

S.No.	Page No	RFP Clause No	Existing Clause in RFP	Query/Suggestion	Response Type	Banks Response
1	0			Applicability of (i) Exemption of Tender Fee and EMD Payment and (ii) Allocation of 20% of total order to MSE bidders who are within the band of L1+15%	Clarification	Exemptions are applicable to Micro and Small Enterprises duly registered.
2	0			Is it mandatory to offer all the products & services asked in the tender?	Clarification	Yes
3	0			Evaluation criteria: Are they going to select L1, L2, L3 bidders separately for the above 3 categories viz, Contacat, Contactless cards, NFC Tags & Wearables?	Clarification	Refer Corrigendum 2.- 4 Vendors for all variants
4	0	General		If in case of change of services,scope of work etc what is the possibility of charging the cost to SBI	Clarification	It should be as per RFP and SLA terms and conditions.
5	0		General Query	Request bank to provide word copy of the Annexures as while converting pdf to word, the entire alignment gets changed	No Change	Only PDF
6	8	5	a) If any Bidder submits Bid on behalf of Principal/OEM, the same Bidder shall not submit a Bid on behalf of another Principal/OEM under the RFP. b) Either the Bidder on behalf of Principal/OEM or Principal/OEM itself is allowed to Bid, however both cannot Bid simultaneously.	In this case can one OEM support multiple bidders ? If both such bidders qualify then the capacity constraint can impact the delivery. Hence request bank to provide clarity on the same.	Clarification	One can apply once.
7	10	9	In view of the fact that major components of the products to be supplied are imported and volatile nature of INR, review of price of imported components viz. base card with chip and hologram shall be done at yearly intervals provided variation in rate of INR vis-à-vis USD shall be found to be more than 10% on the date of review.	We request you to consider for 5% variation, since we are fully dependant on imported raw materials (no component of the cards raw material is available in India)	Corrigendum	To read as: "...shall be found to be more than 5% on the date of review". Refer Corrigendum
8	10	9	Protection against abnormal local currency rate fluctuations vis-à-vis USD.	Our understanding is that this is applicable for all variants of cards of this RFP. Please confirm.	Clarification	Applicable to all card variants

9	11	9. Protection against abnormal local currency rate fluctuations vis-à-vis USD.	In view of the fact that major components of the products to be supplied are imported and volatile nature of INR, review of price of imported components viz. base card with chip and hologram shall be done at yearly intervals provided variation in rate of INR vis-à-vis USD shall be found to be more than 10% on the date of review. In case review shall be required to decide fresh rates, 80% of the price of Base Card and 100% of the price of imported holograms shall be considered for revision. Currency rates shall be taken for the purpose only as per RBI web-site.	Request bank to keep a deviation variation of 5% for Dollar prices. 5% too will have huge impact on cost price.	No Change	To read as: "...shall be found to be more than 5% on the date of review". Refer Corrigendum
10	13	Bid Preparation and submission, Clause iii., b.	A soft copy (Word format) on a CD should also be kept in a separate envelope within the envelope of technical Bid. Voluminous documents should be submitted only on CDs.	PDF format of soft copy will be much better option for sharing scanned copy of the documents on a CD.	Corrigendum	To read as "A soft copy containing scanned copy of submissions in PDF format on a CD..."
11	13	Bid preparation & submission	iii) c) literature on software solution service	what software solutions to be specified. Is it the entire software service involved or not??	Clarification	RTO, QC, Web Tracking Tool for Help Desk, Dispatch Reports Etc.
12	14	11.iii.c	While submitting the Technical Bid, literature on the Software Solution/ service should be segregated and kept together in one section / lot in a separate envelope.	Request to clarify what sort of information is expected here, is bank expecting Scope of Work, S/w solution for dispatch management etc. details separately in envelope? As per our understanding the scope of RFP does not demand any software solution, pl help in clarifying same	Clarification	RTO, QC, WEB TRACKING TOOL FOR HELP DESK, DISPATCH REPORTS ETC
13	14	11.o	The Bid document shall be spirally bound.	We request bank to consider options other than spiral binding of bid document, for example punching & placing of document in standard file/folder submission.	No change	No Change
14	14	11.iii, b	A soft copy (Word format) on a CD should also be kept in a separate envelope within the envelope of technical Bid. Voluminous documents should be submitted only on CDs.	As a standard practice bidder submits soft scanned copy of all the documents in CD, request bank to clarify what exactly shall form part of this submission	Corrigendum	To read as "A soft copy containing scanned copy of submissions in PDF format on a CD..."
15	14	11.iii, c	While submitting the Technical Bid, literature on the Software Solution/ service should be segregated and kept together in one section / lot in a separate envelope.	Does this mean, that this envelope shall be inserted in separate envelope than technical envelope. Or does bank want us to mark the content within technical document file?	Clarification	Within the Technical Bid envelope

16	16	15	Willful misrepresentation of any fact within the Bid will lead to the cancellation of the contract without prejudice to other actions that "The Bank" may take. All the submissions, including any accompanying documents, will become property of SBI. The Bidders shall be deemed to license, and grant all rights to SBI, to reproduce the whole or any portion of their product for the purpose of evaluation, to disclose the contents of submission to other Bidders and to disclose and/ or use the contents of submission as the basis for RFP process.	mentions that SBI shall have a right to disclose the contents of submission to other Bidders and to disclose and/or use the contents of submission - SBI need to ensure that no proprietary / confidential information of Bidder is disclosed to competitor and to third parties. Kindly confirm the same.	No Change	No Change
17	19	18.v	Qty Slab per annum - Above 10K & Upto 10K	we request you to kindly consider changing the quantity slab to based on monthly volume	Corrigendum	To read as: Above 10,000 - Base Price; 5,001 - 10,000 - Base Price + 3%; Upto 5,000 - Base Price + 6%.
18	19	18	Monthly Billing will be at the Base Price, after 12months vendor shall raise the bill for the difference amount as per the slab calculation,if any	Request bank to go as per monthly volume and billing. Also to be noted is that the cards are produced as per monthly requirement, hence there is no price advantage to vendor. Also any reversal of billing at the end of year is going to lead into GST complications, hence request the bank to drop this clause.	Corrigendum	To read as: Billing will be as per the order placed by the Bank and produced by the vendor on a Monthly basis as per the applicable slab.
19	19	18	Slab - Above 10K & Upto 10K	As per the Banks requirement, if Vendor has to maintain 45Days inventory, then Vendor will have to produce atleast 45% of the Total Variants under a slab below 5000. Thus considering only 2 Slabs would not be holistic. Suggestion would be to have multiple slabs per Variant(Upto 5K, 25K,50K,100K,250K,500K & above).	Corrigendum	To read as: Above 10,000 - Base Price; 5,001 - 10,000 - Base Price + 3%; Upto 5,000 - Base Price + 6%.
20	19	18	The Bank" for testing and quality check of material in use at random intervals by their officials and/or by external experts engaged by "The Bank" for the purpose (Testing cost of Card, PPK and other stationary used for Bank to be borne by the vendor at the Testing Lab selected by "The Bank"	Every Testing Labs will have different commercials based on the requirement of the Bank. It would be Bank's discretion to choose the Lab and the intervals for Testing. Thus request Bank to take the ownership of cost.	Corrigendum	To read as: The Bank" for testing and quality check of material in use at random intervals by their officials and/or by external experts engaged by "The Bank" for the purpose. At frequent intervals, the Bank will, at its expenses, engage external agencies for quality check.

21	19	18.V	Quantity Slab per annum -Above 10,000 Base Price Up to 10,000 Base price +6%	We request bank to consider the foll. Order quantity per artwork - Above 500,000 Base price 200,000 to 500,000 Base price +6% 10,000 to 200,000 Base price +10% Up to 10,000 Base price +15% P.S: Quantity/artwork is a mandatory for obtaining Printing Approval from Scheme	Corrigendum	To read as: Above 10,000 - Base Price; 5,001 - 10,000 - Base Price + 3%; Upto 5,000 - Base Price + 6%.
22	19	18.V	Monthly billing will be at the base price, after 12 months vendor shall raise the bill for the difference amount as per the slab calculation, if any.	Requesting bank to consider this point as "monthly billing based on actual slab as per order quantity/artwork approval". Raising an invoice after 12 months for the difference, is not possible under GST regime. Further this will create significant difficulties / issues of reconciliation, separate approvals from each LHO etc., which is time consuming & ultimately results in delayed payment and avoidable costs for the bank and for the vendor.	Corrigendum	Billing will be as per the order placed by the Bank and produced by the vendor on a Monthly basis as per the applicable slab.
23	19	18	The Bank" will reserve the right to disqualify the entire lot of the material in case deviation in quality beyond permissible limits [limits / specification as defined in Annexure 3] is found and 10 % volume being handled by vendor will be shifted to other vendor(s) for one quarter .	Bidder should be given adequate notice to rectify the defect/error if any before the completed lot of materials is rejected/disqualified.	No Change	No change
24	20	20. 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.	Bidder should be entitled for 30 days to rectify its performance. Further, in case Bank wants to withdraw the order post the Purchase order accepted by the Bidder, Bank shall be liable to pay the cost of raw materials and other related materials already used by the Bidder inorder to comply the said PO.	No Change	No Change
25	20	18. Evaluation of Price Bids and Finalization:	Monthly billing will be at the base price, after 12 months vendor shall raise the bill for the difference amount as per the slab calculation, if any.	Request bank to accept differential billing for Quarter on quarter basis in order to avoid Year end Financial closing process which itslef is a very hectic process for all the entities	Corrigendum	Billing will be as per the order placed by the Bank and produced by the vendor on a Monthly basis as per the applicable slab.

26	21	20. Award Criteria:	The Bank” reserves the right to distribute the entire debit card/ smart card/ pre-paid card related orders between L1, L2 and L3 bidders who will be empanelled. 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. In case L2 or L3 decline for the L1 price, the same will be distributed to the next price bidder, via, L4, L5 and so on who agree for the L1 price. The distribution ratio of card order amongst the vendors will be based on overall card quantity and not on variant wise cards.	We request the bank to Award the contract for L4 & L5 also in addition to L1, L2 ,& L3 to encourage the SME banking card manufacturers in India This will also enable the vendors to deliver the cards effectively as per bank requirements without any deviation	Corrigendum	Pl refer Corrigendum
27	21	20. Award Criteria:	The Bank” reserves the right to distribute the entire debit card/ smart card/ pre-paid card related orders between L1, L2 and L3 bidders who will be empanelled. 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. In case L2 or L3 decline for the L1 price, the same will be distributed to the next price bidder, via, L4, L5 and so on who agree for the L1 price. The distribution ratio of card order amongst the vendors will be based on overall card quantity and not on variant wise cards.	We request the bank to Award the contract for L4 & L5 also in addition to L1, L2 ,& L3 to encourage the SME banking card manufacturers in India This will also enable the vendors to deliver the cards effectively as per bank requirements without any deviation	Corrigendum	Please Refer Corrigendum
28	22	24	If disagreement or conflict or dispute develops between the successful bidder and the other party or parties concerned regarding the responsibility for damage to the finally selected bidders work, the same shall be resolved by the successful bidder directly with the party concerned	The Bank shall provide assistance as per the requirement of the Bidder for resolving such disputes with third party for example in case any permission/ document is required from the Bank.	No Change	No change

29	23	21.iii	If any change in the work is likely to result in reduction in cost, the parties shall agree in writing so as to the extent of change in contract price, before the finally selected Bidder(s) proceeds with the change. In all the above cases, in the event of a disagreement as to the reasonableness of the said sum, the decision of the Bank shall prevail.	Only point here is that in case of disagreement on the price in case of reduction in cost it needs to be reasonable and no hardship to be caused on the Bidder. As the clause mentions that in case of disagreement the decision of the Bank shall prevail , we would request that its mutually agreed upon. Kindly confirm.	No Change	No Change
30	25	Documentary evidence establishing bidders eligibility	Undertaking of authenticity(Annexure 16) and manufacturer authorization letter(Annexure 14) to be submitted after bank accepts the bid.	Page 13 of RFP ie bid preparation and submission has also asked the two annexures 14 and 16 to be submitted while submitting the technical bid which is before accepting the bid by the bank.	Corrigendum	At the time of bid submission, the Bidder needs to submit Annexure-16 and Annexure-14, wherever applicable
31	25	28. Indemnity	Indemnity	Bank should also be liable to indemnify the Bidder against any and all claims, liabilities, damages, losses, costs, charges, expenses, proceedings and actions of any nature whatsoever made or instituted against or caused to or suffered by the Bidder on account of: (i) Breach of representations or warranties by Bank. (ii)Any breach or infringement of Intellectual property of the Bidder not limited to reverse engineering by the Bank and / or its customers or a third party.	No Change	No change
32	27	34 (x)	Successful Bidder shall provide necessary software to enable the present Debit Card Printing Kiosks (DCPK) installed in SBI INTOUCH Branches, to process their cards for debit card printing.	Kindly provide the details fo the scope, software and deliverables	Corrigendum	Clause deleted
33	27	34 (X)	Successful bidder shall provide necessary software to enable present DCPK installed in SBI INTOUCH branches to process their card for debit card printing	Request bank to clarify whether vendor needs to provide Instant Issuance solution?	Corrigendum	Clause deleted
34	27	10	Successful Bidder shall provide necessary software to enable the present Debit Card Printing Kiosks(DCPK) installed in SBI INTOUCH Branches, to process their cards for debit card printing	We request the bank to clearly specify what is expected from partners. If the bank can share a process flow for this point it would help us to understand your requirement in detail.	Corrigendum	Clause deleted

