

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

Sl. No.	RFP Page No.	RFP Clause Name & NO.	RFP Clause	Bidder's Query/Suggestions/Remarks	Banks' Reply / Clarifications
1				We (FIA), intend to participate in Punjab National Bank (PNB) Request for Proposal (RFP) dated 06/04/2021 Ref. No. RFP.01/2021 for Empanelment of Corporate BC for implementing Financial Inclusion. Kindly confirm if any registration formalities are required to be complete prior to participate in subject RFP	Registration is not required.
2	59	ANNEXURE XV	Format of Letter from Public Sector Bank/RRB	We are a CBC of SBI and it provides the letter in its own standard format which has the requisite details.	AS clarified in pre-bid meeting. The certificate to be submitted in any format from the bank providing the desired information with the total commission earned for the last 3 years 2017-18,2018-19,2019-20 from the bank as whole.
3	5	KEY information on RFP Response submission. Pt. 4	Pre Bid Meeting	In view of the Pandemic, we request the meeting should be virtual and must be conducted online. Please consider.	Pre Bid Meeting will be conducted through VC, link is provided.
4	7	2. Introduction	Providing basic banking services in Non SSA i.e. in unbanked rural areas as BC Agent/Bank Mitra/additional bank Mitra and or /2nd Bank Mitra, Semi Urban, Urban and Metro centers depending upon the requirement of Bank. The BC Agent / Bank Mitra may use Micro ATM / Pin Pad Pax Device/Laptop/desktop /	How many BC agents is bank planning to allot through this RFP?	Please be guided as per RFP.

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

			Mobile / Tab etc. for providing banking services in these non SSA areas.		
5	7	2. Introduction	Corporate BCs/ Service Provider can be provided mandates for SSAs for banking transactions in the particular Region/Regions/Zone/Zones/s tate/States of the Bank or on PAN India basis as per their capabilities and financial strength.	How the regions will be allocated to corporate BC (pan India or limited Region)?	Please be guided as per RFP.
6	7	2. Introduction	The offer will be Technical only for empanelment of Corporate BCs. Bank has its approved Commercial applicable equally to all CBC / Service Provider. However, bank reserves the right to call the commercial quotes from the technically empanelled Corporate BCs for any or all the services to be offered through BC channel.	Request bank to please you to share the commercials applicable based on transaction type.	Commercial will be shared among technically qualified bidders.
7	8	3.1 Functional Scope	Bank is having its own technology solution for Micro ATMs/PIN PAD PAX Device/Kiosk/mobile etc. for BC Agents through CBC / Service Provider. Selected BC Agent/Bank Mitra will be required to function using	Please share the detail of current Technology Provider of the bank and current devices to be procured by BC.	The details will be shared at the time of allotment of locations.

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

			Bank's application only. In future, Bank may upgrade the technology as per requirement for Mobile or other devices which CBC / Service Provider will be required to adopt as and when implemented without any cost to Bank.		
8	8	3.1 Functional Scope	Bank has approved uniform rates and commission payable to all CBC / Service Provider. The rate of commission payable to the CBC / Service Provider will be advised after the completion of process. However, commission sharing between Corporate BC and their Agents shall be in the ratio of 20:80 in all cases.	Will there be any minimum monthly payment given by Bank to BCA and its agent? If yes, kindly mention the eligibility criteria for same and sharing ratio.	Please be guided as per RFP.
9	8	3.1 Functional Scope	Bidder may also be required to provide basic Banking services in rural, Semi Urban, Urban and Metro locations other than allotted SSAs. Bank will not provide any hardware such as Laptop/ Desktop/Mobile Device/ Micro-ATM, printer, etc. CBC / Service Provider has to bear the cost of all required hardware, devices, connectivity etc.	Request bank to provide list of current compatible devices.	The details will be shared at the time of allotment of locations.

