

**RFP for SUPPLYING, PRINTING, PERSONALIZATION AND DISPATCH OF EMV CHIP CUM MAGSTRIPE RUPAY, VISA & MASTER DUAL INTERFACE CONTACTLESS DEBIT CARD (NCMC)**  
**RFP Ref No. CO/DBD/CARD/3013/R1/2021-22 dated 18.02.2022**

**Annexure I – Clarifications**

Sl. No.	RFP Point No/Title	Page No in RFP	Details Provided in RFP	Query / Changes Requested	Replies to queries
1.	SCHEDULE, Point No. 5	2	<p><b>SCHEDULE,Page.No.2-3,Point No.5.</b> Bid Security (Earnest Money Deposit).Note: Companies registered as <b><u>Micro/Small Units under MSE/NSIC</u></b> should submit documentary proof for claiming exemption.Note: Companies registered as Micro/Small Units under MSE/NSIC should submit documentary proof along with undertaking as per Section VII (17) for claiming exemption for Point No. 1 &amp; 3.</p> <p><b>Page No.9,Point No.9(vi)</b> To avail the above benefits, the bidder should have registered with District Industries Centres or Khadi and Village Industries Commission or Khadi and Village Industries Board or Coir Board or National Small Industries Corporation or Directorate of Handicrafts and Handloom or <b>Udyog Aadhaar</b> or any other body specified by <b>Ministry of Micro, Small and Medium Enterprises.</b></p>	<p>1)We request to tender authorities, kindly clear the doubts on the different RFP points &amp; consider our request as per the <b>RFP Page No.9,Point No.9(vi)</b> Micro, Small &amp; Medium Enterprises (<b>MSME</b>) units are exempted from payment of tender fee &amp; EMD to avail the above benefits, the bidder should have registered with District Industries Centres or Khadi and Village Industries Commission or Khadi and Village Industries Board or Coir Board or National Small Industries Corporation or Directorate of Handicrafts and Handloom or Udyog Aadhaar or any other body specified by Ministry of Micro, Small and Medium Enterprises.</p>	<p>The bidder registered as Micro/Small Units Enterprise by any body specified by Ministry of Micro, Small and Medium Enterprises are eligible for exemptions for Bid Document Cost &amp; Bid Security (Earnest Money Deposit).</p>



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2.	SECTION – II, Para 2	7	Bank has also facilitated its customers for generating Green PINs from ATM terminals, Mobile Banking application and through Internet Banking.	Our understanding Green pin generating is not our scope of work. Kindly confirm	Green Pin generation is not part of Card vendor.
3.	1. Introduction, Sub Point 1.2, b)	13	In case the probable bidder wants to participate in the Pre-Bid Meeting to be held on the date specified in this bid, they should register themselves with the Bank by sending the cost of bid document i.e. Rs. 50,000/- (Rupees Fifty Thousand Only - nonrefundable) by way of Demand Draft in favour of Indian Bank payable at Chennai or alternatively through NEFT/RTGS/IMPS/UPI etc as per details given in schedule 5. Only those Bidders or their Representatives (Maximum 2 persons) who have registered with the Bank will be allowed to participate in the pre-bid meeting.	We request you to allow bidders for pre bid meeting without sending bid document fee as to get aware if bidders will be able to bid or not.	Please adhere to the terms of RFP
4.	3.3 Commercial bid, Sub Point 3.3.2	15	Commercial bid will be finalized through online reverse auction. Commercial bid as per enclosed format (Section IX of the bid document) shall be submitted by the successful bidder ONLY after online reverse auction process	We request you for direct online commercial bid instead of reverse auction	Please adhere to the terms of RFP
5.	6. Bid Security (Earnest Money)	16	The Bidder shall furnish, as part of its bid submission, bid security shall be denominate in INDIAN RUPEES only	We request the Bank to waive the Bid Security requirement for MSME registered bidder.	Bid Security is exempted for MSE company only.