35	28	34. Services: clause x	Successful Bidder shall provide necessary software to enable the present Debit Card Printing Kiosks(DCPK) installed in SBI INTOUCH Branches, to process their cards for debit card printing.	Kindly elaborate on this requirement.	Corrigendum	Clause deleted
36	29	40	<p>i. Bidder shall ensure proper insurance of the product and its delivery for the entire Contract period.</p> <p>ii. Should any loss or damage occur, the Vendor shall:</p> <p>a) initiate and pursue claim till settlement and</p> <p>b) Promptly make arrangements for repair and / or replacement of any damaged item to the satisfaction of the Bank, irrespective of settlement of claim by the underwriters.</p>	Vendor responsibility is to handover cards to DOP/courier at the vendor location (gate) for final delivery of the consignment. The DOP/ Courier is nominated by the Bank & acting on behalf of the Bank. It is therefore requested that the responsibility of insurance claim / settlement be removed from the scope of the vendor, as has been until now.	Clarification	Clause is not applicable
37	30	42. Limitation of liability:	For breach of any obligation mentioned in this RFP, subject to obligations mentioned in this clause, in no event Service Provider shall be liable for damages to the Bank arising under or in connection with this Agreement for an amount exceeding the total contract value. Service provider will ensure Bank's data confidentiality and shall be responsible for liability arising in case of breach of any kind of security and/or leakage of confidential customer/Bank's related information to the extent of loss so caused.	we request you to kindly consider that, for breach of any obligation mentioned in this RFP, subject to obligations mentioned in this clause, in no event Service Provider shall be liable for damages to the Bank arising under or in connection with this Agreement for an amount not exceeding one month billing value. Service provider will ensure Bank's data confidentiality and shall be responsible for liability arising in case of breach of any kind of security and/or leakage of confidential customer/Bank's related information to the extent of loss so caused.	No Change	No Change
38	30	42.i	Limitation of Liability	We request the bank to cap the liability to annual value instead of the entire contract value.	No Change	No change

39	31	42	<p>42. Limitation of liability:</p> <p>i. For breach of any obligation mentioned in this RFP, subject to obligations mentioned in this clause, in no event Service Provider shall be liable for damages to the Bank arising under or in connection with this Agreement for an amount exceeding the total contract value. Service provider will ensure Bank's data confidentiality and shall be responsible for liability arising in case of breach of any kind of security and/or leakage of confidential customer/Bank's related information to the extent of loss so caused.</p>	It is requested that the liability of the vendor be limited to the value of the specific production lot that is so impacted.	No Change	No Change
40	32	44	<p>44. Delay in the Vendor's Performance:</p> <p>i. Delivery of the Products/Solution and performance of Services shall be made by the Vendor within the timelines prescribed in part II of this document.</p> <p>ii. If at any time during performance of the Contract, the Vendor should encounter conditions impeding timely delivery of the Products and performance of Services, the Vendor shall promptly notify the Bank in writing of the fact of the delay, it's likely duration and cause(s). As soon as practicable after receipt of the Vendor's notice, the Bank shall evaluate the situation and may, at its discretion, extend the Vendors' time for performance, in which case, the extension shall be ratified by the parties by amendment of the Contract.</p> <p>iii. Any delay in performing the obligation/ defect in performance by the supplier may result in imposition of penalty, liquidated damages, invocation of Performance Bank Guarantee and/or termination of contract (as laid down elsewhere in this RFP document).</p>	<p>Requesting bank to remove "and" in para iii.</p> <p>iii. Any delay in performing the obligation/ defect in performance by the supplier may result in imposition of penalty, liquidated damages, invocation of Performance Bank Guarantee or termination of contract (as laid down elsewhere in this RFP document).</p>	No Change	No Change
41	32	Performance Bank Guarantee	Performance Bank Guarantee	Before invoking PBG, Bank shall provide minimum 30 days written notice period to rectify the performance. Further, Liquidated damages should not be applicable in case of delay caused due to force majeure events or due to the events not directly attributable to the Bidder.	No Change	Page 26: Point 32: No Change

42	32	41.0Validity of Agreement	The Agreement/ SLA will be valid for the period of three years from the date of agreement (Contract period). The Bank reserves the right to terminate the Agreement as per the terms of RFP. The Bank reserved the right to extend the agreement.	This clause should be mutual, even Bidder should have the right to terminate / extend the agreement.	No Change	No change
43	32	42. Limitation of liability	42. Limitation of liability	Request bnak to include below clause. In no event be either party be liable to the other for any indirect or consequential loss / damages arising out of in connection with this RFP / Contract'	No Change	No change
44	32	43. Confidentiality	43. Confidentiality	Please add that Confidential Information should not include information which: (i) the Successful Bidder knew or had in its possession, prior to disclosure, without limitation on its confidentiality; (ii)is independently developed by the Successful Bidder without breach of the Contract; (iii) is the public domain; (iv)is received from a third party not subject to the obligation of confidentiality with respect to such information; (v)is released from confidentiality with the prior written consent of Bank. (vi) is disclosed through any order of the competent Court or any governmental authority	No Change	No change
45	33	47.i	For any licensed software/firmware used by the finally selected L1 Vendor for performing services, the Vendor shall have the right as well as the right to license for the outsourced services. The vendor shall, if applicable, furnish a photocopy of the Agreement with their Principals/OEM in respect of 'Product' and services offered. Any license or IPR violation on the part of Vendor should not put the Bank at risk. The Bank reserves the right to audit the license usage of the Vendor.	It mentions of Vendor shall have a right to licensed software / firmware and "as well as the right to license for the outsourced services" what is meant by this need clarity ? Our understanding is that whatever we create as a process /s/w etc would remain with us only and no product will be shared to bank or any other vendor. Kindly confirm if the understanding is correct.	No Change	No change

46	33	44. Delay in the Vendor's Performance	Any delay in performing the obligation/ defect in performance by the supplier may result in imposition of penalty, liquidated damages, invocation of Performance Bank Guarantee and/or termination of contract (as laid down elsewhere in this RFP document	Adequate written notice of 30 days should be given and adequate time to rectify the error/discrepancy should be give before penalty is levied or bank guarantee is invoked.	No Change	No change
47	34	48. Liquidated Damages	Liquidated Damages	Bank shall not levy liquidated damages to the Bidder in case of delay caused due to the force majeure event or caused due to the reasons which is not directly attributable to the Bidder.	No Change	No Change
48	35	50.ii	Without prejudice to the rights of the Bank under Clause 48(i) hereinabove,	there is no such clause as 48(i) - hope this is 50(i) - please check and confirm.	Corrigendum	To read as : 47(i)
49	35	47. Patent Rights/Intellectual Property Rights	Patent Rights/Intellectual Property Rights	Request bank to add - Bank should also be liable to indemnify and keep indemnified the Bidder against any and all claims, liabilities, damages, losses, costs, charges, expenses, proceedings and actions of any nature whatsoever made or instituted against or caused to or suffered by the Bidder on account of any breach or infringement of Intellectual property of the Bidder not limited to reverse engineering by the Bank and / or its customers	No Change	No change
50	36	Penalty/SLA conditions	Penalty/SLA conditions	Bank should levy either penalty or liquidated damages, not both.	No Change	Page 28: Point 36: No change
51	37	51	Termination by Default	Bank should pay for the stock held by the vendor in such an eventuality.	No Change	No Change
52	38	51	Termination for Default:	Requesting bank to consider "right of termination by default shall be mutual"	No Change	No Change
53	38	53	The Bank may, at any time, terminate the Contract by giving written notice to the Vendor, if the Vendor becomes Bankrupt or insolvent or any application for bankruptcy, insolvency or winding up <u>has been filed against it</u> by any person. In this event, termination will be without compensation to the Vendor, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Bank	We request the bank that the wordings "has been filed against it" needs to be replaced with "has been admitted by court of competent jurisdiction against it". Kindly confirm.	No Change	No Change

54	39	58. b.	Prices quoted should be exclusive of all Central / State Government taxes/duties and levies/GST/ but inclusive of Custom duty, corporate tax and income tax as also cost of incidental services such as transportation, road permits, insurance etc. The quoted prices and taxes/duties/GST and statutory levies such as Custom duty, etc. should be specified in the separate sheet (Annexure-13).	Annexure 13 does have any column to show the applicable taxes, kindly advice whether we need to submit any separate appendix confirm on the taxes/GST applicable for each line item.	Clarification	Please refer Revised Annexure-13.
55	39	54	Termination for Convenience: The Bank, by written notice of not less than 90 (ninety) days sent to the Vendor, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of the Vendor under the Contract is terminated,	Requesting bank to consider as "right of termination by convenience shall be mutual"	No Change	No change
56	40	58.d	The Bidder will pass on to the Bank, all fiscal benefits arising out of reductions, if any, in Government levies viz. custom duty or the benefit of discounts if any announced in respect of the cost of the items for which orders have been placed during that period.	Our request is that this clause should be reciprocal, hence Bank shall pass on to the Bidder, any additional cost arising out of increase, if any, any additions in Government levies viz. custom duty or the increase if any announced in respect of the cost of the items for which orders have been placed during that period	No Change	No Change
57	42	Part II -Schedule of Events,Point No 10	Earnest Money Deposit-Rs.10 Lakhs,Validity period 6 months from the date of Bid opening	Please share the BANK, BRANCH NAME for SFMS clause in BG purpose	Corrigendum	Please refer Corrigendum for Bank account details.
58	43	17	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.	this clause needs to be aligned with clause mentioned in SLA on page no.109/110 - hence needs to be modified as follows "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 order value Contract Price for delay of each week or part thereof.	No Change	No Change
59	44	Part II; Point 18	Transition Penalty: 50 Lakh	Please elaborate this penalty clause i.e. clear definition of transition with terms	Corrigendum	Refer Corrigendum

60	44	Indicative Volumes	Regular Volumes indicated are 3 crore cards	The regular volumes indicated show consistent numbers without any growth YOY. Kindly confirm if the numbers stand correct.	Clarification	Ref RFP document
61	44	EMD	Validity period 6 months from the date of Bid opening	In this case Bank has to confirm the Bid opening dates as it will have impact on BG expiry. Also in case of any extensions, bank should accept BG with same date which bank confirms during the pre bid reply process.	Clarification	Ref RFP for Bid Date opening.
62	44	Transition penalty	Transition Penalty - 5000000	Request bank to elaborate on this	Corrigendum	Refer Corrigendum
63	45	Annexure 1	PINS/PPK	Request Bank to share the expected Volume	Clarification	Refer Annx 13
64	45	Annexure 1 (xii)	TAT 24Hrs	There is dependency from the Courier Partners to generate the Report. Vendors do not get the report during the Weekends and National Holidays from Courier Partners. Thus as per the current practice, suggest you to consider 3 Working Days TAT.	Corrigendum	To read as TAT 48 hrs
65	45	A - V	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.	Normally banks prefer pin generation/printing process to be carried under their premises only due to security reasons. Banks would need to give adequate time to partners for certification with schemes in case they plan to move pin printing out of their premises to partners. We request Bank to give more information on this point since does certification for which partners would need to plan.	Clarification	PPK may be given to L1 vendor only.
66	46	A xii	SBI may introduce a new RTO process in future.	Please share the New RTO process since there would be cost associated to the new process. Whether the Bank will pay additional amount towards this?	Clarification	We plan to remove the RTO process from Vendors.

