

**RFP for SUPPLYING, PRINTING, PERSONALIZATION AND DISPATCH OF 1 CRORE EMV CHIP CUM MAGSTRIPE RUPAY, VISA & MASTER
DUAL INTERFACE CONTACTLESS DEBIT CARD (NCMC)
RFP Ref No. CO/DBD/CARD/588/R1/2022-23 dated 30.05.2022**

Annexure I – Clarifications

Sl No	RFP Point No/Title	Page No in RFP	Details Provided in RFP	Query / Changes Requested	Reply to the queries
1.	SCHEDULE, Point No. 8, Date of Online Reverse Auction (Part II)	3	Will be intimated to qualified bidders (as per RFP) through email after technical evaluation of the bids submitted.	We request to Bank to Remove this Clause, Due to Covid and other issues SemiConductors Prices gone very high and if in that condition Bank keep Reverse Auction in this case Manufactures may be in loss.	Kindly Adhere to the terms of RFP
2.	SECTION – II, Point no. 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.	Bid Security (Earnest Money Deposit) & Cost of Bid Document, Point. No. 6, Sub Point No. 6.1	16	The Bidder shall furnish, as part of its bid submission, bid security shall be denominate in INDIAN RUPEES only 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.2,75,00,000/- (Rupees Two Crore Seventy-Five Lakh only) and valid for one hundred and Eighty	We request to Bank to reduce EMD Amount and make it as minimum as possible (Rs. 25 Lakhs) as you understand current market conditions after COVID. Or also we request to Bank to Allow MSME's Exemption in this tender for MSME's registered companies.	Kindly Adhere to the terms of RFP



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			(180) days beyond the last date for submission of the bid, favouring Indian Bank with additional claim period of 45 days		
4.	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	Kindly Adhere to the terms of RFP
5.	Point No. 26, Exemptions to Micro & Small Enterprises	23	MSEs registered under Single Point Registration Scheme of NSIC are exempted from payment of cost of RFP and Bid Security. For availing this benefit, such bidders must submit the copies of relevant Registration Certificates clearly indicating their capacity and monetary limit during the pre-bid meeting. In case the capacity and monetary limit specified in the registration certificate is less than the tender value, bidder must get assessed the competency of the unit to execute contract of the higher value keeping in view of the pending load on the unit from inspection	We request to Bank to Allow MSME's Exemption in this tender for MSME's registered companies also. As after COVID all Small / Micro and Medium Company's also required support from Indian PSU's.	Kindly Adhere to the terms of RFP



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			agency of NSIC for higher capacity / competence.		
6.	2. Contract validity period	30	The contract shall be valid for a period of One (1) year. The Bank intends to order approximately 100 Lakh cards with welcome kits in the contract period as specified in Section X – Commercial Bid.	We request bank to share month on month qty requirement for entire 12 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.	These details will be shared with the selected bidder.
7.	2. Contract validity period	30	VISA / MASTER	Request the bank to kindly provide the quantity breakup between Visa & Master DI Card. Master Card Production is stopped in India, so please clear on the same point, as Bank asked Master Cards also in the RFP Requirement.	These details will be shared with the selected bidder. During the contract period if RBI lift the restriction from Master card in India then Bank may ask for Master Card production.
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.	Kindly Adhere to the terms of RFP.
9.	14. PIN Mailers	34	PIN Mailers for the Non Personalized (Insta) as well as personalized cards	We need percentage quantity break up between personalised kit	Kindly Adhere to the terms of RFP.



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			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.	& 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	
10.	16.Warranty	35	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.	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 . We want to Inform to Bank that Warranty for Cards as asked by Bank for 7 Years is too much as Cards condition is totally depends on the Person who is holding the Cards, so please think on this and make it 2 to 3 Years.	Kindly Adhere to the terms of RFP.
11.	PERFORMANCE SECURITY, Point No. 23, Sub Point No. 23.1	38	Within 15 (fifteen) days of receiving the purchase order, the selected vendor/s shall furnish to the Bank performance security by way of Bank	We request to Bank to Reduce Performance Security from 3% to 1%, as 3% will be very big amount	Kindly Adhere to the terms of RFP.



