mappings, Geo/Location Tagging, etc. Please also refer to NPCI AEPS Notified Documents - Micro ATM Standards.
44	89	Merchant Aadhaar Pay / BHIM Aadhar Pay Solution	68.13 h) Comprehensive Real time Transaction Monitoring, Advices and Alerts.	What is the minimum requirement	Receipt generation
45	89	Merchant Aadhaar Pay / BHIM Aadhar Pay Solution	68.9 d) Second factor authentication like 3 D Secure, etc.	why 3D secure is required for aadhar based transactions	Biometric authentication as well as through PIN login of merchant and biometric authentication for customer transaction.
46	90	Merchant Aadhaar Pay / BHIM Aadhar Pay Solution	68.27 Bidder should ensure smooth migration of complete data setup of existing BHIM Aadhar Pay solution & FIG Solution and transition from Bank's existing solution to proposed end to end FI solution without any extra cost to the Bank.	Bidder understands that scope will be limited to master data and migration of transaction data is not required	Both
47	27	Payment Term	Hardware, Software / FIG Solution/ Application & their components	Bidder requests to pay 95% on delivery and to hold 5% towards completion of Go live.	As per RFP.
48	28	Payment Term	Solution / Application Customization, Integration & Implementation Cost	Bidder requests to pay 90% on delivery and 10 % on completion of Go live .	As per RFP.
49	28	Payment Term	Facilities Management (FM) Cost	request the bank that FM cost be paid monthly	As per RFP.
50	28	Payment Term	ATS & AMC Cost	Request the bank that the AT & AMC cost be paid Yearly in advance	As per RFP.
51	29	Order Cancellation/ Termination of Contract	escalation of bidding price for the execution of the balance of the contract to be borne by Bidder. However, this cost is capped to 10% of the contract value.	Request the bank that it should be 5% of the contract value.	As per RFP.



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52	44	Liquidated Damages	Bank may at its option demand and recover from the Successful Bidder(s) an amount of INR 20,000 per day for delay in delivery, subject to a maximum of 10% of the overall contract value. Once the maximum is reached, the Bank may consider termination of the contract.	Requested that the overall liquidated damages under this contract be limited to 5% of the contract value.	Cost escalation beyond agreed implementation period shall be borne by bidder.
53	45	Liquidated Damages	In case, the delay affects the overall project timeline for respective solution(s), then bank may demand and recover from the Successful Bidder(s) an amount of 1 (one) percent of the affected solution cost for every week of delay in Installation & Implementation beyond overall project timeline for that respective solution(s).	Request the bank to reconsider the penalty. It should be 0.05% of the affected solution.	As per RFP
54	37	2.52 Supply of infrastructure	2. Storage	Is bidder has privileged to provide HCI (Hyper Converged Infrastructure) based hardware. Please confirm	Bidder can propose HCI. However all the infrastructure has to be hosted in Bank's DC and DR location.
55	37	2.52 Supply of infrastructure	4. Backup, Archiving and resoration	Is Bank wanted to opt Disk to Disk (D2D) for online backup and Tape backup for long term retention. Please confirm	Yes
56	37	2.52 Supply of infrastructure	4. Backup, Archiving and resoration	Tapes are consumable item. Tapes will be procured by Bank as and when required .Please confirm	No. Tapes will be provided by bidder only.
57	37	2.52 Supply of infrastructure	4. Backup, Archiving and resoration	Please elaborate the Backup window for the backup , for example 1 TB data has to backup in 1-2 Hour.	Backup design has to be proposed by Bidder.
58	37	2.52 Supply of infrastructure	4. Backup, Archiving and resoration	We understand that Bank will provide vault facility (Tape Vault) for storing the Tapes. Please confirm.	Bank will provide facility/location to store the tapes offsite. However tape movement from DC-DR to offsite will be the responsibility of Bidder.
59	37	2.52 Supply of infrastructure	5. Other requirements- Network switches (TOR) should be included in the proposal by Bidder. Bank is using Cisco ACI and SDWAN hence bidder to propose the compatible switches	Does bidder needs to propose separate ToR switches for Non-Production Environment OR non-prod traffic can flow through Production ToR switches. Please confirm	Bidder may propose as per their design.
60	37	2.52 Supply of infrastructure	5. Other requirements- Network switches (TOR) should be included in the proposal by Bidder. Bank is using Cisco ACI and SDWAN hence bidder to propose the compatible switches	What type of Interface is available on Core switches to connect Proposed ToR Switches. For example 1G/10G Copper, 1G/10G Fiber. Please confirm	Atleast 10G fiber.



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61	38	2.52 Supply of infrastructure	5. Other requirement : OEM Recommendation	As bidder is responsible for end to end sizing for Hardware hence Hardware OEM will not able to provide OEM recommendation letter. Please revisit this clause.	1. OEM recommendation letter is required for the proposed licenses. Confirming that the licenses proposed by Bidder is sufficient and in compliance to the proposed solution. 2. Application OEM recommendation letter required on hardware sizing only where Bidder and OEM of proposed application are different parties.
62	41	2.52 Supply of infrastructure	Monitoring service availability	We understand that Bank will provide EMS tool OR bidder can leverage the Banks existing EMS tool to monitor proposed Infrastructure.Please confirm.	Bidder needs to provide the tool
63	41	2.52 Supply of infrastructure	Monitoring service availability	Please confirm if bidder has to deploy onsite resources for management and monitoring of Infra,OS,DB and Backup for 24x7x365 days at Data center OR Bidder can manage and monitor Infrastructure,OS,DB and Backup as on-call basis.	Bidder has to deploy resources at Bank's Project Management Office in Delhi/NCR. Resources should be available on DC & DR also when required.
64	41	2.52 Supply of infrastructure	Monitoring service availability	We understand that DR site Infra,OS,DB and backup will be managed remotely through Data center. In the case of infra failure at DR site , bidder has co-ordinate with OEM to replce the faulty part. Please confirm	Please be guided as per RFP.
65	41	2.52 Supply of infrastructure	Monitoring service availability	Is bidder has previlleged to manage and monitor the proposed Data Center infrastructure, OS, Database , Backup remotely for 24x7x365 days. Please confirm	Please be guided as per RFP.
66		2.52 Supply of infrastructure	Monitoring service availability	Do Bank have any existing service desk/ticketing tool? If yes, can the tool be leveraged by the bidder.	No such tool available.
67		2.52 Supply of infrastructure	Monitoring service availability	In the case of any Hardware failure, those event/alert should be captured by EMS tool and Ticketing tool has to convert those event/alert in Ticket and assign to respective team. We assume that Bank have existing service desk/ticketing tool. If yes, can the tool be leveraged by the bidder. Please confirm	No such tool available.
68	42	2.52 Supply of infrastructure	Software License Management	Do Bank have any existing software license management tool, if so, please share the details, Also confirm if bidder can leverage the same.	No such tool available.
69	105	5.9.1.2 Compliance to Technical Specifications	79. The bidder will ensure continuity of buisness, compliance to Buiseness Continuity Plan and Disaster Recovery Plan, RTO (15 minutes), RPO (10 minutes), MTBF (3 months), MTTR etc	Do Bank have DR automation tool to achieve the RTO of 15 minutes, if so , please share the details,Also confirm if bidder can leverage the same OR bidder has to propose new DR automation tool.Please confirm	Bank doesn't have any such tool. Pl refer to Addendum No 3



