

| S. No. | Page Ref.in the Tender Documents | Point No | Tender Original Clause | Clarifications | Request for Change / Modification / Addition / Deletion | BFSL Comments |
|--------|---|---------------|--|--|--|---|
| 1 | Annexure -1 Eligibility Criteria (B) | 2 | Business Operation | Bidder must have deployed and servicing in India minimum 20,000 POS (Wi-Fi MOBILE POS and Wi-Fi GPRS POS) for single or multiple banks / Institutions on standalone single Bank cards acquiring as on date of submission of bids. Company reserves the right to inspect any site or document while evaluating the technical bid. | We request to department to relax the Bidder / OEM should have supplied and installed 2000 numbers of POS (Wi Fi Mobile POS and Wi-Fi GPRS POS) for single or multiple government agencies or banks (Private & Government) for different purpose. | No changes as Company is looking for a vendor with PAN India presence with good sizable numbers |
| 2 | Annexure -1 Eligibility Criteria (B) | 8 | Business Operation | The Bidder should have handled similar projects as per the scope of the work described for at least one public sector banks in India for minimum period of three years | We request to department to relax the Bidder / OEM should have supplied and installed 2000 numbers of POS (Wi Fi Mobile POS and Wi-Fi GPRS POS) for single or multiple government agencies or banks (Private & Government) for different purpose at laest one state government in India for minium period of three years. | No changes as Company is looking for a vendor with PAN India presence with good sizable numbers |
| 3 | Annexure -1 Eligibility Criteria (B) | 2 | Business Operation | Bidder must have deployed and servicing in India minimum 20,000 POS (Wi-Fi MOBILE POS and Wi-Fi GPRS POS) for single or multiple banks / Institutions on standalone single Bank cards acquiring as on date of submission of bids. Company reserves the right to inspect any site or document while evaluating the technical bid. | We request to department to relax the Bidder/OEM should have supplied and installed 2000 numbers of POS (Wi Fi Mobile POS and Wi-Fi GPRS POS) for single or multiple government agencies or banks (Private & Government) for distribution purpose. | No changes as Company is looking for a vendor with PAN India presence with good sizable numbers |
| 4 | Annexure -1 Eligibility Criteria (B) | 8 | Business Operation | The Bidder should have handled similar projects as per the scope of the work described for at least one public sector banks in India for minimum period of three years | We request to department to relax the Bidder / OEM should have supplied and installed 2000 numbers of POS (Wi Fi Mobile POS and Wi-Fi GPRS POS) for single or multiple government agencies or banks (Private & Government) for distribution purpose at least one state government in India for minium period of three years. | No changes as Company is looking for a vendor with PAN India presence with good sizable numbers |
| 5 | 5 | 1.7 (6) | Date & Venue of Pre-Bid Meeting Due to COVID-19, physical meeting is avoided. Hence all the queries received over email will be published on website with responses. | Will queries raised by all prospective bidders be made available to all on the website. | Request if all queries raised by Prospective Bidders be made available to all. | Yes.. Responses on the consolidated queries from all prospect bidders received till the stipulated timeline is made available on Company's Website. |
| 6 | 5 | 1.7 (7) | Last date & time for submission of Bids 29-Sept-2020 at 3:00 pm | What will be the date for response to the Pre-Bid Queries by BFSL | Request a Min of 15 days for BID Submission post date of response of Pre-Bid queries. | Last date & time for submission of Bids stands revised as 06-Oct-2020 at 3:00 pm. |
| 7 | 5 | 1.7 (10 & 11) | Bid document cost (non-refundable) INR 10,000/- Bid Security (EMD) INR 7,00,000/- | Exemption for payment of BID Document & Security for Companies registered under MSME or NSIC. | Request to add the below point; Exemption for payment of BID Document & Security for Companies registered under MSME or NSIC. Bidder to provide certificates of Registration under MSME or NSIC in the Technical Bid. | MSME is exempted upon submission of documents, But PBG will be applicable as per RFP. |