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			Guarantee, called Contract Performance Guarantee, equivalent to 3% of the Contract amount valid for complete 1 year plus sixty (60) days with additional 1 year claim period after date of expiry.	and Company's required funds for their Day to Day activities.	
12.	26. PAYMENT TERMS	39	For supply of Card plastic including EMV Chip, the Bank will make payment within 30 days of submission of the invoice (with all required supporting documents), after proper production of the order of cards plastics. However, safe keeping of the cards plastic and maintenance of the same will be at the risk and responsibility of the selected bidders.	Our understanding for Base cards & Stationery Bank will make payment within 30 days of submission of the invoice after printing base card. For Personalisation & fulfilment on monthly basis for the total dispatches made during that month We request to Bank to make Payment as soon as Invoice submitted to Bank for Base Plastic Card and PERSO on weekly or Monthly Basis.	Only for supply of Card plastic including EMV Chip, the Bank will make payment within 30 days of submission of the invoice. For Stationary, Personalisation & fulfilment payment will be done on monthly basis for the total dispatches made during that month. Kindly Adhere to the terms of RFP.
13.	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	Request you to Revise entire Force Majeure clause as "Notwithstanding anything contained anywhere, for the purposes of this clause, 'Force Majeure' includes wars,	Kindly Adhere to the terms of RFP.



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		<p>under the Contract is the result of an event of Force Majeure. For purposes of this 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</p>	<p>insurrections, revolution, civil disturbance, riots, terrorist acts, public strikes, hartal, bundh, fires, floods, epidemic, 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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			attended / fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure. Notwithstanding above, the decision of the Bank shall be final and binding on the vendor.		
14.	SECTION VI- Eligibility Criteria, Clause 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 (2019-20, 2020-21, 2021-22) in India.	We request bank to amend clause as The bidder must have been in the business of manufacturing and 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 (2019-20, 2020-21, 2021-22) in India.	Kindly Adhere to the terms of RFP.
15.	SECTION VI - ELIGIBILITY CRITERIA, Clause no. 3	49	The average turnover of the bidder should be at least Rs.50 Crores or above from business in India for the last 3 consecutive financial years (FY 2019-20, 2020-21, 2021-22). This must be the individual Company's turnover and not that of any group of Companies.	We request bank to amend clause as 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 2019-20, 2020-21, 2021-22). This must be the individual Company's turnover and not that of any group of Companies.	Kindly Adhere to the terms of RFP.



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				Since our audit for the FY 2021-22 is under progress. Can we provide Audit in Progress certificate and self-attested provisional financials of FY 21-22.	If audit is not completed for FY 2021-22, Bank would consider the CA Certificate for the provisional financial statements for FY 2021-22 along with an undertaking letter from the bidder that the 2021-22 Statements are not audited.
16.	SECTION VI - ELIGIBILITY CRITERIA, Clause no. 4	49	The bidder should have a positive tangible net worth from business in India during the last three consecutive financial years (FY 2019-20, 2020-21, 2021-22).	We request bank to amend clause as The bidder should have a profit making company from business in India during the last three consecutive financial years (FY 2019-20, 2020-21, 2021-22).	Kindly Adhere to the terms of RFP.
				Since our audit for the FY 2021-22 is under progress. Can we provide Audit in Progress certificate and self-attested provisional financials of FY 21-22.	If audit is not completed for FY 2021-22, Bank would consider the CA Certificate for the provisional financial statements for FY 2021-22 along with an undertaking letter from the bidder that the 2021-22 Statements are not audited.
17.	SECTION VI- Eligibility Criteria, Clause no. 5	49 & 50	The Bidder should have personalized & supplied at least Thirty Lakh (30,00,000) EMV and/or DI Debit Cards (RuPay/VISA/MASTER) (out of which atleast 15 Lakh DI Debit	Since the banks are taking long time to provide the certificates, requesting you to accept copies of the purchase orders Issued by PSU Banks.	Kindly Adhere to the terms of RFP.