Response to Pre-Bid Queries

S No	RFP Page No.	RFP Clause No.	RFP clause	Query Description/ Clarification sought	Bank's Remarks
70	NA	NA	General Query	In the case of disaster happens at Data Center,Bidders DC support team has to travel from DC to DR location. In this senario , Bank has to arrange Travel and accomodation of Bidders Support team at DR location. Please confirm the same.	Please be guided as per RFP.
71			General Query	We understand that Bank will provision Server racks at DC and DR. Please confirm.	Bank will provide racks with required powers in datacenters.
72			General Query	We understand that Bank will do the cabling from new racks to Bank existing Racks. (Rack to Rack Cabling) Please confirm.	Cabling is bidder's responsibility.
73			General Query	We understand that Bank will provison power,cooling at DC and DR . Please confirm	yes
74			General Query	We understand that any type of links Interner,MPLS/VPN, Replication link will be provided by Bank. Please confirm	yes
75	7	1.1 KEY INFORMATION	Last Date and time for submission of bids 25.10.2022 17:00 hrs	We woud request you extend the bid submission date upto 20th Nov 2022 as most of the team members would not be available during the week of 25th Oct due to festive holidays. In ideal situation bank should give 4 weeks time to the bidder for proposal submission after releasing the written reponse to queries.	Refer Addendum No 3
76	18	2.14 Evaluation Process	Bidders scoring at least the minimum score in each section mentioned in the table above and an overall score of 900 marks or more will be declared technically qualified Thereafter, Bank will notify the name of the technically eligible bidders for participating in Reverse Auction.	We request the bank that QCBS based evalaution for this RFP should be done with 70% weightage to technical solution and 30% weightage to commercials	As per RFP
77	62	4 SERVICE LEVEL & PENALTIES, 4.1 Penalty for delay in project delivery and implementation Clause III	Bank may issue multiple indents for delivery of various hardware/software at different locations. If the Bidder fails to deliver any or all of the Systems or install the same within the time period(s) specified in the Contract, Purchaser shall, without prejudice to its other rights and remedies under and in accordance with the Contract, deduct from the Contract price, as liquidated damages.	Bank to clarify on "Bank may issue multiple indents for delivery of various hardware/software at different locations." Here multiple locations refer to the BC locations?	Multiple location refers to Bank's DC , DRC and BC loactions
78	98	F. HHT/ Device Management / Remote Management System	4. Endpoint security management of the device shall be under the purview of Bidder's Scope of Work	If the security policies are to be implemented in the last mile device the device needs to be dedicated for the bank work only (POS/Laptop/PC/Mobile) - Please confirm. Which software is currently being used for deployment of patches to the endpoint devices? Can the bidder leverage the tool?	Bank is not using any software for deployment of patches for endpoint security. Bidder may choose to leverage tool.



Request for Proposal (RFP) for Selection of Vendor as Corporate Business Correspondent and implementation of End-To-End Financial Inclusion Gateway (FIG) Solution

Tender No. : PSB/HOFIUID/RFP/01/2022-23 Date: 26.09.2022

Response to Pre-Bid Queries

S No	RFP Page No.	RFP Clause No.	RFP clause	Query Description/ Clarification sought	Bank's Remarks
79	109	5.11 Annexure VIII - Non Disclosure Agreement (NDA)		NDA is unilateral favoring the Bank. Bidder requests the NDA terms to be made mutual as Bidder too will be sharing certain confidential and sensitive information with the Bank.	As per RFP
80	47	2.66 Audits		Bidder requests that any audit to be conducted by the Bank shall be at Bank's cost and subject to Bank complying with Bidder's reasonable security and confidentiality obligations	The cost of Audits will be borne by Bank.
81	47	2.62 Limitation of Liability	The Vendor's aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract or otherwise), shall be at actuals and limited to the overall contract value for 5 years. The Vendor's liability in case of claims against Bank resulting from wilful misconduct or gross negligence of the Vendor, its employees and subcontractors or from infringement of patents, trademarks, copyrights or such other intellectual property rights, breach of confidentiality, or violation of any legal, regulatory, statutory obligations, performance of unmandated transactions by the system tc shall be unlimited. In no event shall either party be liable to the other for any indirect, incidental or consequential damages or liability, loss of profits, revenue, and anticipated savings. Gross Negligence means serious disregard to an obvious risk. Willful Misconduct means where a party intentionally causes actual harm upon the other party and does not involve error or mistake in any form.	<p>Reuest that the clause be modified as : Notwithstanding anything to contrary specified anywhere in this agreement, The Vendor's aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract or otherwise), shall be at actuals and limited to the overall contract value for 5 years. The Vendor's liability in case of claims against Bank resulting from wilful misconduct or gross negligence of the Vendor, its employees and subcontractors or from infringement of patents, trademarks, copyrights or such other intellectual property rights, breach of confidentiality, or violation of any legal, regulatory, statutory obligations, performance of unmandated transactions by the system tc shall be unlimited. In no event shall either party be liable to the other for any indirect, incidental or consequential damages or liability, loss of profits, revenue, and anticipated savings. Gross Negligence means serious disregard to an obvious risk. Willful Misconduct means where a party intentionally causes actual harm upon the other party and does not involve error or mistake in any form.</p> <p>Vendor shall be excused and not be liable or responsible for any delay or failure to perform the services or failure of the services or a deliverable under this Agreement, to the extent that such delay or failure has arisen as a result of any delay or failure by the Bank or its employees or agents or third party service providers to perform any of its duties and obligations as set out in this Agreement. In the event that Vendor is delayed or prevented from performing its obligations due to such failure or delay on the part of or on behalf of the Bank, then Service Provider shall be allowed an additional period of time to perform its obligations and unless otherwise agreed the additional period shall be equal to the amount of time for which Vendor is delayed or prevented from performing its obligations due to such failure or delay on the part of or on behalf of the Bank. Such failures or delays shall be brought to the notice of the Bank and subject to mutual agreement with the Bank, then Vendor shall take such actions as may be necessary to correct or remedy the failures or delays. Vendor shall be entitled to invoice the Bank for additional costs incurred in connection with correction or remedy as above at time & material rate card as agreed upon between the parties.</p>	As per RFP
82	29	2.35 Order Cancellation/ Termination of Contract	Order Cancellation/ Termination of Contract	<p>In the event of this agreement being terminated, the Bank shall be liable to make payments of all the amount due under this agreement for which services have been rendered by the Bidder to the Bank till the date of termination.</p> <p>Bidder shall also have the right to terminate the agreement if the Bank commits a breach of the terms and conditions of the agreement and, where such breach is curable, fails to cure the same within 30 days provided for curing such breach.</p>	As per RFP



Response to Pre-Bid Queries

S No	RFP Page No.	RFP Clause No.	RFP clause	Query Description/ Clarification sought	Bank's Remarks
83	27	2.33 – Prices and Taxes 2.34 – Payment terms		Bank shall make the payment within 30 days of receipt of invoice. All payments due for more than thirty (30) days will attract an interest at the rate of 2 percent per month on the invoice amount calculated from the date the payment became due until the recovery is made in full with interest. Without prejudice to the other rights available, Bidder also reserves the right to withhold the provision of Services till such time all the payments due to it under this Agreement have been made by Bank and any such withholding by the Bidder shall not be treated as breach by it of the provisions of this Agreement. Any dispute regarding the invoice will be communicated to the selected bidder within 10 days from the date of receipt of the invoice else the invoice is deemed to have been accepted by the bank	As per RFP
84	113	Annexure IX - Bid Compliance Statement	We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP and the related addendums/ corrigendum and other documents including the changes made to the original tender documents if any, issued by the Bank.	Bidder request the bank to allow the bidder to submit the legal deviations/ suggestions. These can be discussed and agreed mutually with final selected bidder at the time of signing the contract	As per RFP
85	46	2.60 Intellectual Property Rights	Intellectual Property Rights	<p>Bidder Request to add this clause : All intellectual property rights in the software, all tools, processes, software, utilities and methodology including any Bidder's proprietary products or components thereof any development carried out by Bidder thereto in the course of providing services hereunder, including customisation, enhancement, interface development etc. shall remain the exclusive property of Bidder and bank shall not acquire any right title or interest of any nature therein except to the extent provided herein. Bidder shall however grant in favour of bank the right and non exclusive, non transferable, perpetual and irrevocable license to use the software for the purposes agreed hereunder. The foregoing license does not authorizes bank to (a) separate Bidder pre-existing IP from the deliverable/software in which they are incorporated for creating a stand alone product for marketing to others; (b) independently sell, lease, exchange, mortgage, pledge, license, sub license, assign or in any other way convey, transfer or alienate the Bidder pre-existing IP in favour of any person (either for commercial consideration or not (including by way of transmission), and/or (c) except as specifically and to the extent permitted by the Bidder in the relevant Statement of Work, reverse compile or in any other way arrive at or attempt to arrive at the source code of the Bidder pre-existing IP.</p> <p>All the Intellectual Property Rights (IPR) in the third party software used in providing services including those forming part of or incorporated into the deliverables shall remain with the respective third party owners/ Bidder's licensor and bank shall have user rights in accordance with end user license agreement (EULA) as applicable to use of such software.</p>	As per RFP