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	Deposit) & Cost of Bid Document		and shall be in the form of a bank guarantee issued by a Scheduled Bank in India or a Foreign Bank located in India, in the format provided in the RFP Document, for a sum of Rs.3,00,00,000/- (Rupees Three Crore only) and valid for one hundred and Eighty (180) days beyond the last date for submission of the bid, favouring Indian Bank with additional claim period of 45 days.	Request the Bank to reduce the EMD to Rs. 50,00,000 (Fifty Lakhs). Alternatively the prospective Bidders may give Bid Security Declaration.  We request you to reduce the EMD to around Rs. 75 Lakhs, as 3 crore is too much.	Please adhere to the terms of RFP  Please adhere to the terms of RFP
6.	22. Awarding of Contract	21	Contract will be awarded to the L1 & L2 bidders in the ratio of 60:40 respectively after matching the L1 price by L2 bidder, who will be declared as the successful bidders based on prices offered during commercial evaluation	Considering present global chip crises, we request bank kindly consider minimum 3 bidder with 50: 30: 20 ratio	Please adhere to the terms of RFP
7.	2. Contract validity period	30	The contract shall be valid for a period of Two (2) year. The Bank intends to order approximately 200 Lakh cards with welcome kits in the contract period as specified in Section IX – Commercial Bid.	We request bank to share month on month qty requirement for entire 24 months with qty break up between renewal & new card requirement. This will help the bidder to arrive the exact bank requirement for each month & block the chip for the bank.  Request the bank to kindly provide the quantity breakup between Visa & Master DI Card.	Required details will be shared with successful bidder on quarterly basis.  Required details will be shared with successful bidder as per requirement of bank.



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8.	5. Penalties	31	It is absolutely essential for the vendors to understand that the cards are very important to be personalized in time and hence any delay in dispatch of cards will be viewed by the Bank seriously and will attract a penalty for non-compliance with the Turnaround Time mentioned below.	Request you to revise the Clause as Notwithstanding any contained anywhere, no penalty whatsoever shall apply for any delay caused due to reasons beyond the reasonable control of the vendor/subcontractor.	Please adhere to the terms of RFP
9.	Point # 6	32	<b>Note:</b> This TAT is applicable for bulk file upto 50,000 Card Track Data file. For every additional 50,000 card track data file, additional one (1) day TAT will be given to the vendor.	Request the Bank to relax this condition and read as "Note: This TAT is applicable for bulk file upto 25,000 Card Track Data file. For every additional 25,000 card track data file, additional one (1) day TAT will be given to the vendor."	Please adhere to the terms of RFP
10.	6 Turnaround Time	32	Penalty clause	We request you to reduce Penalty amount. As current RFP Penalty amount is too much.	Please adhere to the terms of RFP
11.	9 Insurance	33	Insurance	We can provide insurance until handover to courier agency.	Please adhere to the terms of RFP
12.	12 Delivery	33	TAT for card personalisation-2 working days from supply of card data	Requesting you to provide 4 working days TAT for Image cards and photo cards personalisation	Please refer to amended clause published in amendment corrigendum
13.	12 Delivery	34	The vendor should send daily MIS to the bank through e-mail regarding the details of the cards handed over to the courier agency / post office. Failing in which will be considered as non-compliance of the same and penalty will	We request the bank to that maximum penalty to be capped. Moreover, to stabilize the operations we would require 2 weeks, post which the penalty clause can be made applicable. There could be operational	Please adhere to the terms of RFP



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			be levied as Rs. 1,000/- per day for first 10 days afterwards from 11th day Rs. 5,000/- per day penalty will be levied and deducted by the Bank from invoices submitted by the vendor.	difficulties at both Bank and Service Provider end.	
14.	14. PIN Mailers	34	PIN Mailers for the Non Personalized (Insta) as well as personalized cards will be printed at the setup or Bank's identified location. Vendor has to supply sufficient number of PIN Mailer stationery well in advance at the Identified location	We need percentage quantity break up between personalised kit & non personalised kit.  Our understanding both Non Personalized (Insta) as well as personalized pin mailer will be directly dispatch from ATM switch vendor to bank Branches/ end customer. Kindly confirm	Required details will be shared with successful bidder.  As per current practice, both Non Personalized (Insta) as well as personalized pin mailer will be directly dispatch from bank to bank Branches/ end customer
15.	16.Warranty	34	Warranty The vendor should warrant against fading of the personalized details on the card and loss of data in the magnetic stripe for at least 7 years for the cards in circulation and 10 years of EMV Chip provided. This warranty shall be valid even after the termination of the agreement between the Bank and the vendor. The Bank may extend the validity of the Performance Bank Guarantee provided by the vendor in accordance with Clause no.23 to ensure that this warranty is complied with.	The warranty can only be given for contact period. Warranty cannot be extended for improper usage and storage of cards post issuance. Such cases would have to be analysed for cause of such damages.  Request you to revise the Clause as Warranty should be As per ISO Standard  7 years warranty cannot be given as it depends on card usage of each user As per ISO Test requirement Durability is for 3 years and also please consider the same for EMV CHIP .	Please adhere to the terms of RFP