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			card) for Scheduled commercial Banks in India and supplied to Bank during period from 01.04.2020 to 31.05.2022.	Floated tender is for the quantity of 1 core DI cards and L1 need to deliver minimum 50 lakhs to 60 lakhs in one year So, We request bank to amend clause as The Bidder should have personalized & supplied at least fifty Lakh (50,00,000) DI Cards (RuPay/VISA/MASTER) for Scheduled commercial Banks in India and supplied to Bank during period from 01.04.2020 to 31.05.2022. Completion Certificate and Purchase Order issued by respective commercial banks to be submitted	Kindly Adhere to the terms of RFP.
18.	SECTION VI- Eligibility Criteria, Clause 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 responsibility to obtain EMV certification from RuPay/VISA/MASTER and the certificate should be valid on the date	We request bank to amend clause as 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 responsibility to obtain EMV certification from RuPay/VISA/MASTER and the	Kindly Adhere to the terms of RFP.



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			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.	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	
19.	SECTION VI- Eligibility Criteria, Clause 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).	PCI DSS Certificate is only required for Payment Industries, Its not related to Cards and PERSO of the Cards, We request to Bank to replace it with PCI CP Certificate. As 2 to 3 Card Manufacturers are only having PCI DSS Certificate.	Kindly Adhere to the amended clause.
20.	SECTION IX: Technical Evaluation Criteria, Point No. 2	92	The bidder must have undertaken similar activities with Nationalized / Private / Foreign Banks and should supplement its claim by attaching relevant documents At least 1 Nationalised + 1 Private and/or Foreign bank - 20 marks At least 1 Nationalised bank - 15 marks	We request to Bank to change this clause as below: - The bidder must have undertaken similar activities with Nationalized / Private / Foreign Banks and should supplement its claim by attaching relevant documents (20 Points) At least 1 Nationalised + 1 Private and/or Foreign bank and / or Cooperative Bank (20 Points) At least 1 Nationalised bank (15 Points) At least 1 Private and/or Foreign bank (10 Points)	Kindly Adhere to the terms of RFP.



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			At least 1 Private and/or Foreign bank - 10 marks None of the above - 0 marks	None of the above (00 Points) (Or Bank can make 2 Nationalised Bank also or can also allow for Cooperative Bank also, as most of the Bidders may not work with Private Banks)	
21.	SECTION IX: Technical Evaluation Criteria, Point No. 3	92	Bidder should have processed and supplied more than 15 Lakh Annually Visa / RuPay EMV/NCMC card plastics & Perso for banks cards during the last 2 financial years in India > 75 lakhs annually – 40 marks > 50 lakh and <= 75 lakh annually - 36 marks >= 20 lakh and <= 50 lakh annually - 32 marks < 20 lakh annually - 28 marks	We request to Bank to Change this clause as below: - Bidder should have processed and supplied more than 15 Lakh Annually Visa / RuPay EMV/NCMC card plastics & Perso for banks cards during the last 2 financial years in India 30 to 40+ lakhs annually (40 Points) 20 lakh and <= 30 lakh annually (36 Points) >= 15 lakh and <= 20 lakh annually (32 Points) < 15 lakhs annually (28 Points) (Due to Covid last 2 to 3 Year was very Bad for Indian Manufacturers and suffers a lot, During this time	Kindly Adhere to the terms of RFP.



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				only 1 to 2 company's only supplied Cards more that 40 Lakhs and this year due to shortages of SemiConductors Company's suffers.)	
22.	TABLE: 2 - TOTAL COST (TCO)	96	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.	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.

