

Pre Bid Queries Response REQUEST FOR PROPOSAL FOR PROCURING, PROCESSING AND PERSONALIZATION OF DEBIT CARDS & SERVICES Tender Reference Number: CO: Dr_Crd:2022-23: RFP: 01 Dated: 14/09/2022					
SR NO.	RFP Page No	RFP Clause No	Existing Clause	Query/Suggestions	Remarks
1	61	Schedule of Events, Part II	Earnest Money deposit:Rs 1,00,80,000/-(Rs. One Crore and Eighty thousand only) by way of demand draft/NEFT/Bank Guarantee in favour of Central Bank of India Payable at Mumbai.	Please note in Annexure 17 the EMD amount mentioned is Rs.60000000/- .Kindly confirm on the same	Please refer corrigendum
2	84	Eligibility Criteria - 4	The Bidder must have an average turnover of minimum Rs.50 Crores during last 03 (three) financial year(s) i.e. FY 2019-20, FY2020-21 and FY2021-22	Request the Bank to rephrase the clause as "The Bidder must have an average turnover of minimum Rs.50 Crores during last 03 (three) financial year(s) i.e. FY 2019-20, FY2020-21 and FY2021-22 restricted to smart banking cards business only. "	No change
3	84	Eligibility Criteria - 5	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) financial years mentioned in para 3 above.	Request the Bank to rephrase the clause as "The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) financial years mentioned in para 3 above restricted to smart banking cards business only. "	No change
4	84	Eligibility Criteria - 6	The bidder should have installed capacity in India for personalizing at least One million chip based financial/banking Dual Interface cards in a month and should be able, to the satisfaction of Bank, to increase the installed capacity within 6-8 weeks of the receipt of order from the Bank.	Request the Bank to rephrase the clause as "The bidder should have installed capacity in India for manufacturing and personalizing at least One million chip based financial/banking Dual Interface cards in a month and should be able, to the satisfaction of Bank, to increase the installed capacity within 6-8 weeks of the receipt of order from the Bank."	No change
5	88	Eligibility Criteria - 9	The bidder should carry out core activities, viz, card personalization, in house and be in a position to meet service level commitments in full.	Request the Bank to rephrase the clause as "The bidder should carry out core activities manufacturing and card personalization, in house and be in a position to meet service level commitments in full.	No change

6	63	SPECIFICATIONS OF SERVICES. V	Supply of PIN mailers and its associated stationeries for dispatch. Assisting in PIN printing and its handling for sorting, packaging, making them ready for dispatch. Vendor to ensure that only one envelop per branch per day for PINs/Re-PINs should be there. Bank may think of changes in existing PIN/ PPK printing processes including printing of PINs/ PPKs at vendor's secured location as per latest PCI DSS norms	Whether Pin mailer envelope is required for personalised kit ? If Yes, Please share the Specification for Pin mailer envelope.	No change
7	97	Annexure-13 Table C:	Per card Cost of inclusion of photo on the card	Our understanding we need to quote only additional cost of photo printing in this column (without Base card perso) kindly confirm	Please refer corrigendum
8				As per tender bank has kept photo printing as option, so we request bank to kindly confirm the qty for photo printing.	Please refer corrigendum
9	98	Annexure-13	Volume of some of the Activities/ Item may change drastically or may not be used at all, e.g. Hot Stamping, Metal foil, Spot Varnish, QC, Colour Core, Image Card, etc.	Our understanding mentioned items (i.e. Hot Stamping, Metal foil, Spot Varnish, QC, Colour Core, Image Card, NFC Tag etc.) are optional items. And bank will pay additional cost for the same if required.	Please refer corrigendum
10			General	What will be quantity percentage for personalised and non personalised kit.	No change
11	63	SPECIFICATIONS OF SERVICES. V	Bank may think of changes in existing PIN/ PPK printing processes including printing of PINs/ PPKs at vendor's secured location as per latest PCI DSS norms	We understand the Pin Printing currently is in-house, do we have to do in-house setup incase Bank do not outsource this to selected L1 Vendor. Also want to know what will be Pin Mailer volume? Do all cards have Pin Mailers?	No Change, Presently Bank has implemented secured online PIN generation facility (Green PIN Facility). However, if required PIN Printing is presently done by Bank.
12	63	SPECIFICATIONS OF SERVICES. V		Whether Bank is going for Green pin? If yes, Request the bank to kindly provide the percentage breakup between physical pin and green pin.	
13		ANNEXURE - 4	The bidder is required to submit the indicative price excluding taxes (item-wise taxes to be shown separately) in a separate sealed cover along with the technical bid	Our understanding we need to quote indicative/tentative price in the commercial bid format and bank will conduct the Online Reverse Auction to select the L1 & L2 bidder. Kindly confirm	No Change, The bidder is required to submit the indicative price excluding taxes in a separate sealed cover along with the technical bid. Please refer revised Annexure 13 in corrigendum.

14	67	4. Payment Schedule	The bills raised by the selected bidders(s) will be verified and paid by designated offices of the Bank. No advance payments will be made. Payments for cards and allied Products/Software/ Services will be made on monthly basis in arrears after tax deduction at source	We request the bank to kindly revised the payment terms as: •Base Cards & collaterals: Payment towards Base cards and collaterals should be against invoice which will be raised upon readiness of the Cards •Perso & fulfilment: Within 30 days from the date of the invoice. Invoice will be raised once in a month for the total cards supplied in that month	No change
15	13	10. Bid Preparation and submission:	Prices quoted by the Bidder shall remain fixed for the period specified in part II of this document and shall not be subjected to variation on any account, including exchange rate fluctuations and custom duty	Considering the present global uncertainty due to war, Pandemic, COVID and economic crisis, we request Bank to consider Dollar fluctuation up to 5% (+/-).	No change
16	98	Annexure-13. point no.6	Bank reserves the right to get EMV Chip Card / Contactless Dual Interface /NMC card, with name / without name, with photo / without photo, with / without Collaterals / Stationery items and accordingly payment will be released	Our understanding floated tender is only for Contactless Dual Interface (DI) cards. Kindly confirm	Please refer corrigendum
17	XIX	SPECIFICATIONS OF SERVICES	CBI may examine feasibility of change in existing RTO process in which card is returned to the vendor if un-delivered for onward dispatch to the concerned Branch	Our understanding Returned consignment should be returned to bank Branch Address only not to the bidder premises. Kindly confirm	No change
18	85	Eligibility criteria, Annexure 10	Clear documentary proof relating to execution of the order needs to be submitted with the bid, such as Letter of Intent, Award of Contract, SLA, GST Invoices, Delivery Challans, etc. between the prospective bidder and the Public Sector Banks / Private Sector Banks / Co-operative Banks.	We request Bank to consider any of these proof relating to execution of the orders needs to be submitted with the bid. Letter of Intent/Award of Contract/SLA/GST Invoices/Delivery Challans/Satisfactory performance certificates from Banks, etc. Instead of GST Invoices & Delivery Challans request Bank to consider Summary of GST Invoices & DC. This is to avoid too many pages of invoice copies & DC copies to be submitted. Original GST invoices and	Please refer corrigendum