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

10	26	34. INDEMNITY	The Bidder shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Bank as a result of:	We request bank to delete the liability for indirect reasons as that are not in control of bidder.	Please be guided as per RFP.
11	35	Limitation of Liability	The Bidder's aggregate liability in connection with obligations undertaken as a part of the RFP regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the Total Contract Value. Bidder's liability in case of claims against the Bank resulting from Willful Misconduct or Gross Negligence of Bidder, its employees and Subcontractors or from	Request bank to include that the liability of CBS shall be limited to 20% of total commission value of CBC for that year.	Please be guided as per RFP.

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

			<p>infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.</p> <p>The Bank shall not be held liable for and is absolved of any responsibility or claim / litigation arising out of the use of any third party software or modules supplied by Bidder as part of procurement under the RFP.</p> <p>It is expressly agreed between the Parties that for any event giving rise to a claim, the Bank shall have the right to make a claim (including claims for indemnification under the procurement in this RFP) against the vendor.</p>		
12	40	Annexure 2	Point number 9 and 11 are missing in Annexure 2.	Please confirm if it is a typo. If not request you to please share respective points	It is a typographic error. Please ignore.
13	41	Letter of Authorization for Submission of the Proposal	We confirm that the person so authorized above has digital signatures and confirm that all the prices quoted in on-line-sealed bid by him shall be binding on us.	As per page 5 summary, bidder only need to submit hard copy and doesn't require digital signature. Request you to remove the clause.	Please submit the Letter of Authorization for Submission of the Proposal and does not require digital signature.

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

14	42	ELIGIBILITY CRITERIA	Bidders should have at least 500 BCAs working with PSBs/RRBs as on 31.03.2020 with satisfactory performance.	Request Bank to reduce this limit to 300 BCAs working with PSBs/RRBs as on 31.03.2020 with satisfactory performance.	Please be guided as per RFP.
15	43	Evaluation Matrix for engaging Corporate BC agents	Total number of BCAs working in PSB/RRBs >1500 - 10 points >1000 to 1500 - 7 points 500 to 1000 - 5 points	Request bank to reduce the last slab from 500 to 1000 BCA to 300 to 1000 BCAs	Please be guided as per RFP.
16	59	ANNEXURE IV	ELIGIBILITY CRITERIA	Many reputed banks are inviting START UP also to participate and submit their proposals and Start Ups are doing very well in implementation of Financial Inclusion. So we humbly request you to kindly invite Start-Ups also for participation with necessary relaxations.	Please be guided as per RFP.
17	43	Evaluation matrix for Engaging Corporate BC Agents - clause 2	Average Turnover of last 3 years (FY 2017-18,2018-19,2019-20)	Please clarify if the Total Turnover as per Balance Sheet is to be reckoned or only the turnover pertaining to only BC services is to be taken.	Please be guided as per RFP.
18	59	Annexure-XV: Format of Letter from Public Sector Bank/RRB	Total Commission paid to CBC/SP State wise during FY 2017-18, 2018-19 & 2019-20	Payment of commission is done by the respective Circle/Regional Offices of banks and State wise correct details of such commission paid are difficult to be compiled by Corporate Offices of PSBs/RRBs. It is suggested that a certificate signed by Chartered Accountant may be accepted in respect of State wise details of Commission received by CBC/SP <u>in</u>	Please refer reply at S no. 2.

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

				<p><u>respect of BC services.</u> -- The remaining details of the certificate regarding no of years of association with the Bank and number of State wise BC agents may continue to be taken from the banks.</p>	
19	42	ELIGIBILITY CRITERIA Point No. 5	Bidders should have at least 500 BCAs working with PSBs/RRBs as on 31.03.2020 with satisfactory performance	This condition should be relaxed to 200 BCAs for MSME bidders to give them chance to participate in the tender as per Government guidelines.	Please be guided as per RFP.
20	42	ELIGIBILITY CRITERIA Point No. 5	Bidders should have at least 500 BCAs working with PSBs/RRBs as on 31.03.2020 with satisfactory performance	Also, BCAs for other CSP centers like Emitra centre should also to be considered for the same as the Scope of work is same as mentioned In tender	Please be guided as per RFP.
21	43	Evaluation Matrix for engaging Corporate BC agents Point No. 5	Total number of BCAs working in PSB/RRBs	There should be one more slab for BCAs between 200 to 500, so that more bidders will be able to participate in this tender.	Please be guided as per RFP.
22	5	GENERAL TENDER DETAILS 11. Earnest Money Deposit	Only Successful Bidders will be required to submit the Performance Bank Guarantee (BG) of Rs 30 Lakhs in favour of Punjab National Bank, PS & FID , Valid for 3 years +12 months at the time of entering into contract, as per Annexure-XII	Please clarify whether this is a EMD or Performance Bank Guarantee as bidder has to submit EMD at the time of submission of Bid document and Performance Bank Guarantee by the Successful Bidder. It means EMD is nil	It is Performance Bank Guarantee to be submitted by the Successful Bidder at the time of entering into contract, as per Annexure-XII.