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| 8 | 9 | 3.0 (a) | The scope of RFP involves supply of Wi-Fi MPOS Terminals & Wi-Fi GPRS terminals along with compatible 2G SIM cards on leased basis (OPEX) & for acceptance of all types of cards (Credit, Debit, pre-paid, contact or contact less & NCMC) (also UPI / Wallet AMEX / Diners and / or any other Bank / association if desired by the Company) etc. The Bidder should have SDK and ADK in their possession if require company may ask SDK and ADK for development with no additional cost to the company. | Mobile Operators have migrated their infrastructures to support 4G network across the country and are shutting down 3G networks. In addition 2G speeds are very slow in comparison to 4G. | Request this be changed to 4G SIM Cards for better connectivity and faster response. | It can be either 2G / 3G / 4G, Wi-Fi with best network at prospect merchant location, PAN India. |
| 9 | 10 | 3.0 (c, viii, k) | Compatible to 2G & Wi-Fi | Mobile Operators have migrated their infrastructures to support 4G network across the country and are shutting down 3G networks. In addition 2G speeds are very slow in comparison to 4G. | Basis the above point 4, request this be changed to 4G & Wi-Fi | It can be either 2G / 3G / 4G, Wi-Fi with best network at prospect merchant location, PAN India. |
| 10 | 11 | 3.0 (e, iv) | The quoted commercials should be inclusive of freight, Insurance, transit insurance & a comprehensive maintenance for 36 months. | The terms is for 5 Years i.e., 60 months | Request to change it to 60 Months. | Accepted |
| 11 | 12 | 3.0 (e, xii) | The terminals (Wi-Fi MPOS & Wi-Fi GPRS) should have been operationalized and continue to be in successful operation in at least two Public Sector Undertaking Bank / for at least three years. A Certification of satisfaction of the service from G.M (for implementation in India)) should be provided. | Any reason for not including Private Sector Banks under this clause. Having only PSU Banks would restrict competition. | Request to include 2 PSU Banks or 2 Private Sector Banks. | We are OK for one private sector bank and One Public sector bank. |
| 12 | 14 | | Desired Terminals Specifications for Wi-Fi MPOS Connectivity / Communications: • 1 mini USB OTG • Standard: GPRS • Optional: 4G, Wi-Fi | 4G & Wi-Fi to be made Standard as the Specifications is for Wi-Fi MPOS | Request 4G & Wi-Fi to be made Standard. | Same is to be read as 2G / 3G / 4G, Wi-Fi. |
| 13 | 14 | | Slots and Connectors: • Max 3 PSAM slots compliant with ISO7816 | Pls provide clarification for requirement of 3 PSAM slots | | The same is required for running security aspects of the application other than Payment Application in multi application scenario. |
| 14 | 15 | | Desired Terminals Specifications for Wi-Fi GPRS POS Connectivity / Communications: • 1 mini USB OTG • Standard: GPRS • Optional: 4G, Wi-Fi | 4G & Wi-Fi to be made Standard as the Specifications is for Wi-Fi GPRS POS | Request 4G & Wi-Fi to be made Standard. | Same is to be read as 2G / 3G / 4G, Wi-Fi. |
| 15 | 15 | | Slots and Connectors: • Max 3 PSAM slots compliant with ISO7816 | Pls provide clarification for requirement of 3 PSAM slots | | The same is required for running security aspects of the application other than Payment Application in multi application scenario. |

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| 16 | 16 | 3.0 (xv) | The period of comprehensive maintenance of Wi-Fi MOBILE POS & Wi-Fi GPRS POS devices should be 36 months from the date of delivery / deployment at merchant location. | The terms is for 5 Years i.e 60 months | Request to change it to 60 Months. | Accepted |
| 17 | 16 | 3.0 (xvii) | The company reserves the right not to procure Wi-Fi MPOS and / or Wi-Fi GPRS POS if there is no demand for these models. | There should be a Min order Quantity per Model to be purchase defined per year. As this has implications to delivery timelines as the terminals needs to be branded basis specifications provided. | Request to add Min Order Quantity per Year per model BFSL will purchase. | No changes |
| 18 | 19 | 5.2 | Price | Logistics cost has not been mentioned. Will the company BFSL bear logistic cost for terminal movement between states. | Logistics cost needs to be added and Borne by Company BFSL on producing original Receipt. | Logistics cost to be borne by the prospect bidder. |
| 19 | 19 | 5.2 | Price | Does not cover Damage / Unrecoverable / Loss of device by BFSL Merchants. | BFSL to add points related to Damage / Unrecoverable / Loss of Device by BFSL Merchant and what would be the resolution and payment terms for this Damage / Unrecoverable / Loss. | The prospect bidder to ensure for terminal insurance for safeguarding their losses, if any. BFSL Company shall not bear the cost. |
| 20 | Annexure 1 Eligibility Criteria B | Eligibility Criteria B Point 14 | The bidder should not have any joint venture in merchant acquiring business for any bank or in India | Hope this is not referring to Bidders Partnership with Banks for executing Various Business Models in the Acquiring Business. As most of the OEMs / Service Providers would have Partnerships with Banks for their Acquiring Business. | Request this clause be relaxed. | BFSL is not referring to Bidders Partnership with Banks but Consortium will not be permitted. |