19	11 & 106	EMD Amount	EMD Amount is different on mentioned pages.	Please suggest EMD Amount, we also request it to change to Rs. 50 Lakhs. EMD is issued only for the purpose of Security Deposit only for a 6 Months Period post which PBG is to be issued by the successful bidder and since this amount is way high for the purpose to be met, we thus request you to reduce it to max. Rs. 50 Lakhs. Also please provide "Central Bank of India" Bank Account Details, same is required by EMD BG issuing Bank.	Please refer corrigendum
20	13	10. (iii, b)	Soft copy submission over CD / DVD.	Please accept soft copy submission over pen drive.	No Change ,Soft copy submission acceptable in the form of CD/DVD/USB Drive etc.
21	63	Annexure 1, A (vi)	Dispatch arrangements of Cards and PIN / PPKs (postal / courier charges to be borne by the Bank. Vendor to submit State wise / Circle wise dispatch details along with Monthly bills to be submitted to Debit card dept. for reimbursement).	Please amend it as - "Dispatch arrangements of Cards and PIN / PPKs (postal / courier charges to be borne by the Bank. Card Service Provider to book dispatches under Bank's Speed Post BNPL Account or designated Courier Account."	No change
22	67	Annexure 2, Point 4, Payment Schedule	The bills raised by the selected bidder(s) will be verified and paid by designated offices of the Bank. No advance payments will be made. Payments for cards and allied Products / Software / Services will be made on monthly basis in arrears after tax deduction at source.	As per current industry practice the base card bills are made as soon as cards are ready and kept in vault. We hence request bank to allow vendor to bill for base cards once they are ready. Only Personalisation & Collaterals bills to be made on monthly basis as per the dispatch data count. The billing mode should be centralised billing & payment, we will share as MIS - state nodal office wise count & bill values.	No change
23	70	Annexure 3, Contact Cards Specs	Contact Cards Specs.	Hope Contact cards specs is not relevant to this RFP. As we understand the quantity asked in the RFP is for DI Contactless card only.	Please refer corrigendum
24	71	Annexure 3, Contactless Cards Specs, Line 2	Mifare Desfire EV1.	Please clarify on Mifare Desfire EV1 being mentioned here in Banking Contactless Cards Specs?	No change,Mifare Desfire Technology is required mainly for transit cards.

25	72	Annexure 3, Contactless Cards	The proposed inlay should be manufactured using a chip module with embedded copper wire or inductive technology.	We request Bank to allow all Inlay technologies which are approved by Visa / MasterCard / NPCI.	No change
26	86	Bidder's Eligibility Criteria, Point 4	The Bidder must have an average turnover of minimum Rs. 50 crores during last 03 (three) financial year(s) i.e. FY 2019-20, FY 2020-21 and FY 2021-22.	Considering the essence of the Bidder expertise, Hope the Turnover is to be consider only from Cards Business in India ?	No change
27	86	Bidder's Eligibility Criteria, Point 5	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) financial years mentioned in para 3 above.	We feel that bank should consider Profit After Tax (PAT) as this is a more relevant parameter for profitability. (Also in the Technical Evaluation Matrix on page no. 117 under point 1c it is mentioned as Profit After Tax.).	No Change
28	87	Bidder's Eligibility Criteria, Point 8	The Bidder should have supplied and personalized in total at least 1.00 crore contactless / Dual Interface (DI)/NCCMC Cards of VISA/MasterCard / RuPay Network, (out of which 0.20 crore should be NCCMC Cards) during the period April 2021 to March 2022 to one or more Public Sector Banks / Private Sector Banks / Co-operative Banks in India.	We understand the cards should have been supplied and personalized directly to Public Sector Banks / Private Sector Banks / Co-operative Banks in India and not through intermediaries? This being procurement in category of Class A supplier with regards to the Local content - we would like the Bank to clarify that the requisite 1.00 crores cards should have been manufactured in India. Also considering the dominant portion of Rupay NCCMC requirement of the Bank we request the Bank we request the NCCMC card experience	Please refer corrigendum
29	96	Annexure 13, Indicative Commercial Bid Format	Card Type.	Please confirm on card type, we understand it is completely DI Cards only. Please give break-up across VISA, MasterCard, Rupay Discover & Rupay JCB.	No Change refer revised Annexure 13 for clarity
30	7	3: Definitions	3 (ii) "Bidder/Service Provider/System Integrator" means an eligible entity/firm submitting the Bid in response to this RFP. (v) "Vendor/Service Provider" is the successful Bidder(s) found eligible as per eligibility criteria set out in this RFP, whose technical Bid has been accepted and who has emerged as L1 Bidder(s) as per the selection criteria set out in the RFP and to whom notification of award has been given by Bank	Since the term ' Service Provider ' has been used interchangeably in the RFP, request the Bank to provide clarity towards the reference of the term.	No change