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

23	37	Annexure I Technical Proposal Covering Letter Point - 14	We undertake to comply all the PF, ESIC, Minimum Wages Act, Labour Act and any other Statutory requirement as Applicable which are related to engaging BC Agents. We undertake to provide the BC Agents who are duly trained and certified by IIBF or similar approved agency as decided by RBI from time to time.	Please delete this point as the Corporate Business Correspondent appoint BC Agent and not as an Employee of CBC so in this case no need of PF, ESIC, Minimum Wage Act, Labour Act is applicable.	Please be guided as per RFP.
24	59	ANNEXURE XV FORMAT OF LETTER FROM PUBLIC SECTOR BANK / RRB	To be provided by the Bank officials where bidder is providing services as Corporate Business Correspondent/ Service Provider	As all banks already issued us letters for our performance and now these banks will not provide letter again as per your format, so can we submit the letters which bank's already issued to us.	Please refer reply at S no. 2.
25	16 & 42	Eligibility 1 and Annexure IV (Point No. 4)	The Net worth of the company in the last financial year (i.e 2019-20) - (audited) should not be less than 1 crore	Our company has net worth of 50 lakh as on 31st March, 2020. As on 31st March, 2021 it is going to be above 1 crore as the revenue has increased by 30% over 2019-20. To provide comfort to the bank, we propose to provide Fixed deposit receipt of Rs. 50 lakh in addition to Rs. 30 lakh of EMD. We request you to kindly consider the request and extend the deadline for Minimum Net Worth Criteria to as on 31.03.2021	Please be guided as per RFP.

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

26	59	ANNEXURE IV	ELIGIBILITY CRITERIA	We request you to kindly allow start up . Start Ups are doing very good in financial Inclusion.	Please be guided as per RFP.
27	5	GENERAL TENDER DETAILS	Schedule of Events	In view of the ongoing situation in the Capital and major cities, the due date must be extended. There is uncertainty on lockdown as well, so date extension must be declared ASAP	Please be guided as per RFP.
28	17-18	13, Pre-Bid Queries		We request bank to conduct Pre-Bid Meeting Online on any platform suitable to bank due to rising cases of Covid-19 Pandemic.	Please refer reply on s. no. 3 .
29	21	23, Preliminary Examination	A copy of the RFP along with the addendum duly putting the seal and signature on all the pages of the document for having noted contents and testifying conformance of the terms and conditions.	Since Bidder is submitting Annexure 9 and 11 wherein he is giving undertaking that he has read all the terms and conditions mentioned in the RFP and is confirming to accept the same. So we request you to remove the condition to attach entire RFP document.	Please be guided as per RFP.
30	37	Annexure -1, Technical Proposal Covering Letter	Table: 1) Name of Contact Person, 2) Address of Contact Person	It can be replaced as "Name of Bidder Organization & Address of Bidder organization" as point 3 & 4 covers the Contact Person details.	Please be guided as per RFP.
31	42	Eligibility Criteria, Point 2	The Bidder should have been working as CBC for at least 1 year besides in existence of 3 years as on 31.03.2020.	We request bank to revise the Eligibility Criteria as, The Bidder should have been working as CBC for at least 3 years besides in existence of 5 years as on 31.03.2021. This will ensure the participation of only experienced and stable players.	Please be guided as per RFP.