67	46	Annexure-1 A xiii.	A. 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.	Clause (annex 20) 3. P (page 103) mentions cutoff as 2200 hours, requesting bank to amend the same as 1700 hours, inline with RFP clause A xiii, since DOP pick up timing is also around 1700 hours	Corrigendum	To read as TAT 48 hrs
68	46	Specification of services A.5	Printing of PIN/ PPK stationeries, generation and printing of PINs, inclusive of duplicate (re-generated) PIN, when required. Bidders should be able to support HSM based PIN/ PPK printing, 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.	Presently the Pin /PPK printing is happening in Banks premises. Does Bank indent to shift the activity to some other or partners place. Also as of now Pins for most of the variants of SBI are shifted to Green Pin from Physcial Pin . Request Bank to clarify their further plans on Pin / PPK printing activity.	Clarification	PIN printing may be with L1 vendor only.
69	46	xii. Overview of Requirements	SBI may introduce a new RTO process in future.	Request bank to explian present RTO process and what shall be new RTO process	Clarification	We plan to remove the RTO process from Vendors.
70	46	V. OVERVIEW OF REQUIREMENTS	Printing of PIN/ PPK stationeries, generation and printing of PINs, inclusive of duplicate (re-generated) PIN, when required. Bidders should be able to support HSM based PIN/ PPK printing, 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.	Please clarify whether generation of PIN is part of the scope or PIN Printing is alone part of the scope. Whether Bank will provide the infrastructure for PIN Printing or supplier has bear the same if PIN Printing to be happened at bank premises.	Clarification	Only PIN Printing part alongwith the necessary logistices will be in vendor's scope. Bank may decide it in it's own premises or may ask the vendor's to do it at their secured locations as per PCIDSS norms.
71	46	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 respective Local Head Offices of Circles/ Foreign Offices for reimbursement).	Will bank pay the courier/speed post bill directly? OR whether vendor has to pay the bills and then claim reimbursement.Please clarify	Clarification	Pay the bill and claim reimbursement as stated in RFP
72	47	ACTIVITIES	COURIER CHARGES	PI confirm our understandig that SBI will negotiate & appoint courier agency / India Post and there will be triparty agreement between bidder , SBI & courier agency .	Clarification	Triparty agreement will be entered into for despatch.

73	47	xviii	The vendor should track the movement of consignment till delivery.	Since Logistic activity is managed by DOP, this activity will not be part of scope of bidder/tenderer. Please confirm	Clarification	As per SLA and Tripartite agreement with DOP
74	47	xvii	While plastic testing, CPV or any other certification cost for all schemes to be borne by vendor	Since the Variants-wise, scheme-wise Data allotment is done by Bank, request Bank to bear the cost as per the Bank's requirement. As per the current practice, Bank is directly dealing with Schemes.	Corrigendum	Clause is removed
75	47	Annexure-1 A xiv.	xiv. The TAT for PINs/ PPKs too will be 24 or 48 hours (inclusive of Sunday and holidays) from the date of receipt of embo file to delivery to DOP/Courier(s) as applicable for cards.	Requesting bank to consider DOP holiday outside the SLA	Corrigendum	Excluding Sundays and DOP holidays - modification in corrigendum
76	46	XII	Vendors have to provide dispatch files along with RTO daily as dispatch file is the source file for updating card count portal. TAT 24 hrs. Penalty will be same as per page 62. Web-tracking facility for status of card to customers/branches/Local Head Offices/Corporate Centre with different level access rights to branches, LHOs/Corporate Centre. Vendor may be required to replicate data on Server at GITC which may also be used for QC by the vendor. SBI may introduce a new RTO process in future.	1) Whether web tracking application has to be hosted at banks server or vendor has to take care of this. Also clarify whether the infrastructure will be provided by bank or vendor has to manage on its own. We need more details on data replication such as What is the server platform?, which database is used?, frequency of replication?	Clarification	Vendors have to provide dispatch files/reports along with daily RTO details as dispatch file in bank's format. However vendor is required to support through their help desk where vendor has to develop their own web tracking support application
77	47	Xiv	The TAT for PINs/ PPKs too will be 24 or 48 hours (inclusive of Sunday and holidays) from the date of receipt of embo file to delivery to DOP/Courier(s) as applicable for cards.	Request bank to consider TAT of 24/48 hrs only for working days excluding Sundays and bank holidays	Corrigendum	Excluding Sundays and DOP holidays - modification in corrigendum
78	48	xxiv	Base Card Ordering Process	As per VISA, Mastercard, Rupay guidelines, the base cards can be produced by the vendors, only after the approval/PO from the Bank. In view of this the Bank should approve each base card production (and quantity). Request the bank to consider this and confirm.	Clarification	The point under reference is: xxiv: Vendor to maintain 45 days inventory of plastic stock at vendor's end.
79	48	xxiv	Inventory Management	Request that the Bank should pay for the unused stock and also approve for disposal of stock after 90 days.	No Change	No Change
80	48	xxiv	Inventory Management	Bank to confirm the Period until which the Vendor will have to Hold the non moving stock	No Change	No Change

81	48	Specification of services A.xvii	While plastic testing, CPV or any other certification cost for all schemes to be borne by vendor.	As a general practice in the banking industry white plastic certification or any other cost related to schemes are borne by the Bank directly . We would appreciate if the Bank bears the cost of White plastic certification or any certification related to cards, wearables, tags etc. Kindly confirm.	Corrigendum	Refer Corrigendum - Clause is removed
82	48	Specification of services A.xviii	The vendor should track the movement of consignment till delivery.	Partners provide a web tracking tool to bank which gives clear picture of status of delivery. Is something more being expected here?	Clarification	As per SLA and Tripartite agreement with DOP
83	48	Xvii. OVERVIEW OF REQUIREMENTS	While plastic testing, CPV or any other certification cost for all schemes to be borne by vendor.	Generally banks borne the CPV or White plastic fees which are associated with certification cost	Clarification	Removed
84	49	xxv	Vendor to coordinate with LCPC and its security printers for welcome kit preparation.	What kind of coordination is expected?	Clarification	For preparation of cards, collaterals and their dispatch.
85	49	xxiv	Vendor to maintain 45 days inventory of plastic stock at vendor's end	Request bank to provide variantwise Qty forecast in advance with vendors	Clarification	For new vendor we can share last 45 days production figures, after that they can do it themselves on the basis of historical figures.
86	49	XXV	Vendor to coordinate with LCPC and its security printers for welcome kit preparation.	Kindly elaborate	Clarification	For preparation of cards, collaterals and their dispatch.
87	50	Annexure II. Point 4	The Bank will ensure that there should not be any delay beyond 1 month in payment of vendor's bills submitted to its LHOs/FOs.	Payment of the bills shall be done within 30 days from receipt of the bills and bidder shall be entitled to charge delayed payment interest at 2.5% p.m. for the delayed payment.	No Change	No Change

88	50	Annexure-2(4)	<p>4. Payment Schedule</p> <p>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. Vendors shall also make payment of the Bills for dispatch of Cards and PIN/PPK Mailers to respective Courier as per their payment terms and submit bills to Local Head Offices /Foreign Offices of the Bank to claim reimbursement. Any penalty imposed by Courier Agencies like India Post for not following their terms or otherwise shall be borne by the vendors. Local Head Offices / Foreign Offices of the Bank will make payment of the bills within a reasonable time of 1 month from the date of receipt of bills at their end. The Bank will ensure that there should not be any delay beyond 1 month in payment of vendor's bills submitted to its LHOs/FOs.</p>	By when the vendor can expect the Bank to give clearance on the Billing MIS. If it's a online process, then whether the Vendor will get the Count, so that the same can be verified and attested along with the Invoice to LHO's	Clarification	DashBoard - Bank is developing billing/penalty MIS dashboard which shall be available to vendor's staff sitting at GITC and to LHOs.
89	51	5.4	Any other reason	what reasons will come under this clause?. As the next para of this point mentions of foreclosure the PBG or recover damages from the payment provision is provided. Advisable to mention "Any material breach" as that would substantiate it. Kindly confirm.	Clarification	Any other unforeseen irregularities
90	50	ANNEXURE - 2	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 .	Clause should be as below. Beyond 6 weeks after date of Receiving Visa/Master/NPCI and Banks approval on art works which ever is later date along with confirmed order.	Corrigendum	6 weeks after date of Banks approval on art work.
91	53	Annexure-3 Contact Cards Specifications	a. 16K DDA Java with Chip Gold Compliant to ISO/IEC 7816 standards.	ADD MULTOS along with JAVA: a. 16K DDA Java/MULTOS with Chip Gold Compliant to ISO/IEC 7816 Standards.	Corrigendum	Corrigendum - Refer Revised Annexure 3

92	53		(i) Contactless- Security module on a coprocessor for RSA/ECC, 3DES (with 2 unique keys)/ 3KTDES, AES (AES can be in software or hardware. Hardware preferred).	Please confirm if AES is mandatory as Visa nor MasterCard have not specified the usage of AES in their card payment applications today.	Corrigendum	Refer revised Annexure 3 - Details of Card specifications and Collaterals
93	53	Annexure-3 Card Specification Contacat Cards	a. 16K DDA Java with Chip Gold Compliant to ISO/IEC 7816 standards. And x. Free User Memory 8K FLASH.	Please clarify the above regarding memory requirement	Corrigendum	Delete: Free User memory 8K FLASH.Refer Revised Annexure 3
94	53	Annexure-3 Card Specification Contacat Cards		As per the earlier SBI tender 8K memory was acceptable for contact cards. Any reason to change this memory from 8K to 16K. Can SBI accept the same memory of 8K and higher or in between memory such as 12K or higher for this tender?	Corrigendum	Memory required is 16K - Refer Corrigendum - Revised Annexure 3
95	53	Annexure-3 Contact Card	f. RAM minimum 16 KB.	Minimum RAM should be 6 KB	Corrigendum	Refer Revised Annexure 3
96	53	Annexure-3 Contact Card	Free User Memory 8 K FLASH	whereas above it is mentioned as 16K user memory. Can you please clarify whether it is 8K user memory or 16 K user memory.	Corrigendum	Refer Revised Annexure 3
97	53	f	RAM minimum 16 KB	Min 8bit or more should be sufficient for payment application Infineon cant support 16-bit RAM	Corrigendum	Refer Revised Annexure 3
98	53	h	RSA/ECC, 3DES (with 2 unique keys)/ 3KTDES, AES (AES can be in software or hardware. Hardware preferred).	Cant support 3KTDES	Corrigendum	Refer Revised Annexure 3
99	53	l	Write Endurance should be 300000 cycles or higher	It should be 200k or higher. Infineon product don't support 300k cycles	Corrigendum	Refer Revised Annexure 3
100	53	Annexure -3, Clause a., f., and x.	It says contact cards should have the following specifications a. 16K DDA Java with Chip Gold Compliant to ISO/IEC 7816 standards. f. RAM minimum 16 KB. x. Free User memory: 8K FLASH.	Please clarify the memory requirement	Corrigendum	Refer Revised Annexure 3

101	53	Annexure -3, Claus a., f., and x.	It says contact cards should have the following specifications a. 16K DDA Java with Chip Gold Compliant to ISO/IEC 7816 standards. f. RAM minimum 16 KB. x. Free User memory: 8K FLASH.	As per the earlier SBI tender, 8K memory was acceptable for contact cards. Any reason to change this memory requirement to higher,16K now. Can SBI accept the same memory of 8K or in between memory such as 12K for this tender? 16K memory requirement will give chance only to vendors who are having higher memory products and will cut out vendors with slightly lower memory products even though they may be complying with all other technical requirements.	Corrigendum	Refer Revised Annexure 3
102	53	ANNEXURE - 3, Contact Cards, Clause f.	RAM minimum 16 KB.	Banking chip RAM are mainly around 8KB. Is this referring to 16KB memory size?	Corrigendum	Refer Revised Annexure 3
103	53	ANNEXURE - 3, Contact Cards, Clause t.	Validity of the chip shall be 10 years or more as on the date of supply.	What does validity mean, do you mean 10 years data retention? Or if validity of 10 years, Visa & Master has to issue LoA for 10 Years.	Corrigendum	Refer Revised Annexure 3
104	53	ANNEXURE - 3 (Contact Cards) Point. T	Validity of the chip shall be 10 years or more as on the date of supply.	Validity of the chip is generally dependent on the VISA / MasterCard & RuPay chip certification. Currently the same is available only with VISA. Request you to please go as per the scheme standards	Corrigendum	As per validity of LOA from scheme.