| 21 | Appendix 2 Bill of Material | Commercial Bid Table I & II (B) | Total Cost of Ownership (TCO) per Device for a period of 3 year | To be changed to 5 Years (60 Months) | Request change to 5 Years (60 Months) | Accepted |
| 22 | Appendix 2 Bill of Material | Commercial T&C (a) | The above requirement is based on projections for next 3 years, arrived out of future demand which may not exactly meet projected figures. The period of comprehensive maintenance of Wi-Fi MOBILE POS & Wi-Fi GPRS POS devices should be 36 months from the date of delivery. The indicative commercial bid must contain clear cut breakup of Unit Price of the item sought for, Taxes and levies, Octroi / and or Govt. duties, freight, insurance, transit insurance & a comprehensive maintenance for 36 months, etc. | To be changed to 5 Years (60 Months) | Request change to 5 Years (60 Months) | Accepted |
| 23 | 9 | 3.0 (a) | The scope of RFP involves supply of Wi-Fi MPOS Terminals & Wi-Fi GPRS terminals along with compatible 2G SIM cards on leased basis (OPEX) | Request bank to clarify whether in case of a Wi-Fi MPOS the device without sim card with a Bluetooth connectivity can be an option as well | Modification | It can be either 2G / 3G / 4G, Wi-Fi with best network at prospect merchant location, PAN India. |
| 24 | 10 | 3.0 c (vii) | Service provider should be able to have connectivity with Switch Service Providers of the Company (Currently M/s Worldline India Private Limited) to facilitate authorization, and other activities in respect of transactions related to acquiring business & value added services like Cash@POS, utility bill payments, mobile top-up, etc. | Request Bank to clarify whether it is open to the option of the bidder providing its own acquiring switch for processing the transactions. Would also like to understand who will be bearing the certification costs. | Modification | No change. Certification cost to be borne by the prospect bidder. |
| 25 | 3 | 9. (B) Eligibility Criteria | Business Operation | Consortium will not be permitted | It is requested to allow consortium so that companies across the globe can participate. | No changes |

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| 26 | 3 | 8. (B) Eligibility Criteria | Business Operation | The Bidder should have handled similar projects as per the scope of the work described for at least one public sector banks in India for minimum period of three years | It is requested to consider the experience of international projects too, so that more companies can participate which in return will be beneficial to the customer. | No changes |
| 27 | 2 | (B) Eligibility Criteria | Business Operation | Bidder must have deployed and servicing in India minimum 20,000 POS (Wi-Fi MOBILE POS and Wi-Fi GPRS POS) for single or multiple banks / Institutions on standalone single Bank cards acquiring as on date of submission of bids. Company reserves the right to inspect any site or document while evaluating the technical bid. | Kindly clarify the supply of 20,000 POS is to be shown as a single order or multiple orders which equals to the sum of 20,000 is valid. It is requested to amend with the later option so that more vendors can participate. | The deployment of a minimum of 20,000 POS (Wi-Fi MOBILE POS and Wi-Fi GPRS POS) in India for a single / multiple banks in totality. |
| 28 | 1 | 1. Evaluation of Technical Bid | | The Bidder/Prime Bidder should have an annual financial turnover of INR 50 cr. or above in each of the last three financial years from operations in India | It is requested to consider the financial turnover from operations across the global. | No changes |
| 29 | 2 | (B) Eligibility Criteria | Business Operation | Bidder must have deployed and servicing in India minimum 20,000 POS (Wi-Fi MOBILE POS and Wi-Fi GPRS POS) for single or multiple banks / Institutions on standalone single Bank cards acquiring as on date of submission of bids. Company reserves the right to inspect any site or document while evaluating the technical bid. | It is requested to consider the experience of international projects too, so that more companies can participate which in return will be beneficial to the customer. | No changes |
| 30 | Annexure 1, Page 2 | Section B: Eligibility Criteria, Point No. 8 | The Bidder should have handled similar projects as per the scope of the work described for at least one public sector banks in India for minimum period of three years | Bidder having the required experience of handling a similar project for a Private Bank should also be considered as meeting the criteria. Experience of deploying and servicing POS terminals for Private Banks is the same as Public Sector Banks. | Requesting for change in this clause to allow more participants to be able to bid for the RFP | No changes, we require atleast one public sector bank deployment in India |