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

32	42	Eligibility Criteria, Point 3	Audited Financial statement (Balance Sheet & Profit /loss) for the last three financial years i.e. 2017-18, 2018-19 & 2019-20 – (audited)	We request bank to revise Eligibility Criteria of Turnover to Min 25 Cr average for last 3 FY (17-18, 18-19 & 19-20) This will ensure participation of bidders having better financial strength.	Please be guided as per RFP.
33	42	Eligibility Criteria, Point 4	The Net worth of the company in the last financial year (i.e. 2019-20 – (audited) should not be less than 1 Crore	We request bank to revise Eligibility Criteria for NET Worth of Min 10 Cr as on 31st March 2020. Will ensure participation of bidders having better financial strength.	Please be guided as per RFP.
34	42	Eligibility Criteria,		We request bank to revise Eligibility Criteria for Profit of Min 2 Cr for each of last 3 FY (17-18, 18-19 & 19-20) This will ensure participation of bidders having better financial strength.	Please be guided as per RFP.
35				Above point 5,6,7 Suggestions will help the bank to get strong and capable vendors who have required financial strength and good experience working in this field.	Please be guided as per RFP.
36	59	Annexure XV, Format of Letter from PSB/RRB		We have already collected Performance Certificate from all our Bank Clients in last month for some other Public sector bank tender. We request bank to consider same certificate as major points are getting covered in the same.	Please refer reply at S no. 2.
37	43	Evaluation Matrix for engaging Corporate BC Agents	ANNEXURE-IV	The Bidder's Mark are to be filled by the Bidder them self or by the Bank?	Marks to be filled by the Bidder.

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

38	59	Format for Letter from Public Sector Bank / RRB	ANNEXURE- XV	The Banks / RRBs generally decline in providing financial information, hence specific financial information should be taken by the CA	Please refer reply at S no. 2.
39	59	ANNEXURE IV	ELIGIBILITY CRITERIA	START-UPS in India are being promoted by the government and Start Ups have had their solid footprints in the Financial Inclusion Implementation. So inviting Start Ups will ensure more and healthy participation. So kindly allow Start Ups to Participate	Please be guided as per RFP.
40	5	Schedule	Pre-Bid Meeting	It should be held online pursuing the situation in Delhi due to COVID	Please refer reply on s. no. 3 above.
41	17	12	BIDDING Process	The Bidding Process as mentioned in the RFP is confusing. Kindly elaborate.	Please be guided per RFP.
42	59	Format for Letter from Public Sector Bank / RRB		one of our bank with whom we are associated requiring us to pay Rs. 20000/for issuance of the certificate in the prescribed format. However the same certificate is available free of cost if issued without addressing Punjab national bank. Also the certificate signed on banks letter head by an official of the bank, other then vertical head. Permission is sought from Punjab national Bank on the feasibility of acceptances of such certificate.	Please refer reply at S no. 2.
43	59	ANNEXURE IV	ELIGIBILITY CRITERIA	Start-Ups may please be allowed. Govt is pushing Start Ups to participate in as many opportunities, So we request you to kindly allow Start Ups with requisite Exemptions from	Please be guided per RFP.

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

				Eligibility Criteria	
44	39	ANNEXURE II Point 8	Turnover/Grant in Aid of Agency in the previous 3 financial years duly certified by the Auditor	We request from the bank to please clarify that "Grant in Aid of Agency" of last 3 years duly certified by the Auditor to be submitted by private limited organization also.	Please be guided as per RFP.
45	5	General Tender Details	Rs. 25,000/- + 18 % GST* (Non-refundable) should be submitted online only in favour of Punjab National Bank before last date of bid submission in the following account:	As per our understanding is EMD will be submitted by the successful bidder only and not required to submit along with technical bid. Please confirm.	EMD/ PBG will be required to be submitted from successful bidders at the time of entering contract. Rs 25000/ is tender cost and it is to be submitted before submission of technical bid.
46	5	Earnest Money Deposit & point 11	Only Successful Bidders will be required to submit the Performance Bank Guarantee (BG) of Rs 30 Lakhs in favour of Punjab National Bank, PS & FID , Valid for 3 years +12 months at the time of entering into contract, as per Annexure-XII.	Please confirm on the Earnest Money deposit(EMD). Whether we need to submit EMD during tender submission. If Yes, Kindly confirm on the amount.	Yes, Only Successful Bidders will be required to submit the Performance Bank Guarantee (BG) at the time to entering contract.