31	13	10. iii. B & F (Bid preparation & submission)	B) A soft copy (word format) on a CD/DVD should also be kept in a separate envelope within the envelope of technical bid. Voluminous documents should also be submitted on CDs/DVD F) The proposal in original hard copy will be considered. No soft copy/photocopy/email/another form of the proposal will be considered.	Both points b & f are contradictory to each other. Please clarify if only physical bid (hard copy) to be submitted or soft copy also required. In case soft copy is also required please allow USB as CD/DVD is outdated way of storing data and most laptops do not have CD/DVD driver as well.	No Change ,Soft copy of BID document submission acceptable along with hard copies in the form of CD/DVD/USB Drive.
32	20	19. Award Criteria	Bank will empanel the vendors for a period of three years whoever participated and technically found qualified in the RFP process. However, rates quoted in the bids will be valid for one year only to decide successful bidder. The rates every subsequent year (next 2 years) shall be called from empaneled vendors as per bank requirement and successful bidder will be decided through reverse auction.	Kindly clarify: In case vendor is technically qualified and after reverse auction it found rates quoted by L1 vendor is too low to sustain and decided not to match the L1. In that case, will the vendor remain empaneled for next three years and will get another chance to participate in RA next year or vendor will not be allow next year?	No change, Point is already clarified.
33	20	19. Award Criteria	Bank will empanel the vendors for a period of three years whoever participated and technically found qualified in the RFP process. However, rates quoted in the bids will be valid for one year only to decide successful bidder. The rates every subsequent year (next 2 years) shall be called from empaneled vendors as per bank requirement and successful bidder will be decided through reverse auction.	Suggestion: We request bank to consider commercial remain valid for entire contract period as per Industry standard.	No change
34	23	23: Protection of Work		Request the Bank to elaborate the protection being expected from the Successful Bidder	No change
35	24	27: Indemnity		Request the Bank to incorporate an additional clause wherein, The Bank shall indemnify, protect and save the Bidder and hold it harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from (i) breach of the terms of this RFP and any agreement executed between the Bank and Bidder; and (ii) breach of the applicable laws.	No change

36	30	36: Right to Verification	The Bank reserves the right to verify any or all of the statements made by the Bidder in the tender document and to inspect the Bidder's facility, if necessary, to establish to its satisfaction about the Bidder's capacity/capabilities to perform the job.	Request the Bank to provide a prior notice of at least 7 days for inspecting the Bidders facilities	No change
37	30	37: Security Configuration, Audit / Review, Monitoring and Visitation		Request the Bank to provide a prior notice of at least 7 days prior to conducting any audit, either for outsourced vendors or for its own books/sites, etc. as provided	No change
38	30	point Xii	Vendor shall comply with latest PCI - DSS and other regulatory compliance	The scope of work falls under Payment Card Industry (PCI) Card Production and Provisioning Security Requirements compliance which is part of Scheme audit such as VISA, MC, NPCI. Hence we request bank to consider PCI-CPP compliance instead of PCI DSS. <u>Below is the statement from VISA.</u> PCI DSS validation is meant for Third Party Agent service provider and VisaNet Processor annual validation. For AVP Card	Please refer corrigendum
39	33	41: Limitation of Liability		Request the Bank to incorporate an additional clause stating "Under no circumstances shall either Party be liable for any indirect, consequential or incidental losses, damages or claims including loss of profit, loss of business or revenue"	No change
40	34	42: Confidentiality and Security Safeguards		Suggest the Bank to amend this clause to make it mutual	No change

41	41	46: Patent Rights/Intellectual Property Rights		Suggest the Bank to incorporate an additional clause providing "It is recognized by the Bank that the Intellectual Property Rights (whether registered or not) relating to the software, hardware, equipment, copyright and other solutions used by the Bidder for providing the services, shall belong to the Bidder. The Bank has no right in respect of the same and cannot copy, duplicate, replicate and/or use any part of the same".	No change
42	44	50.1: Termination for default		Suggest the Bank to incorporate an additional clause providing "The Bidder may have the right to terminate the Agreement in case of failure of the Bank to make the due payments for a consecutive period of 3 months. Such right may accrue after expiry of breach cure period of 30 days".	No change
43	46	50.3: Termination - Key Terms and Conditions	The Bank reserves the right to terminate the agreement with the Bidder / vendor at any time by giving 30 (thirty) days prior written notice to the Bidder.	Suggest the Bank to amend this clause to make it mutual.	No change
44	61	10 (Schedule of events)	EMD Amount is 1,00,80,000 (One Crore eight Lakhs)	EMD amount is quite high and not in line with industry standard. Bank is requested to please review the same. We suggest bank to consider 50 Lacs	No change
45	61	Part II: Schedule of Events - 17: Liquidated Damages	Liquidated damages will be a sum equivalent to 1 % per week for the order value / Contract Price subject to maximum deduction of 10 % of the Contract Price for delay of each week or part thereof.	Suggestion: We understand and believe that the Liquidated Damages cost of 1% per week for the contract price is high. Can this be revised as " 0.1% per week for the order value / Contract Price subject to maximum deduction of 10 % of the Contract Price for delay of each week or part thereof ".	No change
46	62	Annex 1: Scope of work	FY 2023-24 : 56 Lakh	Kindly advise volume for subsequent FY years up to 3 years	No change

47	64	XVII	White plastic testing, CPV or any other certification cost for all schemes to be borne by vendor.	As per industry standard, CPV, white plastic certification etc. always born by bank. We request bank to consider or allow vendor to pass the cost to bank on actual basis.	Please refer corrigendum
48	65	xxi.	CONNECTIVITY: Finally selected bidder for card/PIN/PPK processing would be required to connect to the Central Data Centre at Mumbai or Local Head Offices/Branches/other offices as the case may be for sending/receiving customer data/emboss and PIN/PPK data from branches and ATM Switch Centre.	Please clarify: To receive Emboss file and PIN files from ATM switch center, vendor need have direct connectivity and this location is situated in single location and not multiple location. As dedicated lease line is possible if bank is sending data from centralized location only. Card personalization and PIN Printing will be at vendor personalization center only. Suggestion , IPSEC VPN tunnel over 2 different ISP (Primary & Backup ISP)	No Change, Bank is live on Green Pin The Pin Printing is done at Bank Premises and secure connectivity is required wherever applicable
49	72	9	Stickers	Need to more clarity	No Change,Related to NFC TAG
50	72	9	Small Form Factor on ID1 card should support and confirm to scheme standards	Need to more clarity	No Change,Related to NFC TAG
51	72	9	Efficient adhesive	Need to more clarity	No Change,Related to NFC TAG
52	72	9	Should be compatible with all major handsets	Need to more clarity	No Change,Related to NFC TAG
53	96	indicative Commercial B	A) Rupay/VISA/MasterCard Contact Card: 56 Lakh E) Cost of Contactless/NFC enabled / Contactless equipped with NCMC functionality (offline wallet) cards(including Sr. A)	Please clarify: Title for indicative bid format mentioned as cost of EMV contact chip dual interface cards while line item A in the table refers for contact card only. Please confirm if bank is issuing both contact & contactless cards. If yes then what is the bifurcation of contact and contactless cards as it is no where mentioned.	Please refer corrigendum