| 31 | Annexure 1, Page 3 | Section B: Eligibility Criteria, Point No. 13 | The bidder should have at least 2 VISA Pin Security certified Key Injection Centre in two different cities in India | We do Remote Key Injection. Device Keys are injected by Manufacturing unit. Our terminals are PCI PIN Certified. | Request to remove the requirement to have a certified Key Injection centre in two different cities. | No changes as to ensure for back-up location as well. |
| 32 | Annexure 1, Page 4 | Section B: Eligibility Criteria, Point No. 20 | The bidder should be net profitable for last 3 financial years.(2017 to 2020) | In Payments industry having profitability itself is an achievement. If a bidder has one year profitability in the last 3 years should be ok to meet the requirement. Having a requirement of 3 years profitability will limit the number of participants to one or two bidders leading to monopolistic situation which defeats the purpose of the RFP. | Request you to change the clause to accept profitability of any 1 year out of last 3 years for bidder to be eligible. | No changes |
| 33 | Appendix 1, Evaluation of Technical Bid (Technical Scoring Sheet) | Point 3 | a. Implementation in one PSU Bank – 5 Marks, b. Implementation in two to three PSU Banks – 10 Marks, b. Implementation in Four and above PSU Banks & above – 20 Marks | Having implementation experience with a private bank should also be acceptable. | Request to change clause to implementation in PSU / Private Bank | We are OK for Private Sector Banks. |
| 34 | Appendix 1, Evaluation of Technical Bid (Technical Scoring Sheet) | Point 4 | Service and support capabilities for Wi-Fi MOBILE POS and Wi-Fi GPRS POS applications: A) 30 stock points =2 points; 31 to 50 stock points =3 , 50 stock location & above 5 points | 30 Stocking locations is not feasible for any bidder besides the one or two biggest vendors. The number of stocking locations needs to be rationalised. | Request to change clause as under: A) 1 to 5 Locations - 3 Points, 5 to 10 Locations - 5 Points | No changes |
| 35 | Appendix 1, Evaluation of Technical Bid (Technical Scoring Sheet) | Point 4 | Service and support capabilities for Wi-Fi MOBILE POS and Wi-Fi GPRS POS applications: b. 150 Local Field service centre =2 , 151 to 250 Local Field service centre=3 , 251 Local Field service centre & above= 5 | We usually work with 3rd party vendors for offering services PAN India. It is not feasible for any vendor to have their own 150+ locations for providing service. Thus number of locations serviced via bidders 3rd party partners should be considered acceptable in this scoring. Also request the number of locations be rationalised as the merchants can be effectively serviced with much fewer locations. | Request to modify clause as under: b. Upto 25 Local Field service centre = 3 , 26 to 50 Local Field service centre = 5 | No changes |

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| 36 | RFP Doc, Page 13& 14 | Device Specifications | Desired Terminals Specifications for Wi-Fi MPOS & Desired Technical specs for Wi-Fi GRPS POS | These specifications mentioned in the RFP are of a particular POS terminal which may not be provided by all bidders. Thus request you to accept POS terminal providing the required functionality with some difference in the specifications and which has been already been deployed in the market. Goal for BOB is to get a proven terminal that is capable of providing the features that it is looking for. | Request to modify the requirements in terms of the specifications and allow for terminal with slight difference in specifications offering the required capabilities to be acceptable for bidding. | No change as the desired specification & functionality is designed in such a way to ensure for latest technology POS Variants (Wi-Fi MOBILE POS and Wi-Fi GPRS POS) to cater the market demand. |
| 37 | General Query | | | Our understanding of the RFP is that the bidder is required to provide the terminals with the application for the terminal with the required payment options and able to connect to worldline switch. Also the bidder is expected to maintain the terminals and also provide field service for deployment of the terminals at merchant location. | Request you to please confirm our understanding of the scope of work of the RFP | Understanding is right |