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

47	8	3.1, Functional Scope	The Bank has approved uniform rates and commission payable to all CBC / Service Provider. The rates of commission payable to the CBC / Service Provider will be advised after the completion of selection process. However, commission sharing between Corporate BC and their Agents shall be in the ratio of 20:80 in all cases.	Considering that there will be significant costs to be borne by the BC, such as, Hardware cost, maintenance cost, Infrastructure cost of Kiosk, Kiosk Rentals, Facility Management Cost, Logistics cost, connectivity cost, fund cost and cash management cost, consumables cost, supervisory costs, cash insurance and losses, data centre cost, etc, revenue sharing model of 20:80 between CBC and CSP is not viable. We request bank to revise commission payable model from 20:80 to 30:70 between CBC and SP.	Please be guided per RFP.
48	18	14. SUBMISSION OF BID	All the Annexure and bid documents with technical supporting documents should be submitted manually in sealed envelope before the final date & time of bid submission at the following address.	Due to Covid-19 the transit service would be affect and as a result it might delay the Hard copy submission. Hence we request with the bank to allow online submission of bid document	Please be guided as per RFP.
49	28	3. Timelines & Award of Contract	e) The Bidder is expected to commence the assignment on the date and at the location specified as per allocation by Bank. In case the winning Bidder fails to start the enrolment/updation work within 30 days of issue of Letter of Award of Work/ Letter of Intent, then the Purchaser may cancel the award of work/	Request with bank to relax on this clause and give 60 days' time to start the work in all allotted location.	Please be guided as per RFP

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

			or penalize as deemed fit.		
50	30	9. Penalty and Liquidated Damages	1) If the selected Bidder fails to complete the due performance of the contract in accordance with the specifications and conditions agreed during the final contract negotiation, the Bank reserves the right to recovery penalty @ 0.5% of the contract value per week or part thereof maximum up to 10% of contract price as Penalty for non-performance/ delayed performance.	Request with bank to please relax on penalty clause and may it change as " the Bank reserves the right to recovery penalty @ 0.1% of the value for non-delivery point per week or part thereof maximum up to 5% of contract price as Penalty for non-performance/ delayed performance	Please be guided as per RFP
51	42	ELIGIBILITY CRITERIA, 5	Bidders should have at least 500 BCAs working with PSBs/RRBs as on 31.03.2020 with satisfactory performance	Requesting bank to modify this clause as: Bidders should have at least 500 BCAs working with Scheduled Commercial Bank/ PSBs/RRBs as on 31.03.2020 with satisfactory performance	Please be guided as per RFP
52	42	ELIGIBILITY CRITERIA, 5	Bidders should have at least 500 BCAs working with PSBs/RRBs as on 31.03.2020 with satisfactory performance	Requesting bank to modify this clause as stated belwo as getting details for last FY would be difficult: Bidders should have at least 500 BCAs working with PSBs/RRBs as on 31.03.2021 with satisfactory performance	Please be guided as per RFP