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16.	16 Warranty	35	Warranty The Bank may extend the validity of the Performance Bank Guarantee provided by the vendor in accordance with Clause no.23 to ensure that this warranty is complied with.	We request bank to consider that amount of BG extension needs to be reasonable and not for entire original BG	Please adhere to the terms of RFP
17.	17 Artwork	34	Artwork	We request the Bank to provide us sample artwork.	Required details will be provided to the successful bidder.
18.	18.1 Intellectual Property Right	35	Intellectual Property Rights	We request to Bank that: need to delete the words " along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank"  also needs to delete the following "Notwithstanding the remedies contained herein, the Bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the Bank to use the proposed solution".  It is not fair for the service provider pay penalty for the inability of the bank to use the proposed solution	Please adhere to the terms of RFP



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19.	Point # 23	38	23.1 Within 15 (fifteen) days of receiving the purchase order, the selected vendor/s shall furnish to the Bank performance security by way of Bank Guarantee, called Contract Performance Guarantee, equivalent to 3% of the Contract amount valid for complete 2 years plus sixty (60) days with additional 1 year claim period after date of expiry.	We request the bank that additional 1 year claim period after date of expiry should be applicable only if agreement is extended by 1 year and not otherwise	Please adhere to the terms of RFP
				Request the Bank to give 45 days time to furnish the Performance Guarantee from the date of acceptance of Purchase Order.	Please adhere to the terms of RFP
20.	26. PAYMENT TERMS	39	Payment will be made on a monthly basis only after submission of invoices, production and dispatch MIS along with PODs and detailed sheets separately, for Non Personalized (Instant) and Personalized Cards for the actual number of Welcome Kits personalized and dispatched per the Bank's instructions. Dispatch will be deemed complete only when cards are dispatched and MIS of the same with PODs is provided.	We request the bank kindly consider the payment term as <ul style="list-style-type: none"> <li>• Base cards &amp; Stationery upon readiness of the cards and stationery</li> <li>• Personalisation &amp; fulfilment on monthly basis for the total dispatches made during that month</li> </ul> we request your esteemed bank to make the payment for the base card moved to the vault considering the present situation of the global chip shortage	Please adhere to the terms of RFP



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				Since we pay 100% advance amount to procure the chip, requesting you to make the payment for the printed base chip cards(without perso) + stationery once the printing is completed against the order quantity(which will help us to have sufficient chip for your orders) and on monthly basis for card personalisation.	
21.	29.d	40	In the event the Bank terminates the Contract in whole or in part, the BANK may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the vendor shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the vendor shall continue performance of the Contract to the extent not terminated.	We request bank that need to delete the following "and the vendor shall be liable to the Bank for any excess costs for such similar Goods or Services." for the reason that terms of procurement may not be same as of this RFP and further Bidder will not be privy to the terms and conditions of procurement and arrangement between bank and another vendor	Please adhere to the terms of RFP
22.	30.FORCE MAJEURE	41	The vendor shall not be liable for forfeiture of its performance security, liquidated damages, or termination for default, if and to the extent that, it's delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure. For purposes of this	Request you to Revise entire Force Majeure clause as "Notwithstanding anything contained anywhere, for the purposes of this clause, 'Force Majeure' includes wars, insurrections, revolution, civil disturbance, riots, terrorist acts, public strikes, hartal, bundh, fires, floods, epidemic,	Please adhere to the terms of RFP