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Response to Pre-Bid Queries

S No	RFP Page No.	RFP Clause No.	RFP clause	Query Description/ Clarification sought	Bank's Remarks
86	45	2.59 Indemnity	<p>The supplier/bidder shall indemnify the Bank against all third party claims of infringement of Intellectual Property, patent, trademark or industrial design rights arising from use of the Goods, or any part thereof in India.</p> <p>1. Bidder should ensure that the hardware/Solution delivered to the Bank are licensed and legally obtained with the valid documentation made available to the Bank</p> <p>2. The bidder's liability in case of claims against the Bank resulting from willful misconduct of the bidder, its employees and subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual property rights or breach of confidentiality (excluding liability for personal sensitive data), shall be unlimited. The bidder, subject to being notified within 30 days of such claims and shall have full rights to defend itself therefrom. Subject to the above, if the Bank is required to pay compensation to a third-party resulting from such infringement, the Bidder will bear all court awarded damages/ expenses including legal fees, as awarded by the Court.</p> <p>In no event shall either party be liable to the other for any indirect, incidental or consequential damages or liability, loss of profits or goodwill, revenue, and anticipated savings. Gross Negligence means serious disregard which involves an indifference to, and a blatant violation of a legal duty with respect to the rights of others, being a conscious and voluntary disregard of the need to use reasonable care, which is likely to cause foreseeable grave injury or harm to persons, property, or both. Wilful Misconduct means where a party intentionally causes actual harm upon the other party and does not involve error or mistake in any form.</p>	<p>The supplier/bidder shall indemnify the Bank against all third party claims of infringement of Intellectual Property, patent, trademark or industrial design rights arising from use of the Goods, or any part thereof in India.</p> <p>1. Bidder should ensure that the hardware/Solution delivered to the Bank are licensed and legally obtained with the valid documentation made available to the Bank</p> <p>2. The bidder's liability in case of claims against the Bank resulting from willful misconduct of the bidder, its employees and subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual property rights or breach of confidentiality (excluding liability for personal sensitive data), shall be unlimited. The bidder, subject to being notified within 30 days of such claims and shall have full rights to defend itself therefrom. Subject to the above, if the Bank is required to pay compensation to a third-party resulting from such infringement, the Bidder will bear all court awarded damages/ expenses including legal fees, as awarded by the Court.</p> <p>In no event shall either party be liable to the other for any indirect, incidental or consequential damages or liability, loss of profits or goodwill, revenue, and anticipated savings. Gross Negligence means serious disregard which involves an indifference to, and a blatant violation of a legal duty with respect to the rights of others, being a conscious and voluntary disregard of the need to use reasonable care, which is likely to cause foreseeable grave injury or harm to persons, property, or both. Wilful Misconduct means where a party intentionally causes actual harm upon the other party and does not involve error or mistake in any form.</p>	As per RFP



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Response to Pre-Bid Queries

S No	RFP Page No.	RFP Clause No.	RFP clause	Query Description/ Clarification sought	Bank's Remarks
87	46	2.59 Indemnity	<p>3. The Bidder shall also be liable to indemnify the Bank, at its own cost and expenses, against all losses/damages, which the Bank may suffer on account of violation by the Bidder of any or all national/international trade laws, norms, standards, procedures etc.</p> <p>4. To mitigate the financial loss on act of omissions, commissions, frauds, embezzlement of funds, or any act of financial misconduct of selected Bidder/ CBC/ BCAs, Bank shall have a recovery mechanism from the CBCs through imposition of General Indemnity & Liability Clause in the agreement. Bidder/CBCs shall agree and shall keep the Bank indemnified against claims, actions, loss, damages, costs, expenses, charges, including legal expenses (Attorney, Advocates fees included) which the Bank may suffer or incur on account of any deficiency in services rendered by Bidder/CBC/BCAs or any acts of commission / omission on the part of employees, agents, representatives or Sub-Contractors of CBCs or their BCAs. CBCs shall be liable under the relevant statute, civil and/ or criminal as the case may be, for any malicious acts, negligent acts, wrongful acts, fraudulent acts and/ or offline transactions committed (including those committed by any of its employees, agents, representatives and/or sub-contractors) in the performance of the Services under the Agreement and shall not be deemed to be acting on or behalf of the Bank in any manner whatsoever to the extent of such acts and/or transactions.</p> <p>5. The bidder is responsible for managing the activities of its personnel or the personnel of its consortium partners and will be accountable for both. The bidder shall be vicariously liable for any acts, deeds or things done by their employees, agents, contractors, subcontractors etc. which is outside the scope of power vested or instructions issued by the Bank. Bidder shall be the principal employer of the employees, agents, contractors, subcontractors etc. engaged by BIDDER and shall be vicariously liable for all the acts, deeds or things, whether the same is within the scope of power or outside the scope of power, vested under the purchase contract to be issued for this tender. No right of any employment shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc. by the BIDDER, for any assignment under the purchase contract to be issued for this tender. All remuneration, claims, wages, dues etc. of such employees, agents, contractors, subcontractors etc. of BIDDER shall be paid by BIDDER alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of BIDDER's employee, agents, contractors, and subcontractors. The BIDDER agrees to hold the Bank, their successors, Assigns and Administrators fully indemnified and harmless against loss or liability, claims actions or proceedings, if any, that may arise from whatsoever nature caused to the Bank through the action of its employees, agents, contractors, subcontractors etc.</p>	<p>3. The Bidder shall also be liable to indemnify the Bank, at its own cost and expenses, against all losses/damages, which the Bank may suffer on account of violation by the Bidder of any or all national/international trade laws, norms, standards, procedures etc.</p> <p>4. To mitigate the financial loss on act of omissions, commissions, frauds, embezzlement of funds, or any act of financial misconduct of selected Bidder/ CBC/ BCAs, Bank shall have a recovery mechanism from the CBCs through imposition of General Indemnity & Liability Clause in the agreement. Bidder/CBCs shall agree and shall keep the Bank indemnified against claims, actions, loss, damages, costs, expenses, charges, including legal expenses (Attorney, Advocates fees included) which the Bank may suffer or incur on account of any deficiency in services rendered by Bidder/CBC/BCAs or any acts of commission / omission on the part of employees, agents, representatives or Sub-Contractors of CBCs or their BCAs. CBCs shall be liable under the relevant statute, civil and/ or criminal as the case may be, for any malicious acts, negligent acts, wrongful acts, fraudulent acts and/ or offline transactions committed (including those committed by any of its employees, agents, representatives and/or sub-contractors) in the performance of the Services under the Agreement and shall not be deemed to be acting on or behalf of the Bank in any manner whatsoever to the extent of such acts and/or transactions.</p> <p>5. The bidder is responsible for managing the activities of its personnel or the personnel of its consortium partners and will be accountable for both. The bidder shall be vicariously liable for any acts, deeds or things done by their employees, agents, contractors, subcontractors etc. which is outside the scope of power vested or instructions issued by the Bank. Bidder shall be the principal employer of the employees, agents, contractors, subcontractors etc. engaged by BIDDER and shall be vicariously liable for all the acts, deeds or things, whether the same is within the scope of power or outside the scope of power, vested under the purchase contract to be issued for this tender. No right of any employment shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc. by the BIDDER, for any assignment under the purchase contract to be issued for this tender. All remuneration, claims, wages, dues etc. of such employees, agents, contractors, subcontractors etc. of BIDDER shall be paid by BIDDER alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of BIDDER's employee, agents, contractors, and subcontractors. The BIDDER agrees to hold the Bank, their successors, Assigns and Administrators fully indemnified and harmless against loss or liability, claims actions or proceedings, if any, that may arise from whatsoever nature caused to the Bank through the action of its employees, agents, contractors, subcontractors etc.</p>	As per RFP
88		general	Liquidated damages, penalty	Bidder request that overall deductions due to LD, penalty or any other issue should be capped at 10% ov the overall bid value	<p>Please refer to last paragraph of the clause.</p> <p><i>"...the total of penalties as per SLA and the Liquidated damages will be subject to a maximum of 10% of the overall contract value. Once the maximum deduction is reached, the Bank may consider termination of the Contract at its discretion."</i></p>