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

53	43	Total number of BCAs working in PSB/RRBs; 5	Total number of BCAs working in PSB/RRBs	Requesting bank to modify this clause as: Total number of BCAs working in scheduled commercial banks/ PSB/RRBs	Please be guided as per RFP
54	43	Number of PSB/RRBs tie ups (maximum 10 marks); 6	Number of PSB/RRBs tie ups	Could you pl elaborate what does Tie-up here refer to?	Tie ups with PSB/RRBs for working as CBCs.
55	43	Number of PSB/RRBs tie ups (maximum 10 marks); 6	Number of PSB/RRBs tie ups	Requesting bank to modify this clause as: Number of Scheduled commercial banks/PSB/RRBs tie ups	Please be guided as per RFP
56	44	Note section	Bidders should obtain minimum 60% marks out of 70 marks as per scoring matrix to become eligible for presentation stage.	Requesting bank to relax this clause as : Bidders should obtain minimum 50% marks out of 70 marks as per scoring matrix to become eligible for presentation stage.	Please be guided as per RFP
57	6	Note	All the Annexure and bid documents with technical supporting documents should be submitted manually in sealed envelope before the final date & time of bid submission at the following address.	Considering the current pandemic and lockdowns imposed in the many cities, we request bank to enable the tender submission through online portal instead of physical submission.	Please be guided as per RFP

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

58	8	3. SCOPE OF WORK:	The Bank has approved uniform rates and commission payable to all CBC / Service Provider. The rates of commission payable to the CBC / Service Provider will be advised after the completion of selection process. However, commission sharing between Corporate BC and their Agents shall be in the ratio of 20:80 in all cases.	We request bank to kindly share us the approved rates and commission payable to CBCs for better understandings.	The commercials will be shared with technically qualified Bidders, while entering into contract.
59	26	34. INDEMNITY	claims arising out of employment, non-payment of remuneration and non-provision of statutory benefits by the vendor to its employees	We assume that employees in this context shall mean and include only area manager, circle level co-coordinators and not Bank Mitras. Kindly clarify	Please be guided as per RFP
60	27	34. INDEMNITY	CBC / Service Provider will accept that in the event of any claims being made on Bank, on account of any breach of warranty, representations, non-compliance of any applicable law, unauthorized act, fraud, deed or thing done or omitted to be done or undertaking made or deficiency in service by the CBC / Service Provider, its employees, officers, agents, the CBC / Service Provider will undertake to pay on first demand made by Bank of any	We request bank that policy should be laid down to ensure proper evidence with such demand note is provided to the Service Provider for crystallize the admissible claims.	Please be guided as per RFP

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

			amount on this account without any demur, contest, protest whatsoever within 7 working days of the demand being made.		
61	34	23. Principal to Principal Relationship	The employee engaged by the vendor shall be deemed to be the employees of Vendor only, and the Bank shall not be connected with the employment or the terms and conditions thereof in any way.	As you are aware Bank Mitras engaged are not employees but agent of the TSP and in this regard we request bank to amend the clause as Agents.	The clause will be read as under "The employees/ agents engaged by the vendor shall be deemed to be the employees of Vendor only, and the Bank shall not be connected with the employment or the terms and conditions thereof in any way."
62	5	Key Information on the RFP Response Submission - GENERAL TENDER DETAILS Point No. 11: Earnest Money	Only Successful Bidders will be required to submit the Performance Bank Guarantee (BG) of Rs 30 Lakhs in favour of Punjab National Bank, PS & FID , Valid for 3 years +12 months at the time of entering into contract, as per Annexure-XII.	1. If the existing empanelled CBCs apply and get re empanelled then whether the Bank Guarantee already submitted will be cancelled/continued or a fresh Guarantee should be submitted. 2. Is this RFP for new points or reallocation of existing points	1. Fresh Guarantee should be submitted. 2. As per Bank's requirement.

		Deposit			
63	7	<p>Section 1: Invitation for Proposal Point No. a</p>	<p>Punjab National Bank invites Technical bids for Empanelment of Corporate BCs / Service Providers for implementing Financial Inclusion. This invitation for bid will also be valid for implementation financial inclusion in banks sponsored RRBs across India if approved by their respective Board. The bidders selected finally may also enter into separate contract with sponsored RRBs, at similar terms as arrived at on completion of this RFP</p>	<p>1. Does RRB Board have to select only empanelled vendors through this RFP 2. If an existing RRB Vendor is not empanelled, will who are not on boarded as part of this RFP, will they continue to work in RRB's or they will be replaced with on boarded Vendors</p>	<p>Please be guided as per RFP.</p>
64	8	<p>Section 3: Scope of Work Point No. 3.1 Functional</p>	<p>Empanelment will be valid maximum for the three years only after execution of the required agreements including NDA with Bank.</p>	<p>Kindly extend the period of empanelment for 5 years</p>	<p>Please be guided as per RFP.</p>