| 38 | RFP Doc, page No. 5 | Important Details (Schedule of Events, contact & communication details etc.), Point No. 7 | Last date & time for submission of Bids - 29-Sept-2020 at 3:00 pm | Considering the current Covid Situation in Mumbai with most of the offices still being shut and people working from home, it is challenging to prepare the documents to submit the Bid by 29th September. Thus request an extension of atleast 10 working days for submission of Bid. | Request for the last date of submission of bid to be 13th October, 2020 at 3pm. | Last date & time for submission of Bids stands revised as 06-Oct-2020 at 3:00 pm. |
| 39 | Appendix 2 - Bill of Material | Commercial T&C, Point e. | e) The indicative commercial bid must contain clear cut breakup of Unit Price of the item sought for, Taxes and levies, Octroi / and or Govt. duties, freight, insurance, transit insurance & a comprehensive maintenance for 36 months, etc. | The Bill of material does not provision for providing the breakup of the different charges as mentioned in the T&C. | Request you to please provide clarity on the same and request to share a sample of Bill of Material filled with dummy numbers as an example to be followed by the bidders. | Sample Bill of Materials with dummy numbers attached for reference. |
| 40 | Appendix 2 - Bill of Material | Commercial T&C | Other than above, commercial bid should clearly mention Terms & Conditions of Payment, Annual maintenance Charges and other charges, if any. | Is bidder expected to define the T&C of Payment? | Please clarify the same. | Payment Terms & Conditions shall be mutually agreed between Company and the prospect bidder. |
| 41 | General Query | | | Are the existing POS terminals deployed as of date by BOB Financial to be changed with the terminals provided by the new bidder? | Please provide clarity on the same | Yes on need basis. |
| 42 | 5 | 7 | Last date & time for submission of Bids 29-Sept-2020 at 3:00 pm | Bidder requests the Bank to provide at least 15-20 Working Days to submit the RFP Responses, post publishing the Corrigendum / Addendum. | | Last date & time for submission of Bids stands revised as 06-Oct-2020 at 3:00 pm. |
| 43 | 8 | 2.2 | Year on Year Volume Projections (Tentative) | We would require atleast 10% buffer on instal base to cater the field requirement | | The prospect bidder has to ensure for sufficient stock for job accomplishment within the agreed TAT |
| 44 | 9 | (vi) | Compliance with the standards prescribed by EMVCO, PCI-DSS, PA-DSS, PCI-PTS, certification requirements of Card Schemes (VISA / MasterCard / RuPay - NPCI), regulatory requirements prescribed by the RBI / IBA etc. Cost of certification should be borne by vendor. | Sine the RFP is on a hosted OPEX model the PA-DSS Compliance certificate is not required and hence Bidder requests the Bank to remove the PA-DSS Compliance certificate requirement. | | Accepted |
| 45 | 9 | c.i. | Branding on devices | Please share the expectation, whether bank want screen printing or some other form of branding. Require art work to get clarification. | | As per industry standards. |

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| 46 | 16 | xv. | The period of comprehensive maintenance of Wi-Fi MOBILE POS & Wi-Fi GPRS POS devices should be 36 months from the date of delivery / deployment at merchant location. | Please clarify the scop of comprehensive warranty. Who will bear the cost of repair which is due to physical abuse at merchant place? | | The requirement is for 60 months comprehensive warranty wherein all cost to be borne by the prospect bidder. The prospect bidder to also ensure for terminal insurance for safeguarding their losses, if any. BFSL Company shall not bear the cost. |
| 47 | 18 | 4.0 (A) | Installation of new and unused Wi-Fi MPOS & Wi-Fi GPRS based POS Terminal to the Company's Merchant throughout PAN India within 2 working days within city limits & 4 working days beyond city limits of placing the installation request by the Company. | Bidder requests the Bank to allow 7 working days for city limits and 10 working days for beyond city limits. Request for main hub for stock dispatch to be made available at Chennai, Mumbai, Delhi and Kolkata. | | Revised as - Within City Limits - 02 days Beyond City Limits - 05 days |
| 48 | 18 | 4.0 (C) | Attending & Resolving Software / Hardware / Network, complaint calls etc raised by the merchant related issues within 48 hrs of logging the complaint with the vendor. In case the installed terminal found faulty the same needs to be replaced with a working terminal within 1 working day with in city & 4 working days beyond city limits | Bidder requests the Bank to allow 7 working days for city limits and 10 working days for beyond city limits. Request for main hub for stock dispatch to be made available at Chennai, Mumbai, Delhi and Kolkata. | | Revised as - Within City Limits - 02 days Beyond City Limits - 05 days |