105	53	Annexure-3	DETAILS OF CARD SPECIFICATIONS (Contact card, Contactless card)	As was the case in previous SBI RFPs, we wish to request that for the chip / wafer specifications, bank only retain those key specifications that are relevant to the payment industry & those necessary to meet the certifications from EMV/ RuPay. The specifications relevant to payment industry are only payment applications (Mchip/VSDC/DPASS/qSPARC/etc), Offline Data Authentication (DDA), cryptographic capabilities (DES/3DES/AES), and certifications from EMVCo and Schemes (LoA). The LoA from scheme along with the white card certification is sufficient to guarantee bank full compliance to all payment requirements and all global standards. Very specific requirements on other chip details (eg RAM size, CPU size & architecture, write endurance cycles, EAL, etc.) are not all relevant to payment cards, and such specifications could prevent optimization of performance/ price. It is humbly submitted to bank that some of the specs in Annex-3 seem to be more relevant for other industries (and not payment/ bank cards). Additionally such specifications may restrict supply from globally competitive silicon suppliers, thereby impacting competitiveness, dual-source, BCP & etc.	Corrigendum	Refer Revised Annexure 3
106	53	Annexure 3	(h.) Contact- RSA/ECC, 3DES (with 2 unique keys)/ 3KTDDES, AES (AES can be in software or hardware. Hardware preferred).	Please confirm if AES is mandatory as Visa nor MasterCard have not specified the usage of AES in their card payment applications today.	Corrigendum	Refer Revised Annexure 3
107	53	Annexure 3	a) 16K DDA Java with Chip Gold Compliant to ISO/IEC 7816 standards d) Microprocessor based IC Card Minimum 16KB EEPROM/FLASH or higher.	Kindly clarify if bidders may propose 8K DDA Java product as this is currently being used by all PSU banks in India including esteemed banks like SBI , Corporation bank , Allahabad bank , PNB. 8K memory is more than sufficient for payment application so would appreciate bank can propose 8K memory and above.	Corrigendum	Refer Revised Annexure 3

108	53		f) RAM minimum 16 KB.	Globally and in India minimum RAM proposed is 8KB for banking chip products we request bank to allow 8KB RAM product. The same 8KB configuration RAM products are been used currently by all PSU banks in India including esteemed banks like SBI , Corporation bank , Allahabad bank & PNB. Kindly confirm.	Corrigendum	Refer Revised Annexure 3
109	53	Annexure 3 - Contact card specification -f	RAM minimum 16 KB.	Does this refer to ROM 16kb? As per our understanding EMV Co approved chips with 16kb RAM do not exist. Suggestion: ROM minimum 16kb	Corrigendum	Refer Revised Annexure 3
110	53	Annexure 3 - Contact card specification - h	RSA/ECC, 3DES (with 2 unique keys)/ 3KTDDES, AES (AES can be in software or hardware. Hardware preferred).	EMV certified chips do not support ECC & AES. VISA/Mastercard/DPAS application do not use ECC & AES. Suggestion: Request you to remove ECC & AES from clause.	Corrigendum	Refer Revised Annexure 3
111	53	Annexure 3 - Contact card specification - i	Common Criteria (EAL) should be EAL5+ (hardware).	EMV Co. does not recognize EAL5+. EMV Co. recognizes only EMV Co. ICCN.	Corrigendum	Refer Revised Annexure 3
112	53	Annexure 3 - Contact card specification - t	Validity of the chip shall be 10 years or more as on the date of supply.	Please confirm what validity refer here - 1. Chip to hold data for 10 years? 2. VISA/MC/Rupay certification of chip?	Corrigendum	As per validity of LOA from scheme. Corrigendum - Refer Revised Annexure-3
113	52	9. Defense of Suits	The Bank shall have full power and right at its discretion to defend or compromise any suitor pay claim or demand brought or made against it as aforesaid whether pending or threatened, as it may consider necessary or desirable and shall be entitled to recover from the finally selected bidders all sums of money including the amount of damages and compensation and all legal costs, charges and expenses in connection with any compromise or award which shall not be called into question by the finally selected bidder and shall be final and binding upon him/them	We can only be held responsible for acts directly attributable to us and not otherwise.	No Change	No change

114	53	ANNEXURE - 3 DETAILS OF CARD SPECIFICATIONS AND COLLATERALS The Contact Cards should have the following specifications.	a. 16K DDA Java with Chip Gold Compliant to ISO/IEC 7816 standards.	Refer your tender SBI has already added MULTOS in tender detailed specifications , however in Annexure tables its missing , Request for Addition of MULTOS along with Java To be Read as a. 16K DDA Java/MULTOS with Chip Gold Compliant to ISO/IEC 7816 standards.	Corrigendum	Refer Revised Annexure 3
115	53	Annexure 3 - Contact card specification - f	RAM minimum 16 KB.	Does this refer to ROM 16kb? As per our understanding EMV Co approved chips with 16kb RAM do not exist.	Corrigendum	Refer Revised Annexure 3
116	53	Annexure 3 - Contact card specification - h	RSA/ECC, 3DES (with 2 unique keys)/ 3TDES, AES (AES can be in software or hardware. Hardware preferred).	EMV certified chips do not support ECC & AES. VISA/Mastercard/DPAS application do not use ECC & AES. Suggestion: Request you to remove ECC & AES from clause.	Corrigendum	Refer Revised Annexure 3
117	53	Annexure 3 - Contact card specification - i	Common Criteria (EAL) should be EAL5+ (hardware).	EMV Co. does not recognize EAL5+. EMV Co. recognizes only EMV Co. ICCN.	Corrigendum	Refer Revised Annexure 3
118	53	Annexure 3 - Contact card specification - t	Validity of the chip shall be 10 years or more as on the date of supply.	Please confirm what validity refer here - 1. Chip to hold data for 10 years? 2. VISA/MC/Rupay certification of chip?	Corrigendum	As per validity of LOA from scheme. Refer Revised Annexure 3
119	54	Annexure - 3, Contact Cards, Clause f.	f. RAM minimum 16 KB.	Banking chip RAM are mainly around 8KB. Is this referring to 16KB memory size?	Corrigendum	To read as "Minimum 8 bit CPU". - Refer Revised Annexure-3
120	54	Annexure - 3, Contact Cards, Clause t.	t. Validity of the chip shall be 10 years or more as on the date of supply.	What does validity mean, do you mean 10 years data retention? Or if validity of 10 years, Visa & Master has to issue LoA for 10 Years. In general VISA / MC issue LOA for 3 / 5 years !	Corrigendum	As per validity of LOA from scheme. Refer Revised Annexure 3
121	54	Annexure-3 Card Specifications Contactless Cards	b. Protocols supported : Contactless Type A, Type B, Mifare Desfire EV1.	The Global Standards followed are either Type A or Type B, only one vendor/CHIP allows Mifare Desfire EV1. Request not to limit to one vendor/Chip. However request you to consider to put as: b. Protocols supported: Contactless Type A, or Type B Mifare Desfire EV1. So you can get what you need	Corrigendum	Refer Revised Annexure-3

122	54	Annexure-3 Card Specification Contactless Cards		Under contactless please clarify the requirement of (g) Finger Print Match on Card (s) Multi-application loading capability	Corrigendum	Refer Revised Annexure 3
123	54	Annexure-3 Contactless card	g. Finger print Match on Card	Is it mandatory? What are the specification for MoC application?	Corrigendum	Refer Revised Annexure 3
124	54	Annexure-3 Contactless card	j. Minimum 18 bit CPU.	Please clarify this point. It should be either 8/16 bit CPU Architecture. For the contactless / DI cards, its better to use Copper wire embedding technology for antennas. It will be as per the standards asked by various transport projects.	Corrigendum	Refer Revised Annexure 3
125	54	b	Protocols supported : Contactless Type A, Type B, Mifare Desfire EV1.	Mifare Desfire EV1 is a propriety and should be removed	Corrigendum	Refer Revised Annexure 3
126	54	g	Finger print Match on card.	Please suggest the use for this feature Infineon product doesnot support this. This feature may not be possible in payment product and may hamper the certification there it should be removed	Corrigendum	Refer Revised Annexure 3
127	54		Minimum 18 bit CPU.	Min 16bit cpu is used for such application. Infineon cannot support 18-bit CPU	Corrigendum	Refer Revised Annexure 3
128	54	n	Write Endurance should be 300000 cycles or higher	It should be 200k or higher. Infineon product don't support 300k cycles	Corrigendum	Refer Revised Annexure 3
129	54	p	Operating Distance : Up to 100 mm.	Please suggest reason for 100mm	Corrigendum	Refer Revised Annexure 3
130	54	s	Multi application loading capability.	Multi-application may hamper the certification. Please suggest what application will be uploaded here	Corrigendum	Refer Revised Annexure 3
131	54	ANNEXURE - 3, Contact Cards, Clause f.	f. RAM minimum 16 KB.	Banking chip RAM are mainly around 8KB. Is this referring to 16KB memory size?	Corrigendum	Refer Revised Annexure 3
132	54	ANNEXURE - 3, Contact Cards, Clause t.	t. Validity of the chip shall be 10 years or more as on the date of supply.	What does validity here mean ? Does this mean 10 years of data retention? Or does it mean the LOA of Visa, Mastercard & RuPay has to be for a period of 10 years, which is not the current prevalent practise.	Corrigendum	Refer Revised Annexure 3

133	54	Annexure - 3, Contactless Cards, Clause b.	b. Protocols supported : Contactless Type A, Type B, Mifare Desfire EV1.	As there is no one solution that can support all at the same time, it is referring to many options of requirement. Is it either of one and not all ? For Mifare Desfire EV1. Is this is optional or compulsory? Is Mifare on chip compulsory for all DI cards or optional? Mifare is proprietary OS	Corrigendum	Refer Revised Annexure 3
134	54	Annexure - 3, Contactless Cards, Clause g.	g. Finger print Match on card.	Is this compulsory for all cards (qSPARC, Visa & Master) or optionally depending on card type Currently most solutions do not support this. Please share MoC(matching on card) specification. Is the biometric sensor at the terminal or on the card?. Please help share use scanario of Match on card.	Corrigendum	Refer Revised Annexure 3
135	54	Annexure - 3, Contactless Cards, Clause i.	i. PKI/Digital Signature.	Please help to share the specification, and is it the bank own applet or supplier need to provide ?	Clarification	IPK Certificate
136	54	Annexure - 3, Contactless Cards, Clause j.	j. Minimum 18 bit CPU.	Should this be minimum 16bit? There is no 18bit CPU as we know	Corrigendum	Refer Revised Annexure 3
137	54	Annexure - 3, Contactless Cards, Clause p.	p. Operating Distance : Up to 100 mm.	Is 100mm the max distance allowed? Normally, Emv operation distance is around 4.5~5cm.	Corrigendum	Refer Revised Annexure 3
138	54	Annexure - 3, Contactless Cards, Clause s.	s. Multi application loading capability.	We need to clarify what is meant by multiple app , as there is limited user memory with the chip and may not have memory for additional applet.	Clarification	Combo Card, Metro Card, etc.
139	54	Annexure -3, Clause g., s.,	g. Finger print Match on card. s. Multi-application loading capability.	Please provide details of the requirement	Corrigendum	Refer Revised Annexure 3

140	54	ANNEXURE - 3, Contactless Cards, Clause b.	Protocols supported : Contactless Type A, Type B, Mifare Desfire EV1.	1)As there is no one solution that can support all at the same time, it is referring to many options of requirement. Is it either of one and not all ? 2)For Mifare Desfire EV1. Is this is optional or compulsory? 3)Is Mifare on chip compulsory for all DI cards or optional?	Corrigendum	Refer Revised Annexure 3
141	54	ANNEXURE - 3, Contactless Cards, Clause g.	Finger print Match on card.	Is this compulsory for all cards (qSpark, Visa & Master) or optionally depending on card type Currently most solutions do not support this. Please share MoC(matching on card) specification. Is the biometric sensor at the terminal or on the card?. Please help share use scanario of Match on card.	Corrigendum	Refer Revised Annexure 3
142	54	ANNEXURE - 3, Contactless Cards, Clause i.	PKI/Digital Signature.	Please help to share the specification, and is it the bank own applet or supplier need to provide ?	Clarification	IPK Certificate
143	54	ANNEXURE - 3, Contactless Cards, Clause j.	Minimum 18 bit CPU.	Should this be minimum 16bit? There is no 18bit CPU as we know	Corrigendum	Refer Revised Annexure 3
144	54	ANNEXURE - 3, Contactless Cards, Clause p.	Operating Distance : Up to 100 mm.	Is 100mm the max distance allowed? Normally, Emv operation distance is around 4.5~5cm.	Corrigendum	Refer Revised Annexure 3
145	54	ANNEXURE - 3, Contactless Cards, Clause s.	s. Multi application loading capability.	We need to clarify what is meant by multiple app , as there is limited user memory with the chip and may not have memory for additional applet.	Corrigendum	Refer Revised Annexure 3
146	54	Annexure-3 Contactless card	M. Memory 16K or Higher	Please restrict this to 16K for fair evaluation and comparison	Corrigendum	Refer Revised Annexure 3
147	54	Annexure-3 Contactless card	g. Finger print Match on card.	Please provide detailed specifications	Corrigendum	Refer Revised Annexure 3
148	54	ANNEXURE - 3 (Contactless Cards) Point. X	Data encryption on RF Channel.	Please clarify on the exact requirement / specification in detail.	Clarification	As per EMV Specifications