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		<p>clause, "Force Majeure" means an event beyond the control of the vendor and not involving the vendor's fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of the Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes. If a Force Majeure situation arises, the vendor shall promptly notify the BANK in writing of such condition and the cause thereof. Unless otherwise directed by the Bank in writing, the vendor shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event. Unless otherwise directed by the Bank, the vendor shall continue to perform / render / discharge other obligations as far as they can reasonably be attended / fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure. Notwithstanding above, the decision of</p>	<p>pandemic, quarantine restrictions, lockdown of business /economic activity, non-availability of raw materials / inputs, escalation of prices of raw materials/inputs required beyond 10%, freight embargoes, declared general strikes in relevant industries, Vis Major Act of Government, and such other events and circumstances beyond the reasonable control and impeding partially or fully performance of any and all obligations of the Vendor and / or Sub-Contractor."</p>	
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			the Bank shall be final and binding on the vendor.		
23.	32 Limitation of Liability	42	For (1) the infringement indemnity; or (2) bodily injury (including death) and damage to real property and tangible personal property claims, the vendor shall reimburse the actual loss incurred by the Bank	We request that at the end need to add the following "as awarded by the court order"	Please adhere to the terms of RFP
24.	8.b Dispatch and Returns Management:	46	Dispatch of the Cards (all variants) to the concerned Branches through courier / Indian Postal / Speed Post Service, Registered Post or any other service as advised by the Bank in branch wise lots on daily basis. Postal services/Courier services will be advised by the Bank. All processes like MIS, POD management, and other related documentation with respect to dispatch have to be taken care for the Cards by the vendor	We request to tender authorities, kindly confirm that the all postal, India Post & delivery charges bear by the bank only	Postal charges for dispatch of cards from card bureau to branches/ customer address will be borne by the Bank. All other freight charges will be borne by the bidder.
25.	8.c Dispatch and Returns Management:	47	If consignment is returned at vendor address then vendor shall maintain a proper record of such returns with specific reasons and re-dispatch these cards / consignments after remedial measures are complied with, duly recorded, without any extra charge to the Bank. In all cases where reasons of return are attributed to the vendor,	In case of return cards, whether the bank will direct bidder to dispatch to respective branch.	Bank may inform bidder to dispatch return cards to respective branches



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			postage / courier charges shall also be borne by the vendor.		
26.	9 Packing	47	The packing material and the way consignments are packed shall be to the Bank's satisfaction after observing a drop test and moisture test. The vendor shall ensure that the packing is done in the right way and with material which ensures compliance to the aforementioned two tests.	As the number of cards per branch varies, the package may change in accordance to the number of cards per packs. Does the bidder to maintain standard irrespective of the count per branch.	The vendor shall ensure that the packing is done in the right way and with material which ensures compliance to drop & moisture test.
27.	13 Dispatch of Return Management	47	Multiple quantities may be ordered for different variants of Cards for the quantity (say 1000 minimum) as per requirement of the Bank arising from time to time over a period of Two year	Request the bank to keep the minimum quantity as 10,000 cards per design.	Please adhere to the terms of RFP
28.	Section VI- Eligibility Criteria – Point no. 2	49	The bidder must have been in the business of manufacturing/embedding, supply, processing and personalization of EMV Chip Cum Magstripe Contact and /or EMV Dual Interface Contactless Cards (VISA/RuPay/Master) directly for Scheduled commercial Banks at least for last 3 Financial Years (2018-19, 2019- 20 & 2020-21) in India	Request the bank to relax this term and read as "The bidder must have been in the business of manufacturing/embedding, supply <b>AND/ OR</b> processing and personalization of EMV Chip Cum Magstripe Contact and /or EMV Dual Interface Contactless Cards (VISA/RuPay/Master) directly for Scheduled commercial Banks at least for last 3 Financial Years (2018-19, 2019- 20 & 2020-21) in India"	Please adhere to the terms of RFP



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				For Govt/ Public sector company supply experience to be amended from three years to one year.	
29.	Section VI- Eligibility Criteria – Point no. 3	49	The average turnover of the bidder should be at least Rs.50 Crores or above from Card business in India for the last 3 consecutive financial years (FY 2018-19, 2019-20 & 2020-21). This must be the individual Company's turnover and not that of any group of Companies.	Request the bank to relax this term and read as "The average turnover of the bidder should be at least Rs.50 Crores or above from total business in India with <b>positive net worth</b> for the last 3 consecutive financial years (FY 2018-19, 2019-20 & 2020-21). This must be the individual Company's turnover and not that of any group of Companies."  For Govt/ Public sector company from card business, Turnover may be exempted  We request you to reduce the same to minimum Rs. 40 crore or above from Card business in India for the last 3 consecutive financial years, as you also aware about last Pandemic Years situation.	Please refer to amended clause published in amendment corrigendum