54	96	indicative Commercial B	Volume of some of the Activities/ Item may change drastically or may not be used at all, e.g. Hot Stamping, Metal foil, Spot Varnish, QC, Colour Core, Image Card, etc.	Such special features comes with additional cost on top of base card price. We are requesting bank to confirm, vendor need to quote commercial by not considering such features and if bank will wish to have any such feature in future that can be discuss on case to case basis depending on the requirement and volume. if not please advise more specific details and volume bifurcation.	Please refer corrigendum
55	65	XX. G. Penalty	Suitable penalty will be levied for delay in RTO cards re-dispatch.	If RTO management to be handled by vendor then there should be separate line item in indicative commercial bid as this entirely a separate activity and attracts substantial cost.	No change, the activity will be handled by Bank
56	60	Schedule of Events Po	Last date for submission of bids is 14 Oct 2022	We request bank to allow minimum 3 weeks time post clarification on queries is published.	Please refer corrigendum
57	60	Part-II SCHEDULE OF EVENTS	6. Last date & time for submission of Bids: 14-10-2022 03:00:00	Request the bak to extend the Bid submission by 20 dys from the date of publishing clarifications on the Banks website.	Please refer corrigendum
58	61	Part-II SCHEDULE OF EVENTS	9. Earnest Money deposit: Rs 1,00,80,000/- (Rs. One Crore and Eighty thousand only) by way of demand draft/NEFT/Bank Guarantee in favour of Central Bank of India Payable at Mumbai.	Request the Bank to relax the EMD amount to Rs. 10,00,000/- (Ten Lakhs)	No change
59	61	Part-II SCHEDULE OF EVENTS	14. Delivery schedule: Within 6 weeks from issue of Order.	Request the Bank to give 10 weeks time for Delivery due to global shortages around.	No change
60	64	A. ACTIVITIES:	xvi. Costs of software/modifications for existing as well as new cards introduced by CBoI in future based on the new products launched by CBoI from time to time, connectivity etc. will be borne by the finally selected Bidder.	Connectivity costs should not be of vendor. These are supposed to be borne by the bank.	No change,Connectivity will be provied by the Vendor wherever applicable.
61	64	A. ACTIVITIES:	xvii. White plastic testing, CPV or any other certification cost for all schemes to be borne by vendor.	WPC charges ,etc should be borne by the Bank and not the vendor.	Please refer corrigendum
62	64	A. ACTIVITIES:	xviii. The vendor should track the movement of consignment till delivery. An interface should also be developed by the vendor with our outsourced helpdesk vendor for them to cater to response of card tracking.	The tracking is available only to the courier vendor and hence at best only an interface can be created to update the status , provided the same is made available by the courier vendor on a timely basis.	No change

63	64	A. ACTIVITIES:	xix. CBoI may examine feasibility of change in existing RTO process in which card is returned to the vendor if un-delivered for onward dispatch to the concerned Branch. In the changed process vendors may be asked to implement process of dual addresses on the envelope.	Request the Bank to call for all RTO's at Bank's premise. These can be feeds for KYC concerns for the bank and hence it is suggested that the returned envelopes are directed only to the Bank's central team managing such returns.	No change
64	67	B. SECURITY REQUIREMENTS:	xiv. Must comply Latest PCI DSS compliance guidelines and other security related government/regulator guidelines.	Request the Bank to waive this clause as this clause is ignored as every Bureau meets all PCI CP standards for achieving the certifications from associations like Mastercard , Visa , Rupay , etc.	Please refer corrigendum, and read PCI-DSS as PCI-DSS/ PCI -CP in RFP.
65	71	Contactless Cards	Finger print Match on card for Biometric cards.	Request the Bank to clarify you are asking for Biometric cards, as finger print match has been asked for.	No change, Vendor should be technically capable
66	72	NFC TAGS:	Stickers	Request the Bank to clarify if you are asking for NFC tags or stickers	No Change, it is a optional item
67	78	ANNEXURE - 6: Format for Bank(s) references	2. Quantity of cards supplied in the last financial year and in 1st quarter of current FY separately.	Request Bank to accept total cards issued in that particular year instead of quarterly basis.	No change
68	79	ANNEXURE – 7: MIS REQUIREMENTS	10. SMS file sent (Daily)	Since vendor is not managing the SMS activity , such MIS should be removed from the list.	No Change , details required for sending SMS has to be provided by te Bidder.
69	87	Annexure-10: Bidder's Eligibility Criteria	8. The Bidder should have an experience of at least Three (3) years for supply/ personalization of EMV Chip based DI Cards - Credit/Debit Banking Cards of VISA, MasterCard & RuPay network in India, without any disqualification from Card schemes in the preceding three Financial Years, April 2019 to till date of submission of Bid (certificates to be attached). The Bidder should have supplied and personalized in total at least 1 crore contactless / Dual Interface (DI)/NCMC Cards of VISA/MasterCard / RuPay Network, (out of which 0.20 crore should be NCMC Cards) during the period April 2021 to March 2022 to one or more Public Sector Banks / Private Sector Banks / Co-operative Banks in India. Clear documentary proof relating to execution of the order needs to be submitted with the bid, such as Letter of	We have not supplied 1 cr contactless / DI / NCMC cards in the period of April 2021 – Mar 2022. Requesting the bank to consider supply of 1 million cards and also existing confirmed PO's of at least 1 PSB which should be at least of 3 million DI / Contactless / NCMC cards.	Please refer corrigendum
70	89	Annexure-10: Bidder's Eligibility Criteria	15. Certification Requirements: Certification from MasterCard, Visa and NPCI (RuPay). PCI CP, etc.	Requesting Bank to consider just the MasterCard , Visa & Rupay certifications – as these are on lines of the PCI CP standards.	No change