149	54	ANNEXURE - 3 (Contactless Cards) Point. Z	Self-securing file system.	Please clarify on the exact requirement / specification in detail.	Clarification	any access to emv data through mutual authentication only
150	54	Annexure-3	Contactless cards, (t) Random UID	We request bank to confirm, whether the interpretation of Random UID is unique UID?	Clarification	Unique UID
151	54	Annexure 3 (g)	Finger print Match on card.	Kindly confirm if this is a mandatory feature to be supported for all standard DI cards or will it be for a specific variants of card. Kindly specify the volumes of that particular variant with this feature.	Corrigendum	Refer Revised Annexure 3
152	54	Annexure 3 (h)	Communication Protocol: CL Type A, CL Type B.	Kindly confirm if we can supply either Type A or Type B , either of these communication protocols.	Corrigendum	Refer Revised Annexure 3
153	54	Annexure 3 (b)	Protocols supported : Contactless Type A, Type B, Mifare Desfire EV1.	We request the bank to confirm if Mifare Desfire EV1 is a mandatory requirement for all standard DI Cards or will it be specific to a particular variant of card. Kindly specify the volumes needed with Mifare Desfire EV1	Corrigendum	Refer Revised Annexure 3
154	54	Annexure 3	i) PKI/Digital Signature.	Please specify the use case and clarify if this is a mandatory feature needed for all standard card supplies. Else pls specify the volumes of cards needed with PKI support	Corrigendum	Refer Revised Annexure 3. Capability to support IPK and ICC(integrated circuit cards) digital certificates
155	54	Annexure 3 - Contactless card specification - b	Protocols supported : Contactless Type A, Type B, Mifare Desfire EV1.	Chip will support one protocol either Type A / Type B & Mifare / Descfire EV1 Suggestion: Protocols supported : Contactless Type A/Type B, Mifare/Desfire EV1.	Corrigendum	Refer Revised Annexure 3
156	54	Annexure 3 - Contactless card specification - j	Minimum 18 bit CPU.	As per our knowledge There are CPUs with 8, 16, 32, 64-bit. Suggestion: Minimum 16 bit CPU	Corrigendum	Refer Revised Annexure 3
157	54	Annexure 3 - Contactless card specification - l	Security module on a coprocessor for RSA/ECC, 3DES (with 2 unique keys)/ 3KTDES, AES (AES can be in software or hardware. Hardware preferred).	EMV certified chips do not support ECC & AES. VISA/Mastercard/DPAS application do not use ECC & AES. Suggestion: Request you to remove ECC & AES from clause.	Corrigendum	Refer Revised Annexure 3

158	54	Annexure 3 - Contactless card specification - p	Operating Distance : Up to 100 mm.	100mm is 10 cm. This does not exist in EMV. Visa/Mastercard would not recommend to have cards operating at 10 cm for security reasons. For Visa/Mastercard, certifications tests are between 0 to 4cm. Operating distance is not one single value, but a series of operating distances in different configurations and positions, between 0 to 4 cm. Suggestion: Operating distance between 0-4cm	Corrigendum	Refer Revised Annexure 3
159	54	ANNEXURE - 3 DETAILS OF CARD SPECIFICATIONS AND COLLATERALS Contactless Cards	b. Protocols supported : Contactless Type A, Type B, Mifare Desfire EV1.	The Global Standards followed are either Type A or Type B , only one vendor/CHIP allows Mifare Desfire EV1. Request not to limit to one vendor/Chip .However request you to consider to put as . b. Protocols supported : Contactless Type A, OR Type B, OR Mifare Desfire EV1. So you can get what you need	Corrigendum	Refer Revised Annexure 3
160	54	Annexure 3 - Contactless card specification - b	Protocols supported : Contactless Type A, Type B, Mifare Desfire EV1.	Chip will support one protocol either Type A / Type B & Mifare / Descfire EV1 Suggestion: Protocols supported : Contactless Type A/Type B, Mifare/Desfire EV1.	Corrigendum	Refer Revised Annexure 3
161	54	Annexure 3 - Contactless card specification - j	Minimum 18 bit CPU.	As per our knowledge There are CPUs with 8, 16, 32, 64-bit. Suggestion: Minimum 16 bit CPU	Corrigendum	Refer Revised Annexure 3
162	54	Annexure 3 - Contactless card specification - l	Security module on a coprocessor for RSA/ECC, 3DES (with 2 unique keys)/ 3KTDES, AES (AES can be in software or hardware. Hardware preferred).	EMV certified chips do not support ECC & AES. VISA/Mastercard/DPAS application do not use ECC & AES. Suggestion: Request you to remove ECC & AES from clause.	Corrigendum	Refer Revised Annexure 3

163	54	Annexure 3 - Contactless card specification - p	Operating Distance : Up to 100 mm.	100mm is 10 cm. This does not exist in EMV. Visa/Mastercard would not recommend to have cards operating at 10 cm for security reasons. For Visa/Mastercard, certifications tests are between 0 to 4cm. Operating distance is not one single value, but a series of operating distances in different configurations and positions, between 0 to 4 cm. Suggestion: Operating distance between 0-4cm	Corrigendum	Refer Revised Annexure 3
164	55	Annexure-3 Card Specifications NFC Tags/Contactless Wearables	e Stickers * Small Form Factor with size of 48x25 mm centered on ID1 card support	Diiferent vendors comply with different dimensions which still conforms to EMV contactless and are certified by Master & Visa also. We can offer 40x35 mm on ID1 card support. Request your tender to allow our sizes also.	Corrigendum	Refer Revised Annexure 3
165	55	Annexure-3 Card Specifications NFC Tags/Contactless Wearables	f. Keyrings/Wristbands g. 27x23mm FOB Form Factor on ID Card support.	Diiferent vendors comply with different dimensions which still conforms to EMV contactless and are certified by Master & Visa also. We can offer 28x23 mm on ID1 card support. Request your tender to allow our sizes also.	Corrigendum	Refer Revised Annexure 3
166	55	NFC Tags/Contactless Wearables	f. Keyrings/Wristbands g. 27x23mm FOB Form Factor on ID Card support.	What is he tentative volume for NFC Tags/Wearables? For Wearbles do they need to mass personalize it just like a card personalization? Ideal solution will be Wearable with SIM Pocket. Need to know material required for the wearables as there are various quality of material available in the market.	Corrigendum	Refer Revised Annexure 3
167	55	ANNEXURE - 3, Contactless Cards, Clause b.	b. Protocols supported : Contactless Type A, Type B, Mifare Desfire EV1.	As we understand, there is no single solution that can support Contactless Type A, Type B, Mifare Desfire EV1 at the same time. EMV does not allow auto changing of the protocols, so the banking card is either Type A also having Desfire OR Type B only. Is the inference that all these options should be available ? Is Mifare Desfire EV1 required for specific product rollouts or is it required mandatorily on all DI Cards ?	Corrigendum	Refer Revised Annexure 3

168	55	ANNEXURE - 3, Contactless Cards, Clause g.	g. Finger print Match on card.	Is this compulsory for all cards (RuPay qSpark, Visa & Mastercard) or optional depending on specific requirement. For proper submissions, MOC scenarios and biometric sensor details are required.	Corrigendum	Refer Revised Annexure 3
169	55	ANNEXURE - 3, Contactless Cards, Clause p.	p. Operating Distance : Up to 100 mm.	Is 100mm the maximum distance allowed? For EMV/banking certifications, the Operating distance should be up to 40mm, 100 mm is not achievable for normal banking cards unless RF Booster is added which normal banking cards do not have.	Corrigendum	Refer Revised Annexure 3
170	55	Annexure 3	Collaterals bilingual with four colour printing	10% Variation in the specification of Collaterals to be accepted as per the industry norms. Vendor would require to align to the automated machines and courier partners to cater to the Bank's Volume.	No Change	No Change
171	55	Annexure-3	NFC TAGS/CONTACTLESS WEARABLES g.) 27*23MM FOB Form Factor on ID Card support	1. Please elaborate the various form factors required with detailed technical specifications. 2. Used cases for these products 3. Since these are not regular products, please confirm if these are mandatory	Corrigendum	Refer Revised Annexure 3
172	55	ANNEXURE - 3 DETAILS OF CARD SPECIFICATIONS AND COLLATERALS	e. Stickers	Different vendors comply with different dimensions which still conforms to EMV contactless and are certified by master & visa also .	Corrigendum	Refer Revised Annexure 3
173	55	NFC TAGS/CONTACTLESS WEARABLES	• Small Form Factor with size of 48x25 mm centered on ID1 card support	We can offer 40 x 35mm on ID1 card support request your tender to allow our sizes also .	Corrigendum	Refer Revised Annexure 3
174	55	ANNEXURE - 3 DETAILS OF CARD SPECIFICATIONS AND COLLATERALS	f. Keyrings/Wristbands	Different vendors comply with different dimensions which still conforms to EMV contactless and are certified by Master & visa also .	Corrigendum	Refer Revised Annexure 3
175	55	NFC TAGS/CONTACTLESS WEARABLES	g. 27x23mm FOB Form Factor on ID Card support.	We can offer 28 x 23 mm Form factor on ID1 card support request your tender to allow our sizes also .	Corrigendum	Refer Revised Annexure 3

176	56	Annexure-3	Specifications for collaterals as above are not applicable for special design EMV Chip cards having special design superior quality collateral. Sample collaterals of these cards may be seen at our GITC, Belapur Office.	Request the Bank to kindly provide the Quantity breakup of special design EMV Chip cards in total Quantity.	Corrigendum	Refer Revised Annexure 3
177	60	Annexure 6 – Format for Bank(s) References	Annexure 6 – Format for Bank(s) References	We request bank to accept a format which covers all the points stated for required information about a bidder's performance with a particular bank. Further, by the time the tender is submitted, it would still be the running period of 1 st quarter of current FY 2018-19, thus, please accept the performance certificates for the first two months of current FY 2018-19	Corrigendum	To read as : References to contain the particulars called for in the annexure
178	63	Annexure 8	Wrong dispatch of CARD Pin/PPK @ 25,000/-per Card/Pin/PPK	As per the existing SLA, it is Rs 10,000/- per Card/Pin. Request to retain the same.	No Change	No Change
179	63	Annexure 8	Wrong Processing, re-processing of Data @ Rs 2,000/-per Card	Same is already termed as Wrong QC. Duplication of the clause. Request to remove the same.	Clarification	Wrong QC and wrong processing or re processing both are different things
180	67	Annexure-10 Bidder's Eligibility Criteria - Point iii	The bidder should have minimum 2 years (April-March) experience and expertise in procuring, processing and personalization of VISA, Master Card and/or NPCI Debit Cards in India, without any disqualification from Card Schemes in the preceding two years (certificates to be attached) and should have personalized/supplied on an average at least 4 million EMV chip based banking cards in India during the last one year (April to March).	In this clause bank ask 2 year experience in VISA, Mastercard and/or Rupay/NPCI. But further bank ask for "without any disqualification from card schemes in the preceding two years (certificates to be attached)". Our suggestion is that further clause should be - "without any disqualification from card schemes (<u>VISA, Mastercard and/or Rupay</u>) in the preceding two years (certificates to be attached)".	Corrigendum	Refer Revised Annexure 10
181	67	Bidders Eligibility Criteria Sln 2	The bidder should be certified by master card, VISA and NPCI	The bidder should be certified by Master card and Visa or NPCI (Either PCI or NPCI or Both) prior to submission of bid for Chip and Magnetic card personalisation or Dual Interface card personalisation or both DI and Chip & Magnetic card personalisation	Corrigendum	Refer Revised Annexure 10
182	67	Bidders Eligibility Criteria Sln 3	The bidder should have minimum 2 years experience	Request to kindly exempt Experience requirement for Public Sector Companies newly entering in the payment card business	No Change	No Change