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30.	Section VI- Eligibility Criteria – Point no. 3	49	Copies of audited balance sheets of the Bidder for last three consecutive audited financial years of the Bidder. Latest shall be of FY 2018-19, 2019-20, 2020-21. Certificate from Chartered accountant/ company secretary clearly mentioning “The turnover of the bidder from Card business in India for the last 3 consecutive financial years.”	We request to tender authority to change the clause as bidder should have overall company turnover instead of <b>Rs.50 Crores or above from Card business in India for the last 3 consecutive financial years (FY 2018-19, 2019-20 &amp; 2020-21).</b> Even you can increase the turnover value upto Rs.100 crores but it should be overall company turnover not particularly from the cards business. We also like to driven your attention parallelly to other Bank RFP like Bank of India tender for Debit Cards & they called for the company turnover as term used & there cards requirement is much more, so kindly consider our request for the same.	Please refer to amended clause published in amendment corrigendum
31.	Section VI- Eligibility Criteria – Point no 5	50	The Bidder should have personalized & supplied at least One Crore (1,00,00,000) EMV and/or DI Debit Cards (RuPay/VISA/MASTER) (out of which atleast 40 Lakh DI Debit card) for Scheduled commercial Banks in India and supplied directly to Bank during period from 01.04.2020 to 31.01.2022	Request the bank to relax this term and allow to be read as “The Bidder should have personalized & supplied at least Fifty Lakh (50,00,000) Banking Cards (RuPay/VISA/MASTER) (out of which atleast 2 Lakh should be DI Debit card) supplied during period from 01.04.2020 to 31.01.2022”  For Govt/ Public sector company may be exempted.	Please adhere to the terms of RFP  Please adhere to the terms of RFP



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				<p>We request bank to amend clause as The Bidder should have personalized &amp; supplied at least One Crore (1,00,00,000) EMV and/or DI Debit Cards (RuPay/VISA/MASTER) (out of which atleast 40 Lakh DI Debit card) for Scheduled commercial Banks in India and supplied directly to Bank during period from 01.04.2020 to 31.01.2022. Completion Certificate and Purchase Order issued by respective commercial banks/ to be submitted</p>	<p>Please adhere to the terms of RFP</p>
				<p>We request you to reduce the same to minimum “bidder should have personalized &amp; supplied at least 50 Lakh (50,00,000) EMV and/or DI Debit Cards (RuPay / VISA / MASTER) (out of which atleast 20 Lakh DI Debit card) for Scheduled commercial Banks in India and supplied directly to Bank during period from 01.04.2020 to 31.01.2022, As you also aware about last Pandemic Years situation.</p>	<p>Please adhere to the terms of RFP</p>
				<p>Requesting you to revise as below:  The Bidder should have personalized &amp; supplied at least <b><u>thirty Lakh (30,00,000)</u></b> EMV and/or DI Debit Cards (RuPay/VISA/MASTER) (out of</p>	<p>Please adhere to the terms of RFP</p>



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				which atleast <b>25 Lakh DI</b> Debit card) for Scheduled commercial Banks in India and supplied directly to Bank during period from 01.04.2020 to 31.01.2022	
32.	Section VI- Eligibility Criteria – Point no. 6	50	The bidder must be providing services for atleast 2 Scheduled commercial Banks In India for EMV dual interface contactless cards (RuPay/VISA/MASTER) plastic supply and personalization during financial year (2021-2022).	For Govt/ Public sector company providing service to be amended for one bank.	Please adhere to the terms of RFP
33.	Section VI- Eligibility Criteria – Point no. 7	50	The bidder should have sufficient capacity for supply of Welcome Kits to cater to the Bank’s requirements of minimum 50,000 Welcome Kits per day. However, the Bank would use and exhaust existing stock of Welcome Kits before placing of fresh orders.	Request the bank to relax this term and allow to be read as “The bidder should have sufficient capacity for supply of Welcome Kits to cater to the Bank’s requirements of minimum 25,000 Welcome Kits per day. However, the Bank would use and exhaust existing stock of Welcome Kits before placing of fresh orders.”	Please adhere to the terms of RFP
34.	Section VI- Eligibility Criteria – Point no. 8	50	The bidder should be certified for EMV Chip Cum Magstripe Dual Interface Contactless Cards (RuPay/VISA/MASTER) Manufacturing/embedding and personalization by RuPay/VISA/MASTER. It is the bidder’s	Requesting bank to relax this term and read as “The bidder should be certified for EMV Chip Cum Magstripe Dual Interface Contactless Cards (RuPay/VISA/MASTER) Manufacturing/embedding <b>AND/OR</b> personalization by	Please adhere to the terms of RFP