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

		Scope Sub Point. d			
65	28	Section: Terms & Conditions Point No. 3: Timelines & award of Contract	Timelines & award of Contract	There is no mention as to whether new points or the existing points will be allocated or re allocated.	As per Bank's requirement.
66	41	Annexure III: Letter of Authorization for Submission of the Proposal	Name of Authorizing Authority (Certified Xerox copy of POA of authorized Signatory/authority is to be submitted)	Authorizing authority and the Authorized person may be certified by the same authority i.e. Backed by Board Resolution in lieu of PoW for Authorizing authority and BR for the Authorized person.	Please be guided as per RFP.
67	42	Annexure IV Eligibility Criteria Point No. 2	The Bidder should have been working as CBC for at least 1 year besides in existence of 3 years as on 31.03.2020.	Considering the importance of the project for the Bank, this should be increased to 5 to 6 years, so that the Bank gets good credible partners/vendors.	Please be guided as per RFP.
68	42	Annexure IV Eligibility Criteria Point No. 4	The Net worth of the company in the last financial year (i.e. 2019-20 – (audited) should not be less than 1 Crore	Considering the importance of the project for the Bank, this should be increased to Rs. 20 crore so that the Bank gets good credible partners/vendors.	Please be guided as per RFP.
69	42	Annexure IV Eligibility Criteria Point No. 2	The Bidder should have been working as CBC for at least 1 year besides in existence of 3 years as on 31.03.2020.	Due to merger & amalgamation of PSU Banks, how numbers of BCAs will be shown and who will issue such certificate in respected of amalgamated	The amalgamated bank as on date of RFP will issue the such certificate.

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

70	42	Annexure IV Eligibility Criteria Point No. 4	The Net worth of the company in the last financial year (i.e. 2019-20 – (audited) should not be less than 1 Crore	PSU Bank(s).	
71	43	Annexure IV Eligibility Criteria Point No. 5	Bidders should have at least 500 BCAs working with PSBs/RRBs as on 31.03.2020 with satisfactory performance.	We request you to make minimum 5000 BCAs including minimum three or four RRB's with 2000 locations.	Please be guided as per RFP
72	43	Evaluation Matrix for engaging Corporate BC agents		Will Bank instruct RRB's allocation preferred BC's as per eligibility Score.	Please be guided as per RFP
73	45	Annexure V: Bidder's Information Point No. 10	Name, Designation, Tel. No, E-Mail of the authorized signatory submitting the RFP (Please enclose the copy of board resolution)	Authorizing authority and the Authorized person may be certified by the same authority i.e. Backed by Board Resolution in lieu of PoW for Authorizing authority and BR for the Authorized person.	Please be guided as per RFP
74	45	Annexure V: Bidder's Information Point No. 11	Specimen Full signature	This clause may be deleted since it is confusing. The purpose is already covered in Annexure-III	Please be guided as per RFP
75	45	Annexure -V: Bidders Information, Point No.14	Any pending or past litigation (within three years)? If yes please give details	Whether the Bank is asking to reveal all the litigations pending against the Company (or initiated by the Company) or only the litigation which is affecting the solvency of the Company or against any Government in India.	Please be guided as per RFP
76	59	Annexure XV: Format Of Letter		1. Since some of our existing PSU banks have recently undergone a merger, they shall not be able to	Please refer reply at S no. 2.