183	67	Annexure 10 ,Point No II	The bidder should be duly certified by Master Card, VISA and NPCI (Rupay) during previous two years without any disqualification for DI, Chip and Magnetic Stripe cards personalization as on date of submission of response to this RFP.	We are in the process of Getting approval for DI cards . This is expected to get completed in 45 days time Once approved we will produce the documents for Banks's verification . We request bank to waive off DI certification from this clause .	Corrigendum	Refer Revised Annexure 10
184	67	Annexure-10, Clause X,	The bidder or holding company should have minimum annual sales of Rs. 50 Crores in each of the last two consecutive financial years. The copies of audited Profit & Loss accounts and Balance Sheets, the latest being not earlier than F.Y. 2016-17 with auditor's note to be submitted. In case the accounts for the year 2016-17 are not audited as on the date of response to the bid, the bidder should submit a letter from the company's regular auditors confirming that till the time of signing this letter, the auditors have not observed any grounds for major revision of the sales turnover of the firm. Failure to comply with this requirement will disqualify the bidder.	The copies of the Audited Profit & Loss accounts and Balance Sheets, the latest being not earlier than F.Y. 2016-17 with auditor's note to be submitted. Does it mean the year 2017-18 are not audited as on the date of response to the bid, the bidder should submit a letter from the company's regular auditors confirming that till the time of signing this letter, the auditors have not observed any grounds for major revision of the sales turnover of the firm.	Corrigendum	Refer Revised Annexure 10
185	67	Annexure-10, iii.	The bidder should have minimum 2 years (April to March) experience and expertise in procuring, processing and personalization of VISA, Master and/or NPCI Debit Cards in India, without any disqualification from card schemes in the preceding two years (certificates to be attached) and should have personalized / supplied on an average at least 4 million EMV chip based banking cards in India during the last one year (April to March).	As the Bank is mentioning about disqualification from card schemes for the preceding two years, how about those bidders who had been disqualified temporarily or permanently before 2 year who are currently certified and qualified to participate this tender. In such case the bidders who are currently certified should also be qualified for participating this tender.	Corrigendum	Refer Revised Annexure 10
186	67	Annexure 10 ,Point No II	The bidder should be duly certified by Master Card, VISA and NPCI (Rupay) during previous two years without any disqualification for DI, Chip and Magnetic Stripe cards personalization as on date of submission of response to this RFP.	We are in the process of Getting approval for DI cards . This is expected to get completed in 45 days time Once approved we will produce the documents for Banks's verification . We request bank to waive off DI certification from this clause .	Corrigendum	Refer Revised Annexure 10

187	67	Annexure-10(i.Commercial)) SI no.1	The bidder should have installed capacity in India for personalizing two million chip based financial/banking 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.	Our understanding is that the volume mentioned should be for both Contact EMV and DI EMV cards per month. Please confirm if we have to read this as 2 million contact EMV cards Plus 2 million DI EMV cards, and total of 4 Million EMV cards per month.	Clarification	As per RFP terms.-2 million
188	67	Annexure-10(i.Commercial)) SI no.ii	The bidder should be duly certified by Master Card, VISA and NPCI (Rupay) during previous two years without any disqualification for DI, Chip and Magnetic Stripe cards personalization as on date of submission of response to this RFP.	Since NPCI DI Certification was started during the month of December 2016, most of the vendors were certified during the year 2017. So our request is to consider as below: The bidder should be duly certified by Master Card, VISA and NPCI (Rupay) during previous two years without any disqualification for Chip and Magnetic Stripe cards personalization as on date. The bidder should be duly certified by Master Card and VISA for DI during previous two years without any disqualification. Bidder should be also certified for DI NPCI (Rupay) as on tender date.	Corrigendum	Refer Revised Annexure 10
189	67	Annexure-10(i.Commercial)) SI no.iii	The bidder should have minimum 2 years (April to March) experience and expertise in procuring, processing and personalization of VISA, Master and/or NPCI Debit Cards in India, without any disqualification from card schemes in the preceding two years (certificates to be attached) and should have personalized / supplied on an average at least 4 million EMV chip based banking cards in India during the last one year (April to March).	Our understanding is that the volume of 4Million cards mentioned is the average monthly volume of personalised EMV cards. Please confirm.	Clarification	Ref RFP ...during last one year.

190	67	Annexure-10, i, (ii)	The bidder should be duly certified by MasterCard, Visa , NPCI (Rupay) during previous 2 years without any disqualifications for DI, chip and Magstripe cards personalization as on date of submission of response to this RFP	The Rupay DI certification is a recent requirement from NPCI therefore we request bank to modify this as: "The bidder should have been duly certified by MasterCard, Visa, NPCI (Rupay) during the previous 2 years without any disqualifications in respect of Chip (contact) and Magstripe cards personalization as on date of submission of response to this RFP. For DI cards, the vendor should be certified by RuPay for Dual Interface personalization at the time of submission of bid ".	Corrigendum	Refer Revised Annexure 10
191	67	Annexure 10 - I - ii	The bidder should be duly certified by Master Card, VISA and NPCI (RuPay) during previous two years without any disqualification for DI, Chip and Magnetic Stripe cards personalization as on date of submission of response to this RFP.	NPCI DI is a new product and many bureaus are in process of certification for DI as per their cycle of certification renewal. We also have just undergone the audit for the same and certificates would take time to be issued. We would appreciate if you give a specific time frame within which this certificate is required for RuPay cards. Secondly request you to remove the 2 years certification for DI on RuPay as it doesn't hold good for this scheme due to this being a new product launched by NPCI.	Corrigendum	Refer Revised Annexure 10
192	67	Annexure 10 ,Point No VII	The bidder should have supplied cards for at least one year to one or more Indian scheduled commercial bank(s); Reference of satisfactory work from the largest client Bank should be enclosed on the prescribed format as per Annexure - 6.	We are also supplying to PSU and Commercial banks through Switch vendors like FIS and FSS. Can we get the Job completion certification from FIS as per Annexure -6	No Change	Refer RFP
193	67	Eligibility	The bidder should have minimum 2 years (April to March) experience and expertise in procuring, processing and personalization of VISA, Master and/or NPCI Debit Cards in India, without any disqualification from card schemes in the preceding two years (certificates to be attached) and should have personalized / supplied on an average at least 4 million EMV chip based banking cards in India during the last one year (April to March).	Request bank to accept Calendar years work experience also. This will have same volume. Few banks have a process of confirming count on Calendar year basis instead of Financial year. So bank can keep both.i.e. financial year as well as calendar year	No Change	No change

194	68	Annexure 10; Point ii	The bidder should be duly certified by Master Card, VISA and NPCI (Rupay) during previous two years without any disqualification for DI, Chip and Magnetic Stripe cards personalization as on date of submission of response to this RFP.	Since NPCI started certifying for DI last year only and further not entertaining new certification application of late as qAPARC version 2 not ready ! We request bank to modify this clause in line of clause 10 (iii) i.e. "The bidder should be duly certified by Master Card , Visa and / or NPCI during previous 2 years" . This will enable level playing field to all players.	Corrigendum	Refer Revised Annexure 10
195	68	Annexure 10; Point xiii	The bidder should have business redundancy and business continuity plan.	Can we submit our BCP plan available with in same facility ? Also for BCP site we request bank to allow third party arrangement .	Clarification	Including arrangement with third party
196	68	Bidders Eligibility Criteria Slno 5	The bidder should have own personalisation centre..... PIN/PPK printing in India	Request to kindly change the condition that if bidder does not have PIN/PPK printing facility , the same has to be obtained within 8Weeks after placement of PO	Corrigendum	Refer Revised annexure 10
197	68	Bidders Eligibility Criteria Slno 7	The bidder should have experience/capability in Bank Cards	The bidder should have capability in any type of smart card personalisation eg: EMV compliant chip card, Debit card etc	No Change	Refer RFP document - No change
198	68	Bidders Eligibility Criteria Slno 8	The bidder should have supplied cards for one or more Indian scheduled commercial banks	The bidder should have supplied any type of Chip based Smart cards (EMV cards or Chip based Identity cards) to one or more Govt agencies/ Banks	No Change	Refer RFP document - No change
199	68	Part II- Schedule of events	Transition Penalty	Kindly clarify under what circumstances Transition penalty is applicable	Corrigendum	Refer corrigendum
200	68	Annexure-10. Clause No. x.	The bidder or holding company should have minimum annual sales of Rs. 50 Crores in each of the last two consecutive financial years. The copies of audited Profit & Loss accounts and Balance Sheets, the latest being not earlier than F.Y. 2016-17 with auditor's note to be submitted. In case the accounts for the year 2016-17 are not audited as on the date of response to the bid, the bidder should submit a letter from the company's regular auditors confirming that till the time of signing this letter, the auditors have not observed any grounds for major revision of the sales turnover of the firm. Failure to comply with this requirement will disqualify the bidder.	Kindly confirm the FY for the latest audited P & L accounts as 2017-18. Suggestions to change clause as-The copies of audited Profit & Loss accounts and Balance Sheets, the latest being not earlier than F.Y. 2017-18 with auditor's note to be submitted. In case the accounts for the year 2017-18 are not audited as on the date of response to the bid, the bidder should submit a letter from the company's regular auditors confirming that till the time of signing this letter, the auditors have not observed any grounds for major revision of the sales turnover of the firm.	Corrigendum	Refer Revised Annexure-10

201	68	Annexure-10(i.Commercial) SI no.x	The bidder or holding company should have minimum annual sales of Rs. 50 Crores in each of the last two consecutive financial years. The copies of audited Profit & Loss accounts and Balance Sheets, the latest being not earlier than F.Y. 2016-17 with auditor's note to be submitted. In case the accounts for the year 2016-17 are not audited as on the date of response to the bid, the bidder should submit a letter from the company's regular auditors confirming that till the time of signing this letter, the auditors have not observed any grounds for major revision of the sales turnover of the firm. Failure to comply with this requirement will disqualify the bidder.	Our understanding is that this turnover of Rs.50 Cr mentioned is from Banking cards related revenue. Please confirm.	Clarification	No. Refer RFP - for the bidder or holding company
202	63	Annexure 8	Penalty for delay from 6th week of issuance of PO.	ITI being a govt PSU have newly ventured into this business.	No Change	No Change
203	71	Annexure 11:- Bidder details	Sales tax /VAT / Service Tax Registration No.	GST	Corrigendum	To read GST Registration No.
204	74	Annexure-13 Indicative Commercial Bid Table A	1. Procurement of Plastic with Hi-Co mag Stripe & EMV/Chip Minimum 16K Java DDA (without hologram)	ADD MULTOS: To be read as : 1. Procurement of Plastic with Hi-Co Mag Stripe & EMV/Chip Minimum 16K Java/MULTOS DDA (Without Hologram)	Corrigendum	Refer Revised Annexure-13
205	74	Annexure-13, Table A, S. No 14	Dynamic CVV Card	Please provide details of the requirement. Is this contact, contactless or Dual Interface. Is there a technical specification.	Corrigendum	Refer Revised Annexure-13
206	74	Annexure-13 Point 4 in the table	Indicative Commercial Bid - 4.Contactless Antenna with Supporting chip	Please confirm if we should mention the differential price between "Contact EMV" vs "DI EMV"? Or do we have to mention the full DI EMV per card rate here?	Clarification	Only contactless antenna price is to be mentioned here
207	74	Annexure-13	Indicative Commercial Bid - 5. colour core	Please confirm if we should mention the differential price between "normal core" vs "Color Core"? We request the Bank to mention the required "Colors"	Clarification	Additional cost on color core for all colors
208	74	Annexure-13	Indicative Commercial Bid - 6. Hot stamping	Please confirm if we should mention the additional cost related to Hotstamping cost for special hotstamp cards?	Clarification	Additional cost of hot stamping
209	74	Annexure-13	Proportion to Total Cost #	Do we have to mention percentage in each column & finally total adding up to 100%, from SI no.1 to SI no. 15 .	Clarification	Refer Revised Annexure-13

210	74	Annexure-13,	TABLE A (overall)	Products like Metal foil, Translucent, Spot Varnish, NFC Tags/wearables require clarity on business case to propose optimal pricing hence we request bank to delink these products from the TCO. Also Dynamic CVV and Background image printing on card are complete solutions inclusive of back-end solution which needs to be integrated at bank's back-end hence we request that this also be delinked from TCO	Corrigendum	Refer Revised Annexure-13
211	74	Annexure 13, Table A (5)	Color Core	Requesting bank to confirm the no of color cores required & their quantity	Corrigendum	Refer Revised Annexure-13
212	74	Annexure 13 Indicative Commercial Bid	Item no. 5, 6, 10, 11, 12, 13, 14	The bank has shown interest in various new products like Color Core cards, Hot Stamping, Metal Foil, Translucent, Spot varnish, NFC Tags / Wearables, & Dynamic CVV cards. We request the bank to keep these special products out of TCO during the reverse auction process. The prices for these special products can be sought separately as optional as bank has highlighted that they might or might not consume volumes of these products.	Corrigendum	Refer Revised Annexure-13
213	74	Annexure-13 Indicative Commercial Bid TABLE A:	1. Procurement of Plastic with Hi-Co Mag Stripe & EMV / Chip Minimum 16K JAVA DDA (Without Hologram)	Refer your tender SBI has already added MULTOS in tender detailed specifications , however in Annexure tables its missing , Request for Addition of MULTOS along with Java To be Read as 1. Procurement of Plastic with Hi-Co Mag Stripe & EMV / Chip Minimum 16K JAVA/MULTOS DDA (Without Hologram)	Corrigendum	Refer Revised Annexure-13
214	75	Annexure 13	Indicative Commercial Bid -The 'Proportion to Total Cost' percentage mentioned here i.e. indicative price bid will have to be maintained in the final price quote also by all Bidders. The percentage should be mentioned in two decimal places. Variation in the final price of each sub segment should not exceed +/- 5% of the Total Cost	We request little more explanation clarity on this ; would highly appreciate if it can be explained in detail during pre- bid meeting . Is it expected to submit actual figures as per illustration table ?	Clarification	Refer Revised Annexure-13