Response to Pre-Bid Queries

S No	RFP Page No.	RFP Clause No.	RFP clause	Query Description/ Clarification sought	Bank's Remarks
89	28	2.35 Order Cancellation/ Termination of Contract	The Bank reserves the right to terminate the order/ contract of the selected Bidder(s) (after providing a cure period of 30 days and thereafter providing a 90 days' notice period) and recover expenditure incurred by the Bank on the following circumstances: -	The Bank reserves the right to terminate the order/ contract of the selected Bidder(s) (after providing a cure period of 90 days and thereafter providing a 90 days' notice period) and recover expenditure incurred by the Bank on the following circumstances: -	As per RFP
90	28	2.35 Order Cancellation/ Termination of Contract	The Bank reserves the right to terminate the order/ contract of the selected Bidder(s) (after providing a cure period of 30 days and thereafter providing a 90 days' notice period) and recover expenditure incurred by the Bank on the following circumstances: -	Request to please add : The Agreement resulting from this proposal may be terminated: (a)by either party by giving the other party not less than ninety (90) days written notice of termination; (b)forthwith if either party commits any material breach of any term of this contract and which in the case of a breach capable of being remedied shall not have been remedied within thirty (30) working days of written notice to remedy the same; (c)forthwith by either party if the other party shall convene a meeting of its creditors or if a proposal is made for a declaration as insolvent or a proposal for any other composition scheme or arrangement (or assignment for the benefit of its creditors), or if a trustee receiver, administrative receiver or similar officer is appointed in respect of all or any part of the business assets of the other party or if an order is made or a resolution is passed for the purpose of the winding-up of the other party or for the making of an administration order (otherwise than for the purpose of amalgamation or reconstruction); (d)by either party pursuant to Force Majeure. Termination shall be without prejudice to any other rights or remedies a party may be entitled to hereunder or at law and shall not affect any accrued rights or liabilities of either party nor the coming into force or continuation in force of any provision hereof which is expressly intended to come into force or continue in force on or after such termination. In the event of this assignment being terminated, the BUYER shall be liable to make payments of all the amount due under this assignment for which services have been rendered by Bidder's Consultant's. Forthwith on the expiry or earlier termination of this agreement, each party shall, return to the other party all documents and materials, belonging to the other party with regard to this assignment, or shall at the option of the disclosing party destroy all documents or materials in connection with this assignment.	As per RFP
91			Additional clause to be added	Nonexclusively : Bidder shall be free to do similar business either for itself or for any other party or offer similar services to any third parties but without in any way affecting the services agreed to be offered by Bidder under this Proposal.	As per RFP
92	36	2.52	Supply of Infrastructure -Software - Item Type – OS/Middleware/ Load Balancer/ FI Solution/ Application/backup-archival Solution/ SLA tool/ other software's etc	We hereby request bank to kindly clarify and provide more details on backup-archival and SLA tools.	Please be guided as per RFP.
93	37	2.52: 5	No freeware is allowed in Bank's IT environment	We hereby request bank to allow Open Source software's and bank can also add a clause that the bidder should provide the required support.	Please be guided as per RFP.
94	58	3	Scope of work: Training: Training to Bank and BCAs	TSP will provide the training to Bank and CBC trainers. BCA training should be taken care by CBC trainers.	As per RFP



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S No	RFP Page No.	RFP Clause No.	RFP clause	Query Description/ Clarification sought	Bank's Remarks
95	87	Annexure VI: 5.9.1.1: 2	The proposed HHTs based solution and URL based Solution must be capable of extending following products & services through BCAs:	There is no 'following products' listed. Should we consider the list to be point 3 onwards and leave the "Bidder's Compliance" empty for point 2?	Please consider from point 3 onwards. Please do not leave Bidder's compliance Blank.
96	87	Annexure VI: 5.9.1.1: 3 and 4	Identification and enrolment of customers for new accounts. The BCA engaged at BCA outlets will identify the eligible customers and open E-KYC/non-ekyc compliant accounts of the customer as per Bank guidelines	As per the RBI guidelines non-e-KYC account opening through BC outlets are not permissible, please correct our understating. Whether clause mentioned is for non-e-KYC account or lead generation	Non-EKYC accounts shall be lead generation
97	88	Annexure VI: 5.9.1.1: 41	Current account opening	Is current account opening permitted for BCA? Or is it a lead generation	Lead Generation
98	88	Annexure VI: 5.9.1.1: 51	KCC/GCC	Please brief more on the what operations are expected using KCC/GCC?	Lead Generation , recovery etc
99	88	Annexure VI: 5.9.1.1: 53	VID, UID, UIDToken based transactions	UID Token based transaction is not possible since the user never knows the UID Token. It is meant for the backend systems. Please clarify the same	Yes
100	88	Annexure VI: 5.9.1.1: 55	Dual Finger detection	We request bank to kindly clarify whether the clause is for Dual Finger Detection or Dual Finger Authentication?	Micro ATM application must support Dual Finger functionality (Fusion finger). The device must be capable of conducting two finger authentication transactions in the same session.
101	88	Annexure VI: 5.9.1.1: 60	Cash management and fund status at agent and managing with parameters / limits	We request some more detailed on the said clause	Bank shall impose cash handling limit (currently Rs 50,000 as on EOD) per BCA. Bank should be able to manage the limit centrally per BCA vise.
102	89	Annexure VI: 5.9.1.1: 68.3	Proposed Solution should be able to integrate easily with Aadhaar Pay Merchants and any POS terminal manufacturer including portable POS devices, mobile POS devices	As the proposed application is for Android based system, which will be challenging for POS which runs on proprietary OS, hence we seek bank to kindl amend the clause as “ Any Android based POS devices ”	As per RFP
103	89	Annexure VI: 5.9.1.1: 68.8	c) Customizing/ Imposing at various levels/ frequency	We request some more detailed on the said clause	Allow customization for merchant management like changes in MDR, transaction limit to be set etc
104	89	Annexure VI: 5.9.1.1: 68.8	d) Second factor authentication like 3 D Secure, etc.	3D Secure is meant for online card payment, and present scope is not applicable for 3D secure.	Biometric authentication as well as through PIN login of merchant and biometric authentication for customer transaction.
105	89	Annexure VI: 5.9.1.1: 68.10	e) Process Risk and Compliance	Please elaborate the requirement in little more detail. Is it integration with EFRM or anything more?	Compliance of regulatory guidelines. Integration with EFRM also.