71	101	ANNEXURE-15	Non-Disclosure Agreement (NDA)	Trust the NDA is to be furnished only by the successful bidder.	No change
72	5	Invitation to Bid, Point No.II	Bank will empanel the vendors for a period of three years whoever participated and technically found qualified in the RFP process. However, rates quoted in the Bids will be valid for one year only.	We request bank to empanel only the L1,L2 and L3 for three years	No change
73	14	Bid Preparation and submission. Item No. IIIIO	The Bid document shall be spirally bound	Please permit bidders to submit their bid in box file or spiral bound.	No Change,Please submit BID documents in BOX file/spirally bounded.
74	20	19. Award Criteria	In case “The Bank” considers it necessary to distribute the existing activities, it will be distributed in the proportion of 60:40 if distributed between two bidders and 50:30:20 if distributed among three bidders provided the L2 and L3 bidders match the price of L1 bidder, effective from date of agreement or go live date.	We request bank to keep the decision of selecting the vendors unambiguous. We request bank to advise clearly in the beginning only that it may consider only two or three Vendors after reverse auction.	No change
75	21	19. Award Criteria	However, “The Bank” will be at liberty and reserves the right to change this proportion or withdraw the order from any vendor if the services rendered by him are not found satisfactory.	Before withdrawal or change in proportion of the order, the Bidder should be entitled for reasonable period of 30 days to cure the breach or any deficiency observed by the Bank.	No change
76	21	19. (v) Award Criteria	The successful Bidder shall be required to enter into a contract/ SLA with “The Bank”, within 30 days of award of the tender or within such extended period as may be decided by “The Bank”. Successful Bidder shall submit the KYC details of their authorized signatories and should inform “The Bank” on any changes in their management, viz, merger, amalgamation, etc. The date of commencement of the contract will be on a common date, irrespective of the date of signing of SLAs by different selected bidders.	The period provided for execute contract is too short. Generally it takes more time for execution of the service contract. Request Bank to make it 90 days	No change
77	21	19. Award Criteria.Item No viii	“The Bank” reserves the right to stipulate, at the time of finalization of the contract, any other document(s) to be enclosed as a part of the final contract.	We request that Bank should stipulate the documents required before submission of bid by the bidder.	No change
78	21	19. (ix) Award Criteria	Failure of the successful Bidder to comply with the requirements/terms and conditions of this RFP shall constitute sufficient grounds for the annulment of the award and forfeiture of the EMD and/or PBG.	Before forfeiture of EMD /PBG the Bidder should be entitled for reasonable period of 30 days to cure the breach or any deficiency observed by the Bank.	No change

79	24	25. Bidder Utilization of Know-how	Central Bank of India will request a clause that prohibits the finally selected bidder from using any information or know-how gained in this contract for another organization whose business activities are similar in part or in whole to any of those of the Bank anywhere in the world without prior written consent of the Bank during the period of the contract and one year thereafter	The Successful Bidder will be rendering card services, hence this restrictive clause is not relevant. Request Bank to remove this clause.	No change
80	24	26. Solicitation of Employees	Bidder will not hire employees of Central Bank of India or solicit or accept solicitation (either directly, indirectly, or through a third party) from employees of the Central Bank of India directly involved in this contract during the period of the contract and one year thereafter, except as the parties may agree on a case-by-case basis.	This clause shall not be applicable where the candidate is hired by the Bidder through invitation by Public Notice or is hired through public advertisement on hiring platforms etc.	No change
81	24-26	27	Indemnity	The Bidder should only be liable to indemnify (wherever applicable under this RFP) for proven damages or losses which are suffered by the Bank (including any customer claims) by the adjudicating authority and not otherwise and which are solely attributable to the Bidder.	No change
82	27	31. (ii) , (iv) , (v) & (viii) Performance Bank Guarantee:	(ii)The PBG is required to protect the interest of the Bank against delay in supply/installation and or the risk of unsuccessful implementation of the project, or performance of the material or services sold, which may warrant invoking of PBG. In case any act of the supplier results in imposition of Liquidated Damages then also the Bank reserves the right to invoke the PBG. (iv) In the event of non-performance of obligation or failure to meet terms of this RFP Bank shall be entitled to invoke the performance guarantee without notice or right of demur to the selected Bidder. (v) The performance guarantee is required to be submitted within 30 days of receipt of work order .If the performance guarantee is not submitted within maximum 45 days of the receipt of work order; Bank reserves the right to cancel the work order without any	Before invoking Bank Guarantee, the Bank should provide 30 days prior written notice with a view to provide reasonable time period to full fill the obligation or cure breach by Bidder.	No change
83	29	33.Services.-Item No.viii & ix	Bidder shall provide maintenance support for Hardware/ Software/ Operating System/ Middleware over the entire period of contract. All product updates, upgrades & patches shall be provided by the Bidder/ Vendor free of cost during warranty and AMC/ ATS/ S&S period.	Please clarify on this as Vendor is not giving any hardware/software/operating system /middleware to the bank.Further, future upgrades, patches involving additional charges shall be mutually discussed between parties at that time.	No change

84	30-31	37. Security Configuration, Audit / Review, Monitoring and Visitation	Audit / Review	Any audit shall be subject to reasonable prior written notice to the Successful Bidder (atleast 5 working days). Seeking unrestricted access is unreasonable. The bidder should be responsible only to show the relevant data pertaining to the Agreement and not otherwise. Further, in case Bank retain any information / data of the Bidder, the Bank shall be obliged to protect the information / data in the same manner as if Bidder protects Bank's information.	No change
85	32	38. Independent Contractor/Subcontracting:	The Bidder shall perform its obligations under this Agreement as an independent contractor, and may engage subcontractors to perform any of the Deliverables or Services, after taking prior approval in writing from Bank.	The Successful Bidder should be entitled to subcontract without consent from Bank to its subsidiaries, affiliates and preferred vendors.	No change
86	33	41	Limitation of liability:	Suggest not to agree unlimited liability in any case and to add the below terms: The total liability of the Bidder should be for the actual and proven loss and shall not extent to payment received by the Bidder in the last 3 months from the date of such loss or damage suffered by Bank. Further, The Bidder will not be responsible for any of data loss attributed to any reasons of force majeure or for other reasons beyond the control of the Bidder (e.g. Natural calamity, electricity failure, data	No change
87	34	42	Confidentiality and Security Safeguards, Disclosing party:	The Successful Bidder should also be entitled to retain one copy of such confidential information for its legal and audit purpose.	No change
88	37	43	Delay in the Vendor's Performance:	Delay on account of the reasons which is not directly attributable to the Successful Bidder should be exempted.	No change