| 49 | 18 | 4.0 (D) | Providing paper rolls on pro-active basis and as & when required by the Merchant, within 48 hrs of logging the request with the vendor. | Proactive paper rolls is a monthly exercise where allotted count of rolls to be given as per previous month average calculation and it gets completed within first 10 days of the month. Reactivate paper rolls calls can be fulfilled as and when merchant logs call - delivery will happen within 7 working days for local city limits and 10 working days for beyond city limits. | | Agreed for proactive scenario. For reactive instances - Within City Limits - 02 days Beyond City Limits - 05 days |
| 50 | 18 | 4.0 (E) | De-installation / Pick-up of installed POS Machine from the merchant location / specified address within 2 working days within city limits & 4 working days beyond city limits of such request / advise from the | Bidder requests the Bank to allow 4 working days within city limits and 7 working days for beyond city limits Terminal De-Installation. | | Revised as - Within City Limits - 02 days Beyond City Limits - 05 days |
| 51 | 21 | 5.4 | In case the successful Bidder fails to provide the performance guarantee of 5% of contract value within 45 days from the date of issuance of Purchase Order by Company or signing of the contract, whichever is earlier, for any reason whatsoever, the EMD will be forfeited | How would the bank compute the TCV for the performance Bank guarantee? Would it consider the L1 TCV for the same? In which case the TCV value could be very high and thus the resulting performance guarantee amount high as well (factoring 100,000 terminals). Would the bank be willing to consider the Performance guarantee amount based on the previous years actual Billing and increment in the same according to its growth plans? | | We can extend the period for guarantee submission to 60-75 days from the date of issuance of PO. But we will require 5% of the total contract value for the entire period of the 5 year contract plus 6 months. As per the projections provided or actual billing for the respective bidder |
| 52 | ANNEXURE 1 – ELIGIBILITY CRITERIA | 9,10,11 | Year 2017–18 Year 2018-19 Year 2019-20 Documentary proofs- Audited / Unaudited are to be enclosed | Bidder requests the Bank to accept Audited Balance Sheets of 2016-17, 2017-18, 2018-19 along with a Certificate from Chartered Accountant stating the audited financials for 2019-20 is not ready. | | Please read as - Year 2017–18 Year 2018-19 Year 2019-20 Documentary proofs (Audited) for Year 2017-18 and 2018-19 to be enclosed. For Year 2019-20, the unaudited / estimated financials to be enclosed with an undertaking by the prospect bidder to submit the audited financial statements with the Company within 3 months from the date of Contract. |

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| 53 | APPENDIX EVALUATION TECHNICAL BID | 1 | - | 1 | OF | INR 50 cr - 70 cr – 10 marks INR 70 Crs- 90 cr – 15 marks above INR 90 cr- 20 marks | We are assuming that the bidder should have INR 50 Cr to to 70 Cr for every year for past 3 Financial Year's to attain 10 Marks & not just last 1 year & Similarly above INR 90 cr- 20 marks, the bidder should have INR 90 Crs turnover for each of the last 3 years. Please confirm if otherwise. | | Understanding is right |
| 54 | APPENDIX EVALUATION TECHNICAL BID | 1 | - | 2 | OF | c. DCC POS application - 3 marks | For the technical Marking (Appendix -1), c. DCC POS application , we assume that the bidder need to have DCC application running successfully on the field & should be certified by a Bank. Please confirm if otherwise. | | Understanding is right |
| 55 | Appendix Materials | 02- | Bill of | Table I & Table II | | Total Cost of Ownership (TCO) per Device for a period of 3 year | Since the contract is for 5 years period, hence request the Bank to revise the TCO per device for a period of 5 years in Appendix 02- Bill of Materials. | | Accepted |
| 56 | Appendix Materials | 02- | Bill of | - | | Table I & Table II | Bidder requests the Bank to provide clarity on Bill of Materials on how end to end support fee per active terminal per month adds to the total cost of ownership. Will believe the TCO will be derived as below: 1) Assuming price per unit is 7000 = (A) 2) 500 is end to end support fee per active terminal per month , 500*12*36 =18000 (B) 3) TCO per device ,C = (A) + (B) ; 7000 +18000 = 25000 Please confirm/advise. | | Sample copy attached. |
| 57 | Appendix Materials | 02- | Bill of | - | | Table I & Table II | Bidder requests the Bank to clarify whether TCO would be a sum of Table 1 and Table 2 or if the Bank will have different Bidders for both the models evaluated separately? | | Company will evaluate the BIDs of different Bidders for both the models seperately. Hence TCO would be separete for Table 1 and Table 2. |