**Request for Proposal (RFP) for Selection of Vendor as Corporate Business Correspondent and implementation of End-To-End Financial Inclusion Gateway (FIG) Solution**

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S No	RFP Page No.	RFP Clause No.	RFP clause	Query Description/ Clarification sought	Bank's Remarks
106	90	Annexure VI: 5.9.1.1: 68.16	k) HSM integration	We seek bank to clarify the purpose of HSM integration is required for Merchant Aadhaar Pay application.	Yes, HSM integration with Merchant Aadhaar Pay application.
107	90	Annexure VI: 5.9.1.1: 68.19	n) Mobile Device Management		Not required for Merchant Pay devices
108	90	Annexure VI: 5.9.1.1: 68.21	p) Merchant Payment platform is certified by Government agencies of outstanding repute –STQC and CERT In	Merchants are generally expected to use their own mobile phones. If it has to be a certified device, bank may need to provide the devices. Is bank going to provide the mobile devices to the merchants?	The biometric device is provided by Bank as such it should be STQC certified devices. The mobile devices will be used by merchants.
109	90	Annexure VI: 5.9.1.1: 68.23	The proposed solution should be able to support end to end BHIM Aadhaar Pay transactions. The proposed solution should also provide the Merchant Mobile/Tablet based (Android, iOS and Windows) application to be used by the Merchants	There are no RD services available in iOS platform for biometric authentication. Hence we seek bank to kindly restrict the scope of BHIM to Android devices only.	Presently it is for Android devices only, in future it may for iOS also.
110	90	Annexure VI: 5.9.1.1: 68.24	Application should have capability for Fingerprint (UIDAI), IRIS (UIDAI), Face authentication, and geo-tagging as required by Ministry of Finance (MoF).	Face authentication is only experimented for AEPS, not for BHIM Aadhaar Pay. Hence we seek bank to kindly remove the face authentication scope with BHIM.	Face authentication is optional for BHIM Aadhaar pay
111	91	Annexure VI: 5.9.1.1: 68.37	Front end application should support Android, IOS and Windows OS.	There are no RD services available in iOS platform for biometric authentication. Hence we seek bank to kindly restrict the scope of BHIM to Android devices only	Presently it is for Android devices only, in future it may for iOS also.
112	91	Annexure VI: 5.9.1.1: 68.38	Fingerprint / PIN / IRIS authentication for transactions & OTP for eKYC	BHIM Aadhaar Pay is available using only biometrics. Please elaborate the requirement for PIN and eKYC.	Merchant can use PIN instead of biometric authentication for login to the merchant app
113	99	Annexure VI: 5.9.1.2: 2	d) PCI-DSS, PA-DSS	Since the FI System will not store any card data, PCI-DSS and PA-DSS certification is not a requirement. Request to amend this requirement accordingly.	As per RFP
114	102	Annexure VI: 5.9.1.2: 40	Agent transaction password	Transaction is using customer biometric authentication for AEPS and PIN for card transaction. For which transaction Agent need to authenticate using password?	As per UIDAI guidelines, Agent/ Merchant login should be based on 2FA out of which one factor shall be Biometric and other factor can be Password/ Pin or OTP.
115	104	Annexure VI: 5.9.1.2: 64	PCI- DSS Certified Devices	PCI-DSS is for the infrastructure. Hence request bank to remove the clause.	As per RFP
116	104	Annexure VI: 5.9.1.2: 69	The most complex transaction under peak load should be completed within reasonable time not exceeding 5 seconds (as per specifications of NPCI), with the resource utilization not crossing 70%.	This depends on the other systems response time as well. Hence if the bank provides the response time of CBS, ATM Switch, NPCI, etc., it will help to calculate the response time.	Response time of other systems may be taken into consideration at the time of project implementation.



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117	105	Annexure VI: 5.9.1.2: 77	A separate Login/ Role/ user type is required for Auditors who can view all the parameters/ test cases/ pending reports/ and perform complete Audit/ reporting through the user. Though the audit user would have view permission only.	Test cases: These are not part of the system. Test cases and reports will be outside the system. Please clarify.	Test cases can be outside system.
118				Pending reports: Please elaborate the requirement.	Tasks pending for user action
119	106	5.9.1.2 Compliance to Technical Specifications	Proposed storage disks should be at least SSD.	Whether SAS disk can be used instead of SSD for the storage	Please be guided as per RFP.
120	126	5.19 Annexure XVI-Central Minimum Wages Act & Labour Laws Compliance	All the employees/operator deployed by us for the services being offered in our bid shall comply with government's rules and regulations like Minimum wages act, Labor Laws, Provident fund and ESIC facility standard.	BC agents engaged under FI, are not the employees of the company hence the labor act is not applicable. We request bank to kindly amend accordingly	The successful bidder is required to comply with the provisions of Minimum Wages Act, 1948 wherever applicable. In case of any violation of the Act, the bidder will be responsible alone.
121	11	Minimum Eligibility Criteria for the Bidders:	The Bidder should have implemented and managed an End-to-End Financial Inclusion Gateway Solution (FIG) in at least one schedule commercial Bank in India having coverage of minimum 500 branches for at least 3 years.	Considering the scope and size of the project and functionalities needs to be delivered, we request bank to kindly increase the bidder experience to 2 scheduled commercial bank with at least 5 years of relevant experience on similar project	As per RFP
122	NA	General Clause		We request bank to kindly indicate the volume of the transactions and projections with existing BC network - Current and Expected	Refer Addendum No 3
123		General Clause		What is the retention period for backup, and what is YoY back growth, and current backup size	10 Years retention. Current Backup size is 308 GB YoY Growth - 25-30%
124		General Clause		We request bank to kindly clarify that, what is the minimum Capacity of supported LTO tape cartridges is required	Bank has no preference on LTO tape size. But the proposed LTO version of the tape should be latest.
125	11	2.1(EC-5)	The Bidder should have been working as Corporate Business Correspondent in any 2 scheduled commercial Banks in India for at least 3 years as on date of RFP where Bidder should have at least deployed 5000 Business Correspondent Agents (BCA) as on 31.03.2022 covering minimum 15 states with satisfactory performance.	We request Bank to relax this clause as, The Bidder should have been working as Corporate Business Correspondent in any 2 scheduled commercial Banks in India for at least 3 years as on date of RFP where Bidder should have at least deployed 3000 Business Correspondent Agents (BCA) as on 31.03.2022 covering minimum 15 states with satisfactory performance.	As per RFP
126				We request Bank to consider PO copies/experience letter for working as Corporate Business Correspondent in any 2 scheduled commercial Banks in India	As per RFP



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127	11	2.1(EC-6)	The Bidder should have implemented and managed an End-to-End Financial Inclusion Gateway Solution (FIG) in at least one schedule commercial Bank in India having coverage of minimum 500 branches for at least 3 years.	We request Bank to amend this clause as, The Bidder should have implemented and managed an End-to-End Financial Inclusion Gateway Solution (FIG) in at least one schedule commercial Bank in India having coverage of minimum 200 branches for at least 1 year	As per RFP
128	12	2.1(EC-7)	The Bidder's Proposed Solution should be operational in at least one scheduled commercial Bank in India having coverage of minimum 500 branches and minimum 500 BC's at the time of submission of bid	We request Bank to amend this clause as The Bidder's Proposed Solution should be operational in at least one scheduled commercial Bank in India having coverage of minimum 200 branches and minimum 200 BC's at the time of submission of bid	As per RFP
129	36	2.52, Supply of infrastruc	Hardware & Software for Primary and DR Site	Will the SQL data base considered by Bank? Please confirm	Please be guided as per RFP.
130	36	2.52, Supply of infrastructure	Hardware & Software for Primary and DR Site	Where is the datacenter of the Bank? Please confirm	DC: Airoli, Mumbai DR: Sector 132, Noida
131	36	2.52, Supply of infrastructure	Hardware & Software for Primary and DR Site	Kindly share the location of DC and DR.	DC: Airoli, Mumbai DR: Sector 132, Noida
132	39	1.1	Bidder is required to deploy qualified maintenance engineers who are familiar with the equipment shall perform all repairs and maintenance service described herein.	Request bank to specify the number of maitenace engineers required for this project.	As per RFP
133	39	2.53 Warranty	Hardware: The offer must include a minimum comprehensive on-site free warranty of 3 years from the date of installation and acceptance of hardware by the Bank including all parts and labour. No parts, accessories of the systems should be excluded from such warranty. Also the offer includes AMC of 2 years from expiry of the warranty period. During the AMC period, the services rendered by the bidder should be the same as those extended during the Warranty period. All the hardware to be delivered for the Project should be sized at 70% CPU and RAM peak utilization.	Is Physical damage will not be covered under warranty and AMC? Please confirm.	Query not clear.
134	43	2.55	Data Migration	Who is exiting FI Solution provider & Which data base are they using ?	M/s TCS. DB - MYSQL
135	44	2.56	liquidated Damages	What happens in case delay due to dependency from Bank ? Will it be considered delay ?	Delay solely attributable to the bidder shall be considered
136	47	2.66	Audits	Who will bear the cost of Audits ? Please confirm	Bank will bear the costs of Audits