89	38	44. (ii) Vendor's obligations:	The vendor will be responsible for arranging and procuring all relevant permissions / Road Permits etc. for transportation of the equipment to the location where installation is to be done. The Bank would only provide necessary letters for enabling procurement of the same.	Since Bidder is supplying cards under this RFP this obligation is not relevant. Request to remove this point being not relevant to services under this RFP.	No change
90	39	44. (xviii) Vendor's obligations:	Bidder should follow Information security guideline issued by Bank/Regulatory/Statutory Authority time to time, and the same must be complied in order without fail, to avoid breach of contractual obligation	Provided, Bank should intimate the Bidder in advance all the security measures to be followed by the Bidder.	No change
91	39	44. (xix) Vendor's obligations:	Bidder shall submit Integrity Pact, Non-disclosure Agreement and Performance Bank Guarantee as per satisfaction of Bank	The format should be decided mutually	No change
92	40	44. Vendor's Obligations-Item No. Xxv	The Bidder should comply of the Retention policy of Bank and co-ordinate to preserve the data/documents of bank for minimum 10 years.	Please clarify on this point as certified vendors are not supposed to retain/store card data post card personalization as per Rupay/Visa/MC guidelines	No change, requisite dispatch details etc. like data to be maintained as per the regulatory guidelines
93	41	46	Patent Rights/Intellectual Property Rights:	Bidder should be liable only for actual and proven third party claims relating to violation of IPR. Further, the survival period should of this clause should be till the expiry of the contract.	No change
94	41-42	47	Liquidated Damages:	Bidder should be liable only for actual and proven third party claims relating to violation of IPR. Further, the survival period should of this clause should be till the expiry of the contract.	No change
95	43-44	49	Fraud & Corrupt Practices:	Bidder should be liable only for actual and proven third party claims relating to Fraud and corrupt practices. Further, the survival period should of this clause should be till the expiry of the contract.	No change
96	44-46	50.1-Termination for Default & 50.4 Exit Option and Contract Re-negotiation	The Bank, without prejudice to any other remedy for breach of Contract, by a written notice of default sent to the Service Provider, may terminate the Contract in	In case of cancellation by whatever reasons, Bidder should be entitled for non-cancellable costs i.e. the cost already incurred by the Bidder for the project. Also, If there is additional cost, it should be mutually discussed. And it should be solely attributable to Bidder.	No change

97	47	50.4 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 Bidder at more favorable terms in case such terms are offered in the industry at that time	We request bank to give the same rights to the bidders also to renegotiate the price and terms of the entire contract with the bank/ if the terms and conditions offered to the bidders are acutely adverse at that time.	No change
98	48	50.4 Exit Option and Contract Re-negotiation: Warranties (last para)	Notwithstanding anything contained in this Agreement, the Bank reserves its right to terminate the agreement with the Bidder without assigning any reason at any time after serving thirty(30) days prior written notice to the Bidder, at no cost to the Bank	In the event Bank terminates this agreement for convenience then, the Successful Bidder shall be entitled to compensation to the extent of its expenditure towards non-cancellable orders incurred based on Bank's commitment. Further, even Bidder should be entitled to terminate the contract by providing 30 days written notice to the Bank in case Bank delays in making payment.	No change
99	48-49	51	51. Force Majeure:	The Force Majeure definition should also include, notifications issued by governmental or semi-governmental bodies from time to time or any other acts of Government, Pandemic and Lock-down etc.	No change
100	54-55	59	Assignment	The succesful bidder should be allowed to transfer or assign, in whole or in part, the benefits, rights or obligations of this Agreement to any other person, its associate's or affiliates or any other company or entity	No change
101	56		b) In the procurements of goods or works which are covered by Para II above and which are divisible in nature, the „Class-I local supplier shall get purchase preference over „Class-II local supplier“ as well as „Non-local supplier“, as per following procedure c)“Class-II local supplier” will not get purchase preference in any procurement, undertaken by bank.	As we all are aware that chip module itself is more than 50% of the cost of the personalised card. Hence we request that without any condition permit all the vendors to upto Class II to be eligible to bid and should get purchase preference. Other PSU banks knowing the present condition has allowed upto ClassII supplier to participate without any conditions and we request CBI also to agree due to present market conditions.	No change

102	60 & 61	Part II Schedule of Events [point 17] & Annexure 2	2. Liquidated Damages If the finally selected bidder/s fails in providing the Products / Software/Services, as per the terms and requirements specified in this RFP, the Bank will charge liquidated damages at 1% of order value per week or part thereof, subject to a maximum of 10% of value of the order/s therefor. Value of the orders will be calculated based on the volume of cards intended to be issued from the date of issuing the purchase order therefor. These liquidated damages are apart from and in addition to other applicable penalties. Once the maximum deduction is reached, the Bank may consider termination of the Contract.	Either the penalty or Liquidated damages should be levied, Bank should not levy both. Further, before levying Liquidated damages or invoking Bank guarantee, Bank should provide reasonable period to cure the defect / delay, if any. Further, the Bidder shall be accountable for damages only if the reason for the same is directly attributable to the Bidder and not otherwise.	No change
103	61	Part -II. Schedule of Events. Item No. 9	Rs 1,00,80,000/-(Rs. One Crore and Eighty thousand only) by way of demand draft/NEFT/Bank Guarantee in favour of Central Bank of India Payable at Mumbai	The EMD is very huge and request bank to reduce it to Rs 2000000/- (Rupees Twenty lacs) as the contract is only for one year and also the volume do not justify such high EMD	No change
104	61 & 64	Part -II. Schedule of Events. Item No. 14- Delivery Schedule and Overview of requirements.- Specifications of services-A Activities-Item xiii	Within 6 weeks from issue of Order	Initially it takes time for various approvals from external agencies and bank for Card WPC etc . So we seek 8 weeks time from issue of order. schedule.	No change
105	61	Part -II. Schedule of Events. Item No. 17- Liquidated Damages	Liquidated damages will be a sum equivalent to 1 % per week for the order value / Contract Price subject to maximum deduction of 10 % of the Contract Price for delay of each week or part thereof.	We request bank to reduce liquidated damages to to a sum equivalent to 0.25% per week of the order value subject to a maximum of 2.5% of the contract price per week or part thereof for delay	No change
106	64	Overview of requirements.- Specifications of services-A Activities-Item xiii	Turnaround time shall be 24 hours (excluding India Post holidays) from receipt of embo file to delivery to Speed Post/Courier(s) for Non-Personalized Welcome Kit Cards and 48 hours for other cards. Cut-off time of the day for the purpose of TAT will be 1700 Hrs. Vendor should be able to make arrangement for issuance and dispatch of priority cards within 12 hours of the receipt of embo file.	We request Bank to give turnaround time of 36 hrs for Non-personalised kits and time for issuance of priority cards upto 24 hrs	No change
107	64	Overview of requirements.- Specifications of services-A Activities-Item xvii	White plastic testing, CPV or any other certification cost for all schemes to be borne by vendor	As Industry standard practice, banks are bearing the cost of certifications and testings. Request you to please amend the same.	Please refer corrigendum