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

		From Public Sector Bank/RRB		<p>provide the Certificate in their erstwhile names. As such, we request you to kindly consider the pre-merger reference letters available with us for all such Banks for fulfillment of this point.</p> <p>2. Further we shall be providing the Reference letters as per the format provided from the Amalgamated Banks for compliance to this point. Request you to kindly consider accept pre-merger PSU Banks & Amalgamated Banks as separate entities for purpose of RFP.</p>	
77	59	ANNEXURE-XV	LETTER FROM PUBLIC SECTOR BANK/RRB	<p>We had submitted a similar certificate at the time of earlier bidding of PNB for loan like Annexure No 15 and we have already qualified in it. Do we have to take it all again from the bank. Because Banks are getting angry on asking for this type of certificate from the bank repeatedly and are also having difficulty in receiving it. Can we give self-undertaking for this and get the authorization done by CA</p>	Please refer reply at S no. 2.
78	59	ANNEXURE-XV	LETTER FROM PUBLIC SECTOR BANK/RRB	<p>What is meaning of "Signed by Vertical Head" in terms of Bank Designation.</p>	Clarified in pre bid meeting. Please refer reply at S no. 2.
79	44	EVALUATION MATRIX FOR ENGAGING CBC	The existing CBC if found technically qualified will be given performance for existing locations.	<p>We want information from the bank that at the time of BC appointment by CBC any amount has been taken or not. If it has been taken and the bank just transferring BC from one to another</p>	Please be guided as per RFP

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

		AGENTS. NOTE:4		CBC, then who will be responsible for money collected by existing CBC.	
80	43	EVALUATION MATRIX FOR ENGAGING CBC AGENTS		Will the bidder get information from bank as to what mark the bidder has got and what is its basis.	Please be guided as per RFP
81	5	GENERAL TENDER DETAILS	Schedule of Events	In view of the ongoing situation in the Capital and major cities, the due date must be extended. There is uncertainty on lockdown as well, so date extension must be declared ASAP	Please be guided as per RFP
82	59	ANNEXURE IV	ELIGIBILITY CRITERIA	1. Bidder's working as CBC to Payments bank must be allowed. 2. BCAs engaged for Payments Bank must be considered. 3. Start Ups must be allowed to participate with exemptions as per Gol act.	Please be guided as per RFP
83	As discussed over the call we request you to kindly share the link to join the pre bid meeting.				Please refer reply on s. no. 3 above.
84	59	FORMAT OF LETTER FROM PUBLIC SECTOR BANK / RRB	Annexure XV	Format of Letter From Public Sector Bank to be provided by the Bank officials where bidder is providing services as Corporate Business Correspondent/ Service Provider as SBI has, as policy matter, decided to use their own Draft Letter prepared and approved for the purpose where state-wise data and Commission received columns remain	Please refer reply at S no. 2.

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

				absent.	
85	8	SCOPE OF WORK: 3.1	L	In such case bidder is allowed to charge customers for its services but no reference of any ceiling is there.	Clarified in pre bid meeting. Please be guided per RFP.
86	8	SCOPE OF WORK: 3.1	M	As per MoF guidelines NABARD bears expenses out of FIF of NABARD, on setting up V-SAT Dis Antenna at remote place. It is not mentioned here.	Clarified in pre bid meeting. Please be guided per RFP.
87	12	3.3.9. CUSTOMER OPERATION S:	Vii (b)	Can activation of account be given to CSP as <i>it</i> would save requirement of visit of branch by customer from places which might be 5-50 kilometers away from Branch.	Please be guided as per RFP

RFP for Empanelment of Corporate BC / Service Provider for implementing Financial Inclusion

88	31	Termination	12	<p>The Parties therefore agree and undertake that an exit at any point in time resulting due to expiry or termination of this RFP and subsequent Agreement for any reason whatsoever would be a slow process over a period of three (3) months, after the completion of the notice period of three (3) months. During this period, the vendor shall continue to provide the Deliverables and the Services in accordance with this RFP and subsequent Agreement and shall maintain the agreed Service levels. Immediately upon the date of expiration or termination of the RFP and subsequent Agreement, the Bank shall have no further obligation to pay any fees for any periods commencing on or after such date." It means Bank won't pay for services provided by bidder after termination date though would expect bidder shall continue to provide the deliverables and services This may need to be clarified.</p>	<p>Clarified in pre bid meeting. Please be guided per RFP.</p>
----	----	-------------	----	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------