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			responsibility to obtain EMV certification from RuPay/VISA/MASTER and the certificate should be valid on the date of submission of bids. If certification is expiring within 2 months from date of bid submission, then bidder should ensure that renewal process has been initiated.	RuPay/VISA/MASTER. It is the bidder's responsibility to obtain EMV certification from RuPay/VISA/MASTER and the certificate should be valid on the date of submission of bids. If certification is expiring within 2 months from date of bid submission, then bidder should ensure that renewal process has been initiated."	
				For Govt/ Public sector company having the Certification at least from Visa or Master or Rupay cards can also be participated.	Please adhere to the terms of RFP
35.	Section VI - eligibility criteria Point no. 9	50	For DI Cards and NCMC functionality(offline Wallet)equipped NFC enabled/contactless cards, the bidders should submit necessary certification from NPCI, VISA & MasterCard and supply confirmation from respective Bank in India.	For Govt/ Public sector company having the Certification at least from Visa or Master or Rupay cards can also be participated and exempted from supply confirmation from banks.	Please adhere to the terms of RFP
36.	Section VI - eligibility criteria Point no. 11	51	The Bidder should have internal control and audit measures in place. Proof required: Copy of latest Audit Report.	We can provide quality certificate, audit report is confidential and cannot be provided. Please allow us to submit ISO or similar certificates.	Please refer to amended clause published in amendment corrigendum
37.	Section VI- Eligibility	51	The bidder / each consortium member should have ISO / security certification ISO 9001 and ISO 27001.	Since Bureau's follow highest standards of PCI CP compliance these	Please adhere to the terms of RFP





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	Criteria – Point no. 13			security certifications may not be insisted.	
38.	Section VI- Eligibility Criteria – Point no. 17	51	Bidder should have PCI DSS certification for Supply, Personalization, Printing & Embossing of EMV card/ Dual interface contactless card and NPCI Certification for National Common Mobility Cards (NCMC).	<p>We request to tender authority to change the clause as bidder should have MASTER/VISA/NPCI certification for Supply, Personalization, Printing &amp; Embossing of EMV card/ Dual interface contactless card and NPCI Certification for National Common Mobility Cards (NCMC).</p> <p>Request the bank to waive this clause.</p> <p>Amended for PCI DSS certification or NPCI certification.</p> <p>We request to change the same to PCI CP, As PCI DSS is not required for card manufacturing.</p>	Please adhere to the terms of RFP
39.	6. Performance Statement	63	6. PERFORMANCE STATEMENT (FOR A PERIOD OF LAST 5 YEARS)	Not all customer may not issue certificate in this format. We request bank to accept other documents like PO, Reference Letters, SignOff as credentials.	In the attached format the bidder has to submit the statement. Satisfactory certificate from customers mentioning orders, dispatched quantity and period to be submitted.
40.	4 Term	75	Notwithstanding anything contained herein, the obligations of the receiving party respecting disclosure and confidentiality shall continue to be binding and applicable without limit until	We request that there needs to time cap may be 1 year after expiry of the Agreement / engagement	Please adhere to the terms of RFP



**RFP for SUPPLYING, PRINTING, PERSONALIZATION AND DISPATCH OF EMV CHIP CUM MAGSTRIPE RUPAY, VISA & MASTER DUAL INTERFACE CONTACTLESS DEBIT CARD (NCMC)**  
**RFP Ref No. CO/DBD/CARD/3013/R1/2021-22 dated 18.02.2022**

			such information enters the public domain.		
41.	TABLE: 2 - TOTAL COST (TCO)	94	Bank shall decide the mode of dispatch (by India Post / Courier).	our understanding freight charges related to dispatch of card and pin mailer to the respective branch/ customer will be taken care by bank only. Kindly confirm.	freight charges related to dispatch of card and pin mailer to the respective branch/ customer will be taken care by bank only
42.	Section IX: Commercial BID	94	L1 bidder will be decided on the basis of least of Total Cost (TCO) of various variants of Debit Cards as mentioned above, derived after conducting reverse auction only on single TCO value. Final item wise price of L1 bidder shall be arrived by reducing equivalent multiples of decrement value (as per the total reduction) of that item from the item's opening/base price and L2 bidder will be match the item wise L1 prices	We request to bank to make The reverse auction based on TCO & then LI bidder should provide the Break up matching the TCO	RA will be conducted on TCO.
43.				We request bank to insert a clause stating that successful bidder may have a right to reject acceptance of order, due to unforeseen circumstances or for reason beyond its control	Please adhere to the terms of RFP