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137	51	Scope of Work	End-to end Financial Inclusion Gateway Solution (read with Merchant Aadhar Pay Solution).	Will the Bank is having FIG Gateways? Please Confirm. If yes, please let us know the vendor for FI Gateway provider.	Please refer to RFP, Page No, 10 Point No 1.2.1
138	51	Scope of Work	Setting up and Management of Fixed Pont Kiosks and Supply & Management of Moving BCA Hand Held Terminals (HHT)	Is there any specific configuration of HHT required ? Please confirm.	Please refer to NPCI AEPS Notified Document - Micro ATM Standards. Bidder to confirm to NPCI/ UIDAI/ STQC/ IBA etc guidelines on HHT specs
139	51	Scope of Work	Financial Inclusion Gateway Solution	Will the middleware deployed on Bank's data center ? Please confirm	DC & DRC
140	58	Scope of Work	Integration of FIG with Bank (CBS – Finacle 7.x and Finacle 10.x, ATM Switch, Card Channel, EFRM/ RTTS, Aadhar Data Vault (ADV), SOC, SIEM, HSM, e-KYC/CKYC, Call Centre, SMS/Email Server, HHTs, RD Services etc) and third party systems (NPCI, BBPS, GOI etc).	There are multiple stack holders in Integration of FIG with Bank, Project Implementation within 5 months is short hence we request bank to increase the implementation period.	As per RFP
141	70	1	Appointment and Removal of BCA Selected bidder shall appoint/ remove BCA within a period of 30 days from the date of issuance of mandate by the Bank.(Rs 10,000/- per week per centre /BCA from 31st day of issuance of the mandates. Bank reserves the right to cancel the contract or invoke PBG if selected bidder/CBC fails to)	Request bank to please remove this penalty clause / Increase time line to appoint BCA's and reduce penalty from 10,000/- to 500/-	Refer Addendum No 3
142	70	2	Rs 50,000/- per week per center from 31st day of issuance of the mandates. Bank reserves the right to cancel the contract or invoke PBG if selected bidder/ CBC fails to open BCA outlet within 60 days from date of Mandate.	We request bank to please remove this penalty clause	Refer Addendum No 3
143	70	3	Maintenance of AePS, IMPS, NEFT etc and other parameters related to issuer and acquirer transactions like Technical Declines to be as per NPCI/ UIDAI guidelines. (For every 0.10% or part thereof drop in service levels, a penalty of penalty of 0.50% of Monthly Payments)	We request bank to please remove this penalty clause	Refer Addendum No 3
144	70	4.5 Business related Service Levels	Appointment and Removal of BCA	Appoint / Removal, is there are any guidelines. Please Confirm.	Shall be shared with successful bidder
145	72		The Bidder should have implemented and managed an End-to-End Financial Inclusion Gateway Solution (FIG) in at least one schedule commercial Bank in India having coverage of minimum 500 branches for at least 3 years.	We Request Bank to consider PO copies as reference for the implementation and managed an End-to-End Financial Inclusion Gateway Solution (FIG).	As per RFP



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146	84	1	Fixed Monthly Income Rs 5000 (to those BCAs only who login at least 20 days and perform at least 200 transactions in a month) Rs 2500 to others.	Request bank to amend the clause as "Rs 5000 (to those BCAs only who login at least 20 days and perform at least 100 transactions in a month) and Rs 2500 to others."	As per RFP
147	85	11	Receipt and delivery of small value remittances / other payment instruments/ Fund Transfer (for value Rs. 5,000/- and above per remittance/instrument/fund transfer) Value in % of remitting/ fund transfer/ instrument amount subject to max of Rs 10 per txn; Min > 0%	Rate details are missing. We request Bank to share the same.	Bidder has to provide input
148	85	11	Cash Deposit/ Withdrawal Value in % of transaction amount subject to max of Rs 20 per transaction and Rs 50 per account per day; Min > 0%	Rate details are missing. We request Bank to share the same.	Bidder has to provide input
149	89	A. 65	Print receipt and Voice acknowledgement in various vernacular languages for the customer, based on the geographical location of the terminal.	Do we need to deploy a sound box for replaying transaction confirmation? Please confirm	As per RFP
150	92	15	Successful Bidder should provide a centralized solution to monitor end to end lifecycle of the BC agents.	Request bank to specify in detail (Realtime or MIS based)	Realtime
151	93	22	Mapping of Kiosks to the BC agents, limits setting, etc., however, verification/ approval will at Bank level	BC limit has to be depend on against FD ..? Request you to bank please specify amount and type	Currently, BCA is required to maintain OD of Rs 50,000 against lien marked FD. The limit of OD and FD amount is subject to change as per Bank guidelines
152	93	24	BC Agent and Kiosks terminal management I transaction limit and sub limit based on type of transaction, BC (PMJDY, Non PMJDY, Kiosk) Geographical location and Category (Rural, Semi Urban, Urban and Metro).	Request bank to specify transaction limit based on Category (Rural, Semi Urban, Urban and Metro).	The transaction limit shall be shared with successful bidder. The limits must be configurable at central level since the limits are subject to change from time to time.
153	98	G.1	The solution should allow to configure more than one corporate BC and BCAs under the CBC in in case Bank wants to add more CBCs in future at no extra cost to Bank	Every integration involves effort due to different protocol/APIs, Need more clarity on this point.	Bank may appoint more CBCs in future. The new CBC should be able to completely integrate with the FIG for performing transactions
154	General	General	Consortium Experience	Please confirm if consortium partner experience will be consider as required in Eligibility Criteria and Marking evaluation criteria.	No



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S No	RFP Page No.	RFP Clause No.	RFP clause	Query Description/ Clarification sought	Bank's Remarks
155	General	General	Last Date and Time for receipts of tender bids: 25.10.2022 at 16:00 PM	We request Bank to extend the bid submission date from 25th October 2022 to atleast 2 weeks from the current bid submission date, post we receive the clarifications from Bank.	Refer Addendum No 3
156	10	1.2.1 - Tabular Format, Pnt. No. 4	BC Hand Held Terminals Linux based POS device provided by System Integrator M/s Integra Micro Systems (P) Ltd Model : iMFAST (Visiontek GL-11) with Sunyard P-90 Pinpad	As per our understanding on current scope of RFP Vendor is supposed to provide android & web/kiosk based solution, supporting existing old Linux based devices is not mandatory.	Yes. Bidder is not required to support existing Linux based HHTs
157	11	2.1 Minimum Eligibility Criteria for the Bidders; EC-6	The Bidder should have implemented and managed an End-to-End Financial Inclusion Gateway Solution (FIG) in at least one schedule commercial Bank in India having coverage of minimum 500 branches for at least 3 years.	Requesting to include minimum setting up of at least 1000 BC Points also in the same Bank.	As per RFP
158	11	2.1 Minimum Eligibility Criteria for the Bidders; EC-2	The bidder should have minimum annual turnover of Rs. 50 Crores in each of the last three financial years.	We request you to increase minimum turn over to 150 Crores in each of the last three financial years.	As per RFP
159	13	2.4	Authorized Signatory The Bid Proposal being submitted would be binding on the Bidder. As such it is necessary that authorized personnel of the firm or organization must sign the Bid. The designated personnel should have the POA clearly mentioning his / her authority to sign the bid on behalf on company be authorized by a senior official of the Organization having such authority to do so. The Xerox copy of necessary Original Resolutions/ Authority/ Power of Attorney having authority to authorize the person to submit Bid Documents, on behalf of the Company shall be enclosed. The proposal must be accompanied with an undertaking letter duly signed by the designated personnel providing a Bid commitment. The letter should also indicate the complete name and designation of the designated personnel.	We request you to add BR(Board resolution) also along with POA since POA is not issued typically to employees. We request you to amend clause as POA or BR(Board resolution).	Refer Addendum No 3
160	27	2.34; Payment Terms; Pnt. No. 1	Hardware, Software / FIG Solution/ Application & their components Delivery of the Hardware, software & its sub component and Submission of invoice with Proof of Delivery and other documents (after acceptance by the Bank or its nominated third party)	Our understanding is 70% payment will be made post hardware delivery & integration testing starts. Please clarify.	Please be guided as per RFP.