215	75	Annexure-13 Indicative Commercial Bid Table A		In Table A Section 14, there is a requirement of Dynamic CVV Cards, 50,000 units. Is this a contact, contactless or Dual Interface Card requirement? Is there a technical specification for Dynamic CVV Cards.	Clarification	Both
216	75	Annexure-13	Indicative Commercial Bid - 7.Customer photo printing on card	Please confirm if we should mention the additional cost related to Photo printing cards?	Clarification	Additional cost to be mentioned
217	75	Annexure-13	Indicative Commercial Bid - 8. Background image printing on card	Please confirm if we should mention the additional cost related to Image printing cards? Who will provide the software related to image cards hosting?	Clarification	Additional cost to be mentioned. Vendor is required to develop the ability of image card printing. To integrate with banks hosting service/application.
218	75	Annexure-13	Indicative Commercial Bid - 10. Metal foil	Please confirm if we should mention the additional cost related to Metal foil?	Clarification	Additional cost
219	75	Annexure-13	Indicative Commercial Bid - 11. Translucent	Please confirm if we should mention the additional cost related to translucent?	Clarification	Additional cost
220	75	Annexure-13	Indicative Commercial Bid - 12. Spot varnish	Please confirm if we should mention the additional cost related to Spot varnish?	Clarification	additional cost
221	75	Annexure-13	Indicative Commercial Bid - 13.NFC Tags/Wearables	Please give breakup of volume between NFC and Wearables, as the cost is different for NFC Vs Wearables. Please also share the technical specification for both NFC and Wearables	Corrigendum	Refer Revised Annexure-13
222	75	Annexure-13	Indicative Commercial Bid - 14.Dynamic CVV Cards	a)Kindly share the specification of dynamic CVV cards b)Server, algorithm for DCVV generation will be taken care by bank? c)Please share the technical specification of Dynamic CVV cards including display details d) Whether Dynamic CVV is required for EMV cards only or including DI card	Corrigendum	Refer Revised Annexure-13

223	75	Annexure-13 - Indicative commercial	The 'Proportion to Total Cost' percentage mentioned here i.e. indicative price bid will have to be maintained in the final price quote also by all Bidders. The percentage should be mentioned in two decimal places. Variation in the final price of each sub segment should not exceed +/- 5% of the Total Cost. See illustration at the end.	Request bank to clarify on following 1) After RA, if bank receives lesser price for any line item from L2,L3 bidder, will bank ask L1 bidder to match the price of that line item? This will basically defeat the purpose the RA which is done on TCO basis. Ideally this should not be done by bank. 2) If price of L2 , L3 bidder is substantially higher, will bank ask the L2,L3 bidder to match price of L1 bidder which is derived after applying proportional cost methodology?	Clarification	L1 bidder shall be derived on the Total cost, after that the L1 Bidder will give the bifurcation cost of services as mentioned in annexure 13. L2, L3 and L4 have to match the same. Refer Revised Annexure-13
224	76	Annexure-13	Note-1: Bidders to provide full details of rates and quantum of all types of applicable taxes for each & every item in the tables above along with indicative bid.	Whether it is allowed to put one additional column to mention GST % as per this clause for each item as the GST rates are not the same for all items	Corrigendum	Refer Revised Annexure-13
225	76	Illustration	Minimum final price should not be below (INR)* Maximum final price should not exceed (INR)**	Does this mean that we can retain final prices of each line item within this limits but total has to match the L1 price?	Clarification	Refer Revised annexure-13
226	76	Annexure 13.9	RTO Management. [6 to 10% of total volume]	There could be instances of RTO rising above the threshold limit set of 6 % to 10%. What if RTO % goes beyond 10%? Also request Bank to include the same in the contract with DOP so as to avoid any further differences in the communication. Suggestion: If the bank can implement dual address on welcome kits it would certainly help the bank to reduce RTO and save huge costs of dispatch.	Clarification	Unit price is also to be mentioned in the Indicative commercial bid.
227	76	Annexure-13 - Indicative commercial	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.	Since bank might not use the special features on cards, Request bank to exclude these items from commercial schedule.	Corrigendum	Refer Revised annexure-13
228	76	Annexure-13 - Indicative commercial	Contactless Antenna with Supporting chip	Does bank require cost for only antenna? Or for complete card including antenna	Clarification	Other than base card cost

229	80	3.c.c	Financial liability for actual, consequential or incidental damages	for breach of the confidential information the remedy is already provided that apart from monetary damages the disclosing party may have a right to injunctive or equitable relief and also suspension of access privilege, change of personnel, financial liability for actual damages, termination of contract. further the liability needs to be limited to actual damages suffered by the party and not to consequential or incidental damages and hence needs to be deleted. Kindly confirm.	No Change	NDA format - no change
230	83	Annexure 16 - Undertaking of Authenticity	Annexure 16 - Undertaking of Authenticity	This RFP is for supply of welcome kits with cards, the content matter in the said annexure is relating to supply of hardware and software, please clarify if this needs to be submitted.	Clarification	Format not required
231	83	Undertaking of Authenticity	Undertaking of Authenticity of hardware and software supplies.		Clarification	Format not required
232	85	EMD	Unless a claim or suit or action is filed against us within six months from that date or any extended period, all the rights of the SBI against us under this guarantee shall be forfeited and we shall be released and discharged from all our obligations and liabilities hereunder.	Does EMD have a claim period after expiry. Please confirm	Clarification	As per RFP format
233	87	Annexure 17	, we shall on demand by the SBI, pay without demur to the SBI, a sum of Rs. /-(Rupees Only) that may be demanded by SBI. Our guarantee shall be treated as equivalent to the Earnest Money Deposit for the due performance of the obligations of the Bidder under the said conditions, provided, however, that our liability against such sum shall not exceed the sum of Rs. /-(Rupees Only).	SBI should serve the Bidder with an Invocation notice to rectify the error/claims etc. if any within a prescribed time before SBI can at its own discretion decide that the bidder has failed to follow the terms and conditions of the said document and invoke the bank guarantee.	No Change	No change

234	88	Anneure 17	Any notice / communication / demand from SBI to the effect that Service Provider has failed to fulfill its commitments / obligations in respect of rendering the Services as mentioned in the Agreement, shall be conclusive, final & binding on the Guarantor and shall not be questioned by the Guarantor in or outside the court, tribunal, authority or arbitration as the case may be and all such demands shall be honoured by the Guarantor without any delay	<p>The invocation of bank guarantee will not be justified merely because the party invoking the bank guarantee has some claim of damages against the party who furnished the bank guarantee.</p> <p>The Hon'ble Supreme Court has held that a claim for damages is not a crystallized or ascertained amount or a sum due and payable in praesenti (meaning 'at present'), therefore invocation of bank guarantee would not be justified on the basis of such claim which are yet to be decided by the competent forum/ or decided via arbitration.)</p> <p>This is one sided clause. We should be allowed to justify our stand.</p>	No Change	Standard Format of the Bank. No change
235	90	Pre Contract Integrity Pact		Kindly confirm if the Integrity Pact needs to be on INR 100/- Stamp Paper or on Plain Paper.	Corrigendum	Should be stamped on Rs.100/- stamp paper - Corrigendum
236	90	Annexure 19 - Pre contract Integrity pact	Validity 12.1 The validity of this Integrity Pact shall be from date of its signing and extend upto 5 years or the complete execution of the contract to the satisfaction of both the BUYER and the BIDDER/Seller, including warranty period, whichever is earlier . In case BIDDER is unsuccessful, this Integrity Pact shall expire after six months from the date of the signing of the contract, with the successful bidder by the BUYER .	Kindly restrict the term of validity to the period of contract	No Change	CVC Format for Pre Contracat Integrity Pack - No Change
237	91	Annexure 19 Pre contract Integrity pact	Signature of CEO (chief executive Officer)is required	Will a letter from ITI CMD authorising unit head ITI Palakkad to sign on behalf of him be applicable for signing the integrity pact and submit the bid??	Clarification	Authorised signatory to sign

238	94	5.2	Unless otherwise stipulated in the Bid document / RFP, the Earnest Money/Security Deposit shall be valid up to a period of five years or the complete conclusion of the contractual obligations to the complete satisfaction of both the BIDDER and the BUYER, including warranty period, whichever is later.	Agreement is for a term of 3 years in that case validity of EMD/Security deposit needs to be reasonable capped to 3 years only. <u>Alternate clause for consideration</u> : Unless otherwise stipulated in the Bid document / RFP, the Earnest Money/Security Deposit shall be valid up to a period of the term and 6 months thereafter post term five years or the complete conclusion of the contractual obligations to the complete satisfaction of both the BIDDER and the BUYER, including warranty period, whichever is later . earlier. Kindly confirm.	No Change	This is CVC format applicable for pre contact integrity
239	94	5.3	In case of the successful BIDDER a clause would also be incorporated in the Article pertaining to Performance Bond in the Purchase Contract that the provisions of Sanctions for Violation shall be applicable for forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same- without assigning any reason for imposing sanction for violation of this Pact.	In case SBI forfeit the Performance Bond they need to provide the reason for the same. Hence the clause needs to be modified as follows. "In case of the successful BIDDER a clause would also be incorporated in the Article pertaining to Performance Bond in the Purchase Contract that the provisions of Sanctions for Violation shall be applicable for forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same with out assigning any reason for imposing sanction for violation of this Pact." Kindly confirm.	No Change	CVC Format can not be changed

240	94	6.1.i	To immediately call off the pre contract negotiations without assigning any reason and without giving any compensation to the BIDDER. However, the proceedings with the other BIDDER(s) would continue, unless the BUYER desires to drop the entire process.	In case SBI call of pre contract negotiations for breach / sanction for violations in that event SBI needs to provide the reason for the same. hence the clause needs to be modified as follows. "To immediately call off the pre contract negotiations with out assigning any reason and without giving any compensation to the BIDDER. However, the proceedings with the other BIDDER(s) would continue, unless the BUYER desires to drop the entire process." Kindly confirm.	No Change	CVC Format can not be changed
241	94	6.1.ii	The Earnest Money Deposit (in pre-contract stage) and/or Security Deposit/Performance Bond (after the contract is signed) shall stand forfeited either fully or partially, as decided by the BUYER and the BUYER shall not be required to assign any reason therefore.	in case SBI determine to forfeit EMD in that event it shall provide the reason for the same. hence the clause needs to be modified as follows. "The Earnest Money Deposit (in pre-contract stage) and/or Security Deposit/Performance Bond (after the contract is signed) shall stand forfeited either fully or partially, as decided by the BUYER and the BUYER shall not be required to assign any reason therefore. We request bank to agree to this change.	No Change	CVC Format can not be changed
242	95	5.2	Unless otherwise stipulated in the Bid document / RFP, the Earnest Money/Security Deposit shall be valid up to a period of five years or the complete conclusion of the contractual obligations to the complete satisfaction of both the BIDDER and the BUYER, including warranty period, whichever is later.	We shall give a DD from SBI Pune please help in clarifying 5 years validity clause as DD is valid for 6 months only .	No Change	It is CVC Pre Contract Intergrity Pact.
243	95	6.1.ix	Forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.	in case SBI decides to forfeit Performance Bond in that event they need to provide reason for the same. hence the clause needs to be modified as follows. "Forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same with out assigning any reason for imposing sanction for violation of this Pact. We request bank to agree to this change.	No Change	CVC Format can not be changed