| 58 | APPENDIX EVALUATION TECHNICAL BID | 1 | - | 3 | OF | Experience in similar projects undertaken for implementation and maintenance of Wi-Fi MOBILE POS & Wi-Fi GPRS POS devices. | Implementation of project for M POS and GPRS says need PO from PSU banks . Can the same be furnished for Pvt banks also? | | No changes |
| 59 | APPENDIX EVALUATION TECHNICAL BID | 1 | - | 5 | OF | Reference Checks with contact details of Clients and Experience letter from Companies | Does experience letter (Customer reference letter) need to be from PSU bank or can the Bidder submit the Refernce Letter from Private Banks as well. | | No changes |
| 60 | Appendix Materials | 02- | Bill of | Commercial T&C | | The company reserves the right not to procure Wi-Fi MPOS and / or Wi-Fi GPRS POS if there is no demand for these models. Further, the Company reserves the right for interchangeability of quantities between the two POS variants as specified in this RFP. | Comprehensive maintenance is for 36 months , Bidder requests the Bank to provide Clarity on what will happen after 3 years? | | The requirement is for 60 months comprehensive warranty wherein all cost to be borne by the prospect bidder. The prospect bidder to also ensure for terminal insurance for safeguarding their losses, if any. BFSL Company shall not bear the cost. |
| 61 | Appendix Materials | 02- | Bill of | Table1 | | End to End support fee per active terminal per month | How does end to end support fee per active terminal per month adds to Total Cost of Ownership? Please Clarify. | | Sample copy attached. |
| 62 | - | - | - | - | | - | Can a vendor participate & submit bid only for WIFI GPRS PoS terminals ? Please Clarify. | | Yes |
| 63 | - | - | - | - | | - | In case the Vendor is submitting the commercials for M POS & GPRS POS , Does the Vendor has to submit 2 separate envelops for Technical Bids & 2 separte envelops for commericals bids? Please Clarify. | | Yes. 2 Separate envelopes each for Technical Bid and Commercial Bid. |

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| 64 | - | - | - | Is Offline NCMC & Online NCMC certification required to participate in the RFP ? | | Yes required |
| 65 | - | - | - | Since the RFP is on OPEX model & the terminal vendor has to provide the services with in TAT, then will Bank pay for all the terminals kept in Inventory? Please Clarify. | | No |
| 66 | - | - | - | In case the terminals are deinstalled & not redeployed, will the Bank pay for these unutilized terminals ? Please Clarify. | | No |
| 67 | - | - | - | We are assuming that connectivity charges between the bidder & Bank's switch site (Primary & DR) shall be part of the quoted price. Please confirm our understanding. | | Understanding is right |
| 68 | - | - | - | Since the requested terminals are WI-FI, Can the bidder provide the SIM only on demand by Merchant. Please Confirm, as this shall help the bidder to reduce the cost for the ME & the Bank. | | The prospect bidder has to ensure for best network connectivity strength at the proposed merchant location |
| 69 | - | - | - | In case the bidder is able to convince the Merchant to use WIFI & not to use SIM , Will the Bank penalize the bidder? & will this penalty be within the CAP of limited penalty ? Please Clarify. | | Yes penalty shall be within the CAP of limited penalty. The prospect bidder has to ensure for best network connectivity strength at the proposed merchant location |
| 70 | - | - | - | Since the RFP is for 5 years, to have the better pricing can the bidder use & amortise the terminal over 5 years? Please confirm. | | The initial contract shall be a period of 5 years between Company and the prospect bidder and the subsequent extension / renewal shall be on the mutual agreed terms & conditions and commercials, to be finalised at the suitable time. |
| 71 | - | - | - | Can the bidder send the new terminals & do the new Installation by sending the terminals by courier? Please confirm. | | The prospect bidder has to adhere with the TAT with no additional cost to the Company. |
| 72 | - | - | - | Is the physical visit for new Installation mandatory? Please confirm. | | Yes |
| 73 | - | - | - | Is it mandatory to obtain the terminal handover copy? Please confirm. | | Yes the service delivery acknowledgement should also contain confirmation from the prospect merchant on the proper understanding of the operational functionalities and training for the same. |
| 74 | - | - | - | Can the bidder bid only for one type of terminal? Please confirm. | | Yes |
| 75 | - | - | - | Is it mandatory to have primary & secondary link for primary site & primary & secondary link DR site also at no extra cost to the bank? Please advice. | | Yes |