108	65	Overview of requirements.- Specifications of services-A Activities-Item xxi-Connectivity-(a)	Finally selected bidder for card/PIN/PPK processing would be required to connect to the Central Data Centre at Mumbai or Local Head Offices/Branches/other offices as the case may be for sending/receiving customer data/emboss and PIN/PPK data from branches and ATM Switch Centre	For security reasons connectivity to various offices need to be restricted. Please advise all these offices need to have connectivity to send data.	No change, Vendor has to provide secured connectivity for accessing /sharing the data through SFTP etc.
109	66	Overview of requirements.- Specifications of services-B Security Requirements-Item no.i	Segmentation of Card embossing and PIN/PPK printing facilities to separate user segment. They should not be on the same user segment of the LAN/ WAN. Each process should be in separate premises	Banks prefer PIN/PPK generation/printing process etc activities to be carried out at bank own premises and within their DMZ. However, if banks are changing their processes of generating and printing PIN/PPK and mailers at vendor's premises then we request bank to give bidders should be given 8-12 weeks to build the setup ready at own premises for bank's approval. We request bank to allow successful bidders 8-12 weeks for setting up secure PIN/PPK generation and mailer printing within	No Change, Bank is live on Green Pin The Pin Printing is done at Bank Premises.
110	67	Overview of requirements.- Specifications of services-B Security Requirements-Item no.xiv	Must comply Latest PCI DSS compliance guidelines and other security related government/regulator guidelines.	Card certified vendors are meant to follow the guideline and specifications laid down by Visa/Mastercard and Rupay. Request you to please amend the same.	Please refer corrigendum
111	67	Annexure-2 . Other Stipulations. Item no. 1 Penalty for delay. Annexure-10. Eligibility Criteria.- Item 8	For any delay beyond 6 weeks after the date of confirmed order from the Bank, a penalty will be charged on per day basis (from the 1st day of the 7th week from the date of order). The amount of penalty will be calculated @ 5% of the value of order for each day's cards multiplied by the number of days' delay subject to a maximum of Rs 50,000/ (Rupees Fifty thousand only) for each day's delay.	We have requested for 8 weeks and request tat the penalty per day should not be more than 2% of the value of the order for each day's delay subject to a maximum of Rs 10000-.Further, penalty should be subject to limitation of liability as succesful Bidder cannot assume unlimited liability	No change
112	67	Annexure-2 . Other Stipulations. Item no. 2 Liquidated damages	If the finally selected bidder/s fails in providing the Products / Software/Services, as per the terms and requirements specified in this RFP, the Bank will charge liquidated damages at 1% of order value per week or part thereof, subject to a maximum of 10% of value of the order/s therefor.	We request the reduction of charges to 0.50% and maximum to 5% of the value of the order.	No change

113	68	ANNEXURE - 2	5. Order Cancellation	In case of cancellation by whatever reasons, Bidder should be entitled for non-cancellable costs i.e. the cost already incurred by the Bidder for the project. Also, If there is additional cost, it should be mutually discussed. And it should be solely attributable to Bidder.	No change
114	69	ANNEXURE - 2	9. Defence of Suits	Any losses should be proven and solely attributable to Bidder.	No change
115	79	Annexure-8. Penalties and SLA terms.	Non-adherence to TAT	We request to reduce the penalties to half as the penalties stipulated to be imposed on non-adherence to TAT on various activities are severe.	No change
116	87	Annexure-10. Eligibility Criteria.- Item 2	Bidder should specifically certify in this regard and provide copy of registration certificate issued by competent authority wherever applicable	Please advise us what certificates the bidder and suppliers have to produce. If it is foreign suppliers other than from china what certificates needed. They may not give also as demand is more than supply for Chips.	No change
117	94&95	Annexure-12. Item- 6&14	PIN/PPK Printing experience a) Since when (indicate month and year) b) Details of PIN/PPK Printing Hardware Security controls for PIN/PPK Printing (Physical, Double door, CCTV, Separate premises etc. - please specify)	If Pin printing is meant to be carried out at bank own premises as followed by the bank currently then the clause is not required.	No Change, Bank is live on Green Pin The Pin Printing is done at Bank Premises.
118	96	Annexure-13	TABLE - A: TOTAL COST of OWNERSHIP (Cost for EMV Contact Chip Dual	In Item A and E please advise us what are the quantities.	Please refer corrigendum & Revised Annexure-13.
119	98	Annexure-13	Bank shall choose one or two other vendor(s) from among the L2 & L3, subject to their matching with the quote by L1 bidder	We request bank to advise now itself whether L3 would be considered or not.	No change
120	101-103	Annexure-15	NON-DISCLOSURE AGREEMENT	i. Draft to be mutually agreed before execution. ii. The obligation of the party with respect to maintainability of the Confidential Information should be till termination and/or expiration of the Agreement. Further, would suggest that the receiving party should be liable for actual proven losses and for acts directly attributable to the receiving party. Indemnity clause should be deleted from NDA.	No change