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161	35	2.50 - Subcontracting	The bidder shall not subcontract or permit anyone other than its personnel except the OEM resources to perform any of the work, service or other performance required of the bidder under the contract without the prior written consent of the Bank. All the resources deployed by the bidder should be on the payroll of the bidder or the OEM.	For hardware & DB related issues we have partners for quick service. This is not subcontracting but we utilize their expertise when ever required. Request you to allow such clause to use partner service when ever required.	Please be guided as per RFP.
162	36	2.52; 1. Database	Bank already have Oracle Database agreement (ULA) with Oracle and the proposed solution should be on Oracle Database only with latest version	Our solution runs on MSSQL Database, we request Bank not to make oracle DB as mandatory. No Bank has put such mandatory DB clause so far. We request you amend this clause as other Oracle DB, Vendor has to procure DB Licenses at their own cost. So that Vendors using other than Oracle can also participate & quote prices accordingly.	Please be guided as per RFP.
163	38	2.52; OEM Recommendation	The bidder shall submit an OEM recommendation letter (along with bid) confirming the sufficiency/ sizing of all deliverables like- hardware, software (including licenses), services, and other tools etc. supplied by the bidder for the project as per the scope of the RFP. Hardware intended to be sized by the bidder for porting the Solution should be able to process the peak level transactions projected at the end of 5th year at any point of time seamlessly and adhere to the hardware utilization parameters mentioned in this document. The bidder as part of the bid should submit the sizing certificate of the Solution on the bid hardware for the proposed Application from OEM	atyati will assess required sizing based on the no.of agents and volumes projected by Bank & quote configuration accordingly. OEM's will not share any such certificates. Request to remove OEM recommendation clause.	1. OEM recommendation letter is required for the proposed licenses. Confirming that the licenses proposed by Bidder is sufficient and in compliance to the proposed solution. 2. Application OEM recommendation letter required on hardware sizing only where Bidder and OEM of proposed application are different parties
164	40	2.54; a) Facility Management	Bidder will be the single point of contact and responsible for Facilities Management service during the entire contract period. It is the responsibility of the Bidder to rightly deploy the resources to meet the SLAs. For all the solutions provided by Bidder Successful Bidder has to deploy three (3) resources.....	Three resources will be deployed with different time shifts. Kindly clarify.	The resource availability has to be ensured as per RFP requirement /SLA.



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165	43	2.55; Data Migration	Migration Approach including but not limited to Transaction Data, Profile & Policy data comprising of User Credentials etc.	So far none of the Banks has migrated Gateway transaction data since all the transactions are already available in CBS. Only previous FIG back up is restored at our end & logs are provided to Bank as on when required. Only agents data is migrated when ever any FIG migration is done. We request you to remove transaction data migration from scope.	Bidder needs to migrate all the existing data. The data should be available to Bank as and when required by the Bank.
166	44	2.57; Insurance	The equipment (software etc.) supplied under the contract shall be fully insured by the successful Bidder against loss or damage incidental to manufacture or acquisition, transportation, storage, delivery and installation. The insurance shall be obtained for an amount equal to 100% of the invoiced value of the goods on all risks basis. The period of insurance shall be up to the date the supplies are accepted and the rights of the property are transferred to Bank. The successful bidder shall ensure that the insurance policy is in force and make necessary arrangement for renewal of the policy whenever required.	Request to keep insurance as optional, since it is bidder responsibility/risk to deliver hardware upto the satisfaction of the Bank.	As per RFP
167	44	2.58; Liquidated Damages	Similarly for delay in Services, subject to a maximum of 10% of the overall contract value, the Bank may at its option demand and recover from the Vendor(s) an amount equivalent to 1 (one) percent of the affected services for every week of delay or part thereof	We request you to restrict maximum penalty to 5% of overall contract value.	As per RFP
168	51	3 Scope of Work	Bank will initially deploy 2000 BCAs within 2 years from the date of implementation of the new model.	we request for sharing of tentative location details, with state & district wise count of locations.	The details shall be shared with successful bidder.
169	55	3 Scope of Work	Selected Vendor shall provide all necessary infrastructure such as Laptop/Desktop/Tablet/PC/Hand Held Terminal/mPOS/Micro ATM, finger print scanner, web camera, printer, front end application software, any other equipment, peripherals, software, hardware necessitated for carrying out enrolment/registration activities from time to time to each designated BCA at its own cost.	We request you to remove Vendor providing device to BCA at its own cost clause, Since across Banks devices are procured by agents & this clause will increase over all project cost.	Refer Addendum No 3



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170	70	4.5 Business related Service Levels	Appointment and Removal of BCA Selected bidder shall appoint/ remove BCA within a period of 30 days from the date of issuance of mandate by the Bank	Request Bank to keep minimum Service levels of 98% since 1-2% locations will always have operational challenges & Rs.10,000/- penalty is very high request to restrict Rs.1500/- as penalty for each location/BCA post 90day of application/operational readiness from vendor and Bank.	Refer Addendum No 3
171	70	4.5 Business related Service Levels	Opening of BCA outlets as per Bank guidelines and agreed timelines Penalty - Rs 50,000/- per week per center from 31st day of issuance of the mandates. Bank reserves the right to cancel the contract or invoke PBG if selected bidder/ CBC fails to open BCA outlet within 60 days from date of Mandate	Rs.50,000/- penalty per week per center is unheard in industry. Since 1-2% locations will always have operataions or Technical challenges we request you to considering minimum percentage levels as 98% and restrict montly penalty of Max Rs.1500/-Rs per location.	Refer Addendum No 3
172	70	4.5 Business related Service Levels	Maintenance of AePS, IMPS, NEFT etc and other parameters related to issuer and acquirer transactions like Technical Declines to be as per NPCI/ UIDAI guidelines. Penalty - For every 0.10% or part thereof drop in service levels, a penalty of penalty of 0.50% of Monthly Payments	We request you to keep service levels of 98% & issues arised due to CBS, NPCI & other connectivity issues at DC and DR to be considering for waiving off penalty.Penalty to be restricted to a maximum of 25000/- Per month.	Refer Addendum No 3
173	80	Tabular Format, Sl. No. 12	Details of the similar assignments executed by the bidder during the last two years (Name of the Bank, time taken for execution of the assignment and documentary proofs from the Bank are to be furnished)	FI Gateway RFP's are not frequent, hence request you to remove two years clause.	Refer Addendum No 3
174	87	5.9.1.1 Compliance to Functional Specification; Sl. No. 4	Account Opening through e – KYC/ CKYC using Bio metric / Iris/ Face ID with RD services approved by UIDAI and Non-ekyc as per requirement of Bank	Across Banks currently account opening is integrated only through Bio Metric e-KYC, we can integrate through other mechanism as per the requirement of the Bank. We request you to remove CKYC/IRIS/Face modules as off now.	As per RFP
175	88	5.9.1.1 Compliance to Functional Specification; Sl. No. 29	Renew TD/RD	As per our knowledge so far none of the Banks implemented this through agents. Request to remove this functionality from scoring.	As per RFP
176	88	5.9.1.1 Compliance to Functional Specification; Sl. No. 34	Pension life certificate authentication through Jeevan Pramaan (Aadhaar enabled)	PFRDA has not provided API's to any Bank, agent has to download Jeevan Pramaan application separately for performing aadhaar based life certificate submission. Hence this will not be in integration scope if Bank can provide API's the same will be integrated.	As per RFP
177	88	5.9.1.1 Compliance to Functional Specification; Sl. No. 43	Request initiation for mutual fund	As per our knowledge so far none of the Banks implemented this through agents. Request to remove this functionality from scoring.	Lead Generation