| 76 | - | - | - | Will the new terminals be brought in Year 3, Year 4 & Year 5 also. For a bidder to ammortise and give you the flat price, will the 5 Years of agreement be calculated from the date of installation of terminals. Just to quote an example: Will the Terminal insatallation done in 2024 will have the agreement validity till 2029. Please Clarify. | | The initial contract shall be a period of 5 years between Company and the prospect bidder and the subsequent extension / renewal shall be on the mutual agreed terms & conditions and commercials, to be finalised at the suitable time. |

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| 77 | 3 | 13 | Eligibility Criteria POS Terminal Doc The bidder should have at least 2 VISA Pin Security certified Key Injection Centre in two different cities in India | Since bank's switch vendor have to be used for this project, can switch vendor key injection facility be used? | Allow for switch vendor key injection facility to be used. Later provider can certify its key injection facility for the bank | This shall be between the prospect bidder and the Company's Switch Vendor at no cost to the Company. The sole ownership for the successful completion of this activity shall be with the prospect bidder. |
| 78 | 4 | 20 | Eligibility Criteria POS Terminal Doc The bidder should be net profitable for last 3 financial years.(2017 to 2020) | Requesting leeway for FY -19-20 (COVID period), also the filling deadline is extended | The bidder should be net profitable in 2 of last 3 financial years. (2017 to 2020) | The prospect bidder should be net profitable for all the last 3 years (2017 to 2020). Documentary proofs (Audited) for Year 2017-18 and 2018-19 to be enclosed. For Year 2019-20, the unaudited / estimated financials to be enclosed with an undertaking by the prospect bidder to submit the audited financial statements with the Company within 3 months from the date of Contract. |
| 79 | 1 | 2 | Technical BID mPOS xls PCI PED 5.X or above | PED is for Pin entry devices. For POS it is PTS certification | PCI PTS 5.X or above | Accepted |
| 80 | 1 | 2 | Technical BID mPOS xls DCC POS Application | We understand that DCC application needs to connect to bank's switch vendor, so based on switch specs the DCC application will need to be developed and certified | Vendor should be capable of developing DCC application as per Bank switch Spec | Understanding is right |
| 81 | 12 | 7 | BOB RFP PDF The terminals (Wi-Fi MPOS & Wi-Fi GPRS) should have been operationalized and continue to be in successful operation in at least two Public Sector Undertaking Bank / for at least three years | As per eligibility doc, bidder should have handled similar projects as per the scope of the work described for at least one public sector banks in India for minimum period of three years. So, if bidder has supplied POS for similar projects for other PSU bank, but offers a new model for this Bid, trust it is fine. | Kindly remove this contradicting clause | Please read as - The terminals (Wi-Fi MPOS & Wi-Fi GPRS) should have been operationalized and continue to be in successful operation in at least one Public Sector Undertaking Bank for at least three years |
| 82 | 6 | 1.7 | Last date & time for submission of Bids | Due to current situation of covid we are doing work from home in this Scenario we request bank to give the extension for last day submission of bid till 10th October 2020 | | Last date & time for submission of Bids stands revised as 06-Oct-2020 at 3:00 pm. |
| 83 | 8 | 2.3 | The selected vendor will be responsible for successful data integration with existing customer data available with the Company | 1. What is the size of the existing base 2 please specify current base of merchant, timeframe also bank is expecting to complete the migration. | | The Clause stands withdrawn |
| 84 | 9 | 3.0 c, i | Branding on devices and application as per Company's specifications | 1. What type of branding is included 2, Who will bear the cost for printing and stationary and transportation cost 3, Who will be deciding the printing vendor. | | As per industry standards. |
| 85 | | 4.b | Providing operational training & user manual to the Merchants at the time of Installation and as & when required by all such Merchants | 1. Who will be doing procuring of stationary and printing for user manual 2. Who will be deciding cost and the quality of the paper used for printing. 3. Who will decide the vendor printing, delivery of printed materials. | | The prospect bidder has to ensure for Providing operational training & user manual to the Merchants at the time of Installation and as & when required by all such Merchants, at no cost to the Company. |