121	103	Annexure-15	4. Term: This Agreement shall be effective from the date hereof and shall continue till establishment of business relationship between the Parties and execution of definitive agreements thereafter. Upon expiration or termination as contemplated herein the Receiving Party shall immediately cease any and all disclosures or uses of Confidential Information; and at the request of the Disclosing Party, the Receiving Party shall promptly return or destroy all written, graphic or other tangible forms of the Confidential Information and all copies, abstracts, extracts, samples, notes or modules thereof. Notwithstanding anything to the contrary contained herein the confidential information shall continue to remain confidential until it reaches the public domain in the normal course.	Bidder would requests the Bank the even for individually identifiable information, customers data of Parties, financial / account records or employee(s) records, the confidentiality period may be for 3 years i.e. equivalent to term of SLA. Indefinite period is an enormous duty and obligation on the BIDDER, even after the termination or the expiration of the agreement.	No change
122	106	Annexure-17	EMD	The date of RFP shown is incorrect . A Request you to please look into it and advise correction if any. Further, EMD asked is huge. Request bank to consider RS 20 lacs as EMD	Please refer corrigendum
123	108	Annexure-18	2. We [indicate the name of the bank ISSUING THE BANK GUARANTEE] do hereby undertake to pay the amounts due and payable under this guarantee without any demur, merely on a demand from Central Bank of India stating that the amount claimed is due by way of loss or damage caused to or breach by the said VENDOR of any of the terms or conditions contained in the said Agreement or by reason of the VENDOR'S failure to perform the said Agreement. Any such demand made on the Bank shall be conclusive as regards the amount due and payable by the Bank under this guarantee. However, our liability under this guarantee shall be restricted to an amount not exceeding Rs.....	The succesful bidder should be provided with an invocation notice to rectify the error/breach etc. if any, within the time as mutually decided between the parties (suggest 30 days) before the bank can at its sole discretion decide to invoke the guarantee. Further, the Bank guarantee should be valid till the termination and/or expiry of the Agreement.	No change
124	110-114	Annexure-19	INTEGRITY PACT	The fraudulent practice or corrupted practice or illegal activities shall be proven by the Bank. Further, Bidder shall only be responsible for the breaches or violations of the terms if any, which are directly attributable to the Bidder and which are proven by the adjudicating authority.	No change

125	127-128	Annexure-21	Fall Clause: The BIDDER undertakes that it has not supplied/is not supplying similar product/systems or subsystems at a price lower than that offered in the present bid in respect of any other Ministry/Department of the Government of India or PSU or any other Bank and if it is found at any stage that similar product/systems or sub systems was supplied by the BIDDER to any other Ministry/Department of the Government of India or a PSU or a Bank at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.	Bidder should have discretion to quote the price hence, suggest deletion of this clause.	No change
126	85	2	The Bidder (including its OEM, if any) must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020	We request you to kindly have more clarification on this or atleast provide the mentioned documents.	No change
127	87	8	The Bidder should have an experience of at least Three (3) years for supply/ personalization of EMV Chip based DI Cards - Credit/Debit Banking Cards of VISA, MasterCard & RuPay network in India, without any disqualification from Card schemes in the preceding three Financial Years, April 2019 to till date of submission of Bid (certificates to be attached). The Bidder should have supplied and personalized in total at least 1 crore contactless / Dual Interface (DI)/NCMC Cards of VISA/MasterCard / RuPay Network, (out of which 0.20 crore should be NCMC Cards) during the period April 2021 to March 2022 to one or more Public Sector Banks	We wish to mention that there shall be very few Card manufacturers with this experience, and this will limit Card manufacturer in India to participate in the said tender which will also limit the bank from getting a competitive pricing as limited no of manufacturer will bid for this tender. Colorplast is fully ready with NCMC product/solutions and can support the Bank with the NCMC Card. As you are also aware that an NCMC card is meant for the application in Banking as	Please refer corrigendum
128	88	10	The bidder should have own personalization centre for embossed/indented and un[1]embossed cards as also should be able to take care of PIN/PPK printing facility in India	Not all Card manufacturers would be able to have the PIN/PKK printing facility in India. So we request relaxation or either allow a widow on atleast 6-8 month post successful qualification.	No Change, Bank is live on Green Pin The Pin Printing is done at Bank Premises.
129	88	10	The bidder should have supplied cards for at least three years to one or more Indian scheduled commercial bank(s); Reference of satisfactory work from the client Banks should be enclosed on the prescribed format as per Annexure-6	We request for relaxation to make it 1 Year instead of 3 Years as during COVID period there was less business.	No Change

130	63	A. Activities Point no V	Supply of PIN mailers and its associated stationeries for dispatch. Assisting in PIN printing and its handling for sorting, packaging, making them ready for dispatch. Vendor to ensure that only one envelop per branch per day for PINs/Re-PINs should be there. Bank may think of changes in existing PIN/ PPK printing processes including printing of PINs/PPKs at vendor's secured location as per PCI DSS norms.	Assisting in PIN printing and its handling for sorting, packaging, making them ready for dispatch.- does this mean the card manufacturer & the personalising vendor has to print the PIN mailer? OR just mapping the banks supplied Pinned PIN mailers with the Insta cards for despatch?	No Change, Bank is live on Green Pin The Pin Printing is done at Bank Premises .
131	87	Eligibility Criteria Point no 8	The Bidder should have supplied and personalized in total at least 1 crore contactless / Dual Interface (DI)/NCMC Cards of VISA/MasterCard / RuPay Network, (out of which 0.20 crore should be NCMC Cards) during the period April 2021 to March 2022 to one or more Public Sector Banks	Requesting to revise the criteria asThe Bidder should have supplied and personalized in total at least 30 Lakh EMV Contact/ contactless / Dual Interface (DI)/NCMC Cards of VISA/MasterCard / RuPay Network, (out of which 0.20 crore should be NCMC Cards) during the period April 2021 to March 2022 to one or more Public Sector Banks	Please refer corrigendum
132	119	Annexure 20 Point 3.e	Availability of number of in house Testing facilities	Availability of number of in house Testing facilities/OEM	Please refer corrigendum