244	95	6.3	The decision of the BUYER to the effect that a breach of the provisions of this Pact has been committed by the BIDDER shall be final and conclusive on the BIDDER. However, the BIDDER can approach the Independent Monitor(s) appointed for the purposes of this Pact.	The buyer needs to be provided an equal opportunity to represent, as a natural justice process and post that Buyer can decide the same.	No Change	CVC Format can not be changed
245	108	5.9	Penalty for Delay: 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/ (Rs fifty thousand) for each day's delay.	We request bank to reconsider the point as "6 weeks after the date of confirmed order from BANK and receiving all approvals from Bank & Schemes "	Corrigendum	6 weeks after date of Banks approval on art work. Refer corrigendum.
246	111	5	Wrong dispatch of Card PIN/ PPK @ Rs. 25,000/- per card/PIN/ PPK for the reasons attributable to VENDOR	We would appreciate if the bank revisits the penalty amount mentioned as its too high.	No Change	No Change
247	111	5	Non-uploading data/uploading erroneous data for Contact Centre/ web tracking system, beyond 24 hours Rs. 25,000/- per day (the cut off time 10 am)	We would appreciate if the bank revisits the penalty amount mentioned as its too high.	No Change	No Change
248	113	10.d	VENDOR shall provide performance guarantee as per specimen given in annexure VI from an A class scheduled commercial Bank for Rs.1.25/0.75/0.50 crores as per the allotment decided.	This point is not pertaining to indemnity and needs not come here. Can this point be moved to other place in the document?	No Change	No Change
249	114	8	2x penalty will be applicable for high end cards.	We request the bank to specify which all variants would fall under high end cards	Clarification	Variants or Other than Classic and Gold.
250	114	10. Indemnification		Bank should also indemnify the Bidder in case of infringement of intellectual property rights of the Bidder	No Change	Refer RFP. No change
251	114	11. Termination	Notwithstanding the above, claims such as confidentiality, IPR, Indemnity etc. will survive even after the termination of the agreement.	It should be restricted to one-year post termination/expiry of the Contract. IPR can survive even after termination/expiry of the contract.	No Change	No change
252	123	point 8	Various reports as per bank's requirement, along with daily SMS file with a. Dispatch details, for SMS alert to customer. b. Card / PIN/ PPK undelivered information, SMS alert to customer.	Does selected bidder have to take care of SMS dissemination also. Or will bank take data from our side and send SMS on their own	Clarification	SMSes are sent by the Bank

253	125	Details of QC Program	QC programmme	Request bank to provide Excel files which are embedded in RFP copy. Page no 124/125/126/129	Clarification	Pdf files will be shared with selected bidders
254	132	COLLATERALS BILINGUAL WITH FOUR COLOUR PRINTING		Reques bank to provide samples of each variants	Clarification	Ref RFP. Samples can be verified with Bank.
255	135	SLA Annexure-IV Billing	1. Procurement of Plastic with Hi-Co mag Stripe & EMV/Chip Minimum 16K Java DDA (without hologram)	ADD MULTOS: To be read as : 1. Procurement of Plastic with Hi-Co Mag Stripe & EMV/Chip Minimum 16K Java/MULTOS DDA (Without Hologram)	Corrigendum	Refer Revised Annexure-13
256	135	ANNEXURE IV – BILLING	1. Procurement of Plastic with Hi-Co Mag Stripe & EMV / Chip Minimum 16K JAVA DDA (Without Hologram)	Refer you tender SBI has already added MULTOS in tender detailed specifications , however in Annexure tables its missing , Request for Addition of MULTOS along with Java To be Read as 1. Procurement of Plastic with Hi-Co Mag Stripe & EMV / Chip Minimum 16K JAVA/MULTOS DDA (Without Hologram)	Corrigendum	Refer Revised Annexure-13
257	136	Annexure IV billing		Please make the clause as Price of VISA hologram (Rs.0.85) shall also be applicable for other scheme RUPAY only . Please incorporate MasterCard hologram Price separately . Vendors will bill the Bank Rs. 0.85 for Visa and Rupay Hologram and a seperate rate for Master card Hologram	Corrigendum	Hologram price as per actual cost incurred. Refer Corrigendum
258	136	Annexure IV billing	** Price of VISA hologram (Rs.0.85) shall also be applicable for other schemes (MC/RuPay), vendors will bill the Bank at this rate.	Please make the clause as Price of VISA hologram (Rs.0.85) shall also be applicable for other scheme RUPAY only . Please incorporate MasterCard hologram Price separately . Vendors will bill the Bank Rs. 0.85 for Visa and Rupay Hologram and a separate rate for Master card Hologram	Corrigendum	Hologram price as per actual cost incurred. Refer Corrigendum
259	136	ANNEXURE IV – BILLING	** Price of VISA hologram (Rs.0.85) shall also be applicable for other schemes (MC/RuPay), vendors will bill the Bank at this rate.	A) As per this clause, hologram rate is already fixed by the Bank, so what is the purpose of asking rate for each hologram in indicative price bid? B) The MasterCard hologram rate is quite high compared to VISA hologram. Whether Bank will negotiate with MasterCard & provide the hologram to the vendor @RS. 0.85 per master hologram?	Corrigendum	Hologram price as per actual cost incurred. Refer Corrigendum

260	136	Annexure IV - Billing - **	Price of VISA hologram (Rs.0.85) shall also be applicable for other schemes (MC/RuPay), vendors will bill the Bank at this rate.	Request Bank to clarify on the MC Hologram cost which is far expensive as compared to Visa & RuPay Hologram cost. How will the differential cost be reimbursed to partners?Is the process of reimbursement going to be same as per current process.	Corrigendum	Hologram price as per actual cost incurred. Refer Corrigendum
261	137	ANNEXURE IV-BILLING	PRICE OF HOLOGRAM (VISA,MASREWR,RUPAY)FIXED AT 0.85 FOR ALL	We request bank to please clarify if SBI will appoint Hologram suppliers / vendors to provide Holograms @ INR 0.85 ? Please help in clarifying same in detail	Corrigendum	Hologram price as per actual cost incurred. Refer Corrigendum
262	137	ANNEXURE-20 . (ANNEXURE IV – BILLING)	REPIN: For regeneration of PINS, no extra charge in case of illegible/mutilated PIN/ PPK mailer. However for re-PIN/ PPK for other reasons, an amount of Rs 0.00 + taxes will be billed for each re-PIN	Requesting bank to share the comprehensive list of other reason, since the amount mentioned here is 0.00 INR	Clarification	The amount will be finalized after price discovery
263	141	Annexure -21 Evaluation Matrix Point 1	a.Net worth 1. N egative - 0 2. U pto 10 Crore - 1 3. U 10 Crore to 25 Crore - 2 4. U 25 Crore - 5	Our suggestion to modify marking system as - Net worth 1. N egative - 0 2. U pto 5 Crore - 1 3. U 5 Crore to 10 Crore - 2 4. U 10 Crore - 5	No Change	No Change
264	141	Annex 21 1.	b. T urn over 1. U 0 Cr to 100 Cr - 2 2. U 100 Cr to 150 Cr. - 3 3. U 150 Cr to 200 Cr. - 4 4. U 200 Cr. - 5	Our suggestion to modify marking system as - Turn over 1. U 0 Cr to 20 Cr - 2 2. U 20 Cr to 35 Cr. - 3 3. U 35 Cr to 50 Cr. - 4 4. U 50 Cr. - 5	No Change	No Change
265	142	Annexure -21 , 2 (c)	Evaluation Matrix - Experience in PIN Mailers Management (5)	We request to allocate at least 3 marks to companies having infrastructure / facility ready for PIN printing duly certified by Visa / MasterCard ! This will give chance to companies like us who got facility available with Visa & Master Card certifications in place .	No Change	The Description itself is for Experience. No Change
266	142	Annex 21 3.	Card Personalization capacity per day 1. U 50000 – 1 2. U 0000 to < 100000 – 2 3. U 00000 to < 200000 – 3 4. U 00000 & above - 5	Our suggestion to modify marking system as - <50000 – 1 2. U 0000 to < 100000 – 3 3. U 00000 to < 200000 – 5	No Change	No change

267	142	EVALUATION MATRIX point c. Despatch management	Despatch Management	What does bank mean by despatch management .	Clarification	Capacity and experience as per RFP requirements
268	142	EVALUATION MATRIX point g. Disaster Recovery	More than one perso beureau with matching capacities- 5 marks, More than 1 perso beureau located in different states - 4 marks. Single personalization beureau - 0 marks	Bank also should consider BCP arrangement for Manufacturing process. Personalization beauraus having only 1 beauraus have DR/BCP arrangement with other entities to use their facility in case of any exigencies. Request bank to consider allotting 3 marks, also allotting markings on basis of statewise location is not fair as what difference will it make if the BCP is in other state or same state.	No Change	No Change
269	142	EVALUATION MATRIX point 3 b	Stuffing of Cards & Collaterals (5)	What does bank mean by Outsource, what is the difference between IN HOUSe team(not on payroll & Outsourced team), Since the ultimate goal for SBI is to outsource their card requirement to responsible bidder, bank should do away with marking vendors on kind of staff recruited for stuffing activity. Whether its on payroll or outsourced or In house. Bank will anyways penalize vendor for any delays in TAT.	Corrigendum	Please refer revised Annexure-21
270	143	Annexure -21 , 3 (b)	Evaluation Matrix - Stuffing of Cards & Collaterals	As per industry practice almost all companies have " in house team " (not on pay roll) and therefore our request is to allocate 5 marks instead of 3 to companies having in house team (on roll / off roll) . However , bank may ask for a legal MOU between bidder & service provider !	Corrigendum	Corrigendum
271	143	Annex 21 3 g.	Disaster Recovery 1. More than one personalization bureaus located in different states of India with matching capacities. - 5 2. More than one personalization bureaus located in different states of India. - 4 3. Single personalization bureaus.- 0	Even though the company has no other personalization bureaus in other states, it has agreement with other vendors in other state to help in disastrous situation due to which the work will not get hampered. So this should be considered while evaluation. More than one personalization bureaus or tie up agreement with other partner as BCPDR - 5 Single personalization bureaus or no tie up arrangement for BCPDR- 0		No change

272	144	Annexure -21 , 3 (g)	Evaluation Matrix - Disastor Recovery	We request bank to please include & allocate 3 marks to the companies having 1 personalization bureau with an arrangement with 3rd party for BCP / DR site with all necessary certifications in place . This will provide a level playing ground to all prospective bidders , otherwise present marking only benefits 2 companies in India .		No change
273	144	Annex 21 4.	General strength of company (15)	In this clause bank has asked again financial strength with 15 mark system. But in clause 1, financial parameters covered with 15 marks. This can be either removed or adjusted as per point 1 change suggested.	No Change	No change
274	144	Base card Production (5)		Request bank to reconsider the marking model in this case since few vendors who are regular suppliers to PSU banks in India procure cards from other service providers who are in India or at abroad. This is a tested model and vendors like us are succesful in maintaining SLA's with most banks. Hence allocating ZERO marks for procurement of Cards from other suppliers will not give us level playing field with other vendors.	No Change	No change
275	144	4 b	Feed Back from customers (10)	What is the process of taking feedback from customers ?	No Change	Ref RFP
276	145	Annexure - 21 , a	Evaluation Matrix - General strength of company based on data submitted by the bidder and market reports(5)	Request bank to clarify criteria of marking against this clause .	No Change	Refer RFP document
277	10 & 108 & 40	9 & 5.10 & 58 (d)	Protection against abnormal local currency rate fluctuations vis-à-vis USD	On Page 10 & Page 108 - There is "Protection against abnormal local currency rate fluctuations vis-à-vis USD", however, the same is contradicting the clause on Page no. 40 (58d) - wherein it is mentioned that "Prices payable to the Vendor as stated in the Contract shall be firm and not subject to adjustment during performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations". Please clarify.	Clarification	Page 40 Item 58 d :Except for clause 9

278	25 & 67	31 (i) & Bidder Eligibility Criteria (ii)	<p>pg 25: "that in case of a Bidder offering to supply products and/or services mentioned in the scope of work, the Bidders need to provide the evidence that Bidder has been duly authorized by the OEM strictly on the lines of authorization letter Annexure-14.</p> <p>pg 67: "The bidder should be duly certified by Master Card, VISA and NPCI (Rupay) during previous two years without any disqualification for DI, Chip and Magnetic Stripe cards personalization as on date of submission of response to this RFP"</p>	In this case, What is the eligibility criteria of the OEM especially with regard to the DI capability and submission of the relevant certification documents of all payment schemes?	Clarification	As per Revised Annexure 10
279	46 & 103	(xiii) & Annexure 20 (p)	Pg 46: Cut-off time of the day for the purpose of TAT will be 17.00 Hrs. Pg 103: Cut off time to turn around time will be 22.00 Hours	Can you clarify whether the correct cut off time is 17.00 Hrs or or 22.00 Hrs ?	Corrigendum	To read as : 17.00 hrs