

**Annexure - A**

**Clarification to the pre-bid queries in reference to the RFQ BCC:DIGITAL:DOG:DCOT:114:910 DATED 14/10/2022**

<b>Sr. No.</b>	<b>Page No. of RFQ</b>	<b>Clause No.</b>	<b>Original RFQ Clause</b>	<b>Corrigendum / Revised RFQ Clause</b>
1	2	Important Dates / Schedule of activities:	4 Last date of submission of BIDs: 09/11/2022 3:00 pm, Wednesday	RFQ Clause remains same.
2	7	2	<p>Visa / RuPay/ MasterCard EMV contact and contactless / NCMC / combo cards / Dual Interface (DI) debit cards with mag stripe / Metal Cards / wearables (including the cards of Bank sponsored RRBs and overseas territories) - Quantity 6.0 Crore</p> <p>The initial period of contact tenure shall be of 3 years with an option of further extension up to 2 years.</p>	RFQ Clause remains same. The tentative bifurcation of the 6 crore Debit Cards across the EMV & DI variant of Debit Card shall be approx. 2 Crore per year with further bifurcation as 1 Crore each for EMV & DI variant. This is based on the current consumptions. However, the actual requirement may vary widely due to any reasons and Bank may not procure any variant also. The Bank has right to change the quantities for cards and stationery specified herein between variants, in the event of changes in Bank's plans/ policies/ regulatory guidelines etc.
3	8	2C (VII) IX	MasterCard - M/Chip 4 Multi-App T=0 & T=1 Visa – VSDC2.8.1f1 T=0	RFQ Clause remains same. The bidders shall have to use latest compatible versions / specification of card networks in place from time to time
4	8	C	<p>Card plastic supply:</p> <p>vii. EMV Chip Specifications EMV Chip</p> <p>Contact Debit Card:</p> <p>Contactless card:</p>	RFQ Clause remains same. The tentative bifurcation of quantity is mentioned in Project Review & Scope of Work of the Annexure A Sr. No. 2.
5	9	2	Contactless Card Specs Protocols supported: Contactless Type A, Type B	Contactless Card Specs Protocols supported: Contactless Type A or Type B
6	9	C	<p>In addition to the above-mentioned specifications, the variant wherein the Bank wishes to launch premium segment of Debit Cards, following may be the features for which the separate commercials, if any shall be worked accordingly. 1. Colored Base PVC Plastic 2. Card Plastic Artwork in spot UV /</p>	RFQ Clause remains same.

			Tactile 3. Foil / Halolam Logo 4. Palladium Chip 5. Hot Stamping 6. Colored Magstripe 7. Metallic finish / pearlescent	
7	11	xvi	xvi. Currently, all the cards and welcome letter are personalized in English. However, in case Bank decides, selected bidder will have to arrange for personalization in other languages also.	RFQ Clause remains same.
8	13	f	NFC Tags/Contactless Wearables, Smart Keychains, Smart Health Watch, Metal Card	RFQ Clause remains same. The cost part of the items mentioned shall be a part of commercial bid in RFP. The size specifications shall be as per Bank's requirement.
9	15	h	Bidder should provide access of their portal to the Bank to enable bank to have real time update of card personalization activities.	RFQ Clause remains same.
10	15	h c	c. Card plastic and stationery stock report (daily)	RFQ Clause remains same.
11	15	h d	d. Rejected card report (daily)	RFQ Clause remains same.
12	15	h e	e. RTO dispatch report (daily)	RFQ Clause remains same.
13	15	Note	Note: No separate charges will be payable by the Bank to the selected bidders for the key exchange activity, test cards/white plastics, card design approval process, dispatch of test card/white plastics/sample physical cards for approval or for any other activity as required by Visa/MasterCard/NPCI in the EMV chip card / NCMC card approval, welcome kit artwork preparation, changes to the design, etc. during the contract period.	RFQ Clause remains same.
14	16	Future Modification/ Enhancements	In case the Bank joins any other payment network / Bank and/ or begins issuance of cards for any other subsidiary/ associate in future, the selected bidder should	RFQ Clause remains same.

			<p>accommodate the same without any additional cost to the Bank.</p> <p>In the event of any modifications/ changes in the process of personalisation/ administration or changes in the specifications for any of the deliverables, etc., selected bidders will have to accommodate the same at no additional cost to the Bank.</p>	
15	16	k	Split the work order between selected bidders: L1 &L2	RFQ Clause remains same.
16	17	4.1	<p>1. First envelope "Eligibility Proposal"</p> <p>All the aforesaid documents are to be submitted at once at the time of Bid submission. A submission in a different manner, including a submission through Fax or Email, will not be accepted by the Bank and will be summarily rejected.</p> <p>The submission of eligibility proposal shall consist of all annexures and related documents under a sealed envelope.</p>	RFQ Clause remains same.
17	17	m. Location of the bureau	<p>In case the selected bidder has more than one bureau at different locations, the selected bidder will have to personalize the cards only from the bureau of Bank's choice.</p> <p>The criterions for choice of the location by the Bank includes but not limited to customer base in the region, convenience, cost of dispatch etc.</p>	RFQ Clause remains same.
18	19	5.1	Exemption from submission of EMD and tender cost	RFQ Clause remains same. The EMD shall be a part of RFP.
19	20	6. Sub – Contracting	The selected service provider/ vender shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required under this project. In case any particular specialized service in the prescribed in the scope of work requires subcontracting, it	RFQ Clause remains same.

			need to be specified in the proposal / response document with all the details of the work/ services. Please note that no work/services shall be subcontracted without the prior permission from the Bank in writing.	
<b>20</b>	21	9	Termination	RFQ Clause remains same.
<b>21</b>	22	13. Authorized Signatory	The selected bidder shall indicate the authorized signatory/ies who can discuss and correspond with the Bank, with regard to the submission of bid and obligations under the contract, if selected. The selected bidder shall submit at the time of submission of the bid, a certified copy of the extract of the resolution of their Board, authenticated by Company Secretary, authorizing an official or officials of the company or a Power of Attorney copy to submit an offer, discuss, sign agreements/contracts with the Bank. The bidder shall furnish proof of signature identification for above purposes as required by the Bank.	RFQ Clause remains same.
<b>22</b>	23	15. Right to Reject Bids	b) It is not accompanied by the requisite Application