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178	88	5.9.1.1 Compliance to Functional Specification; Sl. No. 41	Current account opening	As per our knowledge so far none of the Banks implemented this through agents. Request to remove this functionality from scoring.	Lead Generation
179	88	5.9.1.1 Compliance to Functional Specification; Sl. No. 42	Request initiation for credit/debit/ Rupay card	As per our knowledge so far none of the Banks implemented this through agents. Request to remove this functionality from scoring.	Lead Generation
180	88	5.9.1.1 Compliance to Functional Specification; Sl. No. 45	Request initiation for health insurance	As per our knowledge so far none of the Banks implemented this through agents. Request to remove this functionality from scoring.	Lead Generation
181	88	5.9.1.1 Compliance to Functional Specification; Sl. No. 46	Request initiation for motor insurance	As per our knowledge so far none of the Banks implemented this through agents. Request to remove this functionality from scoring.	Lead Generation
182	88	5.9.1.1 Compliance to Functional Specification; Sl. No. 49	FPS/ PDS Transactions	Please clarify expected functionality of this point.	Payments and receipts on behalf of Banks customers w.r.t. FPS/ PDS system in case directions received from Govt dept.
183	89	5.9.1.1 Compliance to Functional Specification; Sl. No. 64	Invoice generation, Commission and remuneration processing for corporate Business Correspondents (BC) and BCAs / Merchants bill generation based on variables/ performance based /fixed pay structure/combination on monthly/quarterly basis or any time frame or MDR basis	This functionality is customized back end program developed for each Bank as per respective Bank's commission structure. The same might not be demonstrable. Hence request to remove this point. Request to remove from Scoring.	As per RFP
184	109	5.11 Annexure VIII - Non Disclosure Agreement (NDA)	NON-DISCLOSURE AGREEMENT	Request to specify stamp paper value	Rs 100
185	116	5.14 Annexure XI	5.14 Annexure XI - Format of Performance Bank Guarantee (Issued by any Public Sector Bank)	Request to specify stamp paper value	Rs 100
186	119	5.15 Annexure XII - Pre Contract Integrity Pact	PRE CONTRACT INTEGRITY PACT	Request to specify stamp paper value	Rs 100



S No	RFP Page No.	RFP Clause No.	RFP clause	Query Description/ Clarification sought	Bank's Remarks
187	Page No.17	Application Money & Earnest Money Deposit (EMD)/ Bank Guarantee in Lieu of EMD	Rs.45,00,000.00 (Forty Five Lakhs Only)#The Bank will only accept Bank Guarantee in lieu of EMD for an equivalent amount issued by any scheduled commercial bank other than Punjab & Sind Bank (as per Annexure X) The Bidder shall furnish, as part of the Technical Proposal of its Bid, Earnest Money Deposit (EMD). Non submission of Earnest Money Deposit as mentioned in Key Information will lead to outright rejection of the offer. The EMD is to be submitted in the shape of Financial Bank Guarantee from any Scheduled Commercial Bank other than Punjab & Sind Bank valid for minimum 180 Days from the last date of Bid Submission. No interest will be payable on the Bid Security amount. EMD of unsuccessful Bidders will be returned to them on completion of the procurement process. The EMD of successful Bidder(s) will be returned within 30 days on submission of Performance Bank Guarantee. The Earnest Money Deposit may be forfeited under the following circumstances:	<p>1. Mid-size or small Corporate BCs cannot afford to fund the Financial Inclusion Mission project with the sum requested. We ask that you reduce the sum to Rs. 10 lakh in accordance with standard business procedure. For instance, despite the fact that the number of BC locations targeted by SBI in its RFP was substantially more than the number of the same planned for in Bank of Maharashtra's RFP, SBI wanted a smaller payment (Rs. 10 Lakh) towards EMD.</p> <p>2. We need your bank information to prepare an EMD bank guarantee, so please share it.</p>	As per RFP
188	Page No. 11	Minimum Eligibility Criteria for the Bidders: EC 6	The Bidder should have been working as Corporate Business Correspondent in any 2 scheduled commercial Banks in India for at least 3 years as on date of RFP where Bidder should have at least deployed 5000 Business Correspondent Agents (BCA) as on 31.03.2022 covering minimum 15 states with satisfactory performance.	Bidder must have at least 5000 Business Correspondent Agents (BCA) deployed, according to the requirement. Given the nature of the task and the anticipated distribution of locations per Corporate BC, this number is significantly greater than average. This would promote favouritism of large companies in this market and constitute an effort to exclude mid-size or tiny Corporate BC from the competition. It should be changed so that in order to provide banking services, the bidder must have created a minimum of 1000 active banking outlets across India under ITeFI.	As per RFP



Request for Proposal (RFP) for Selection of Vendor as Corporate Business Correspondent and implementation of End-To-End Financial Inclusion Gateway (FIG) Solution

Tender No. : PSB/HOFIUID/RFP/01/2022-23 Date: 26.09.2022

Response to Pre-Bid Queries

S No	RFP Page No.	RFP Clause No.	RFP clause	Query Description/ Clarification sought	Bank's Remarks
189	Page No 72.	Minimum Eligibility Criteria for the Bidders: EC-6	The Bidder should have implemented and managed an End-to-End Financial Inclusion Gateway Solution (FIG) in at least one schedule commercial Bank in India having coverage of minimum 500 branches for at least 3 years. For this purpose, End-to-End Solution would mean that bidder has deployed FIG Solution, BC Agents, Back Of ice Solution, POS Device /micro ATM/Tablet and Kiosk Application; Integration with other applications and maintenance of the customized solution. The FIG should capture transactions in real time from the Device and updates to the Bank's CBS in real time & also carries out Biometric Authentication in the process.	Even if certain players might be playing a dual role, the Corporate BC cannot be expected to be a Technology Service Provider at the same time. The fact that just 4-5 players in the Corporate BC segment are actually performing this dual duty provides the perception that the RFP is biased in favour of those Corporate BCS only. In the past, most banks, including big banks like SBI and BoB, have issued identical RFPs without containing the necessity of this condition because it would exclude the majority of players from the RFP's scope. This condition may be removed, and the FIG requirement may be satisfied in any other manner the bank deems appropriate, such as through a separate lot of the tender.	As per RFP
190	Page No. 73	Minimum Eligibility Criteria for the Bidders: EC-7	The Bidder's Proposed Solution should be operational in at least one scheduled commercial Bank in India having coverage of minimum 500 branches and minimum 500 BC's at the time of submission of bid	The proper operation of BC businesses has never been considered to need this prerequisite. Only a few major players can meet this threshold, hence this provision might be removed to offer all mid-sized and small Corporate BCS an equal opportunity to submit a bid.	As per RFP
191	Page No.	Minimum Eligibility Criteria for the Bidders: EC- 8	The proposed solution should be capable of managing Aadhar Pay Merchant On-Boarding and Payments	The promotion of digital transactions is one goal of retail banking or the asset department, and merchant acquisition has never been a part of financial inclusion. As a result, it shouldn't be a must for choosing a Corporate BC. This would promote favouritism toward a select few participants in this market and represent an effort to exclude all other Corporate BCs from the competition.	As per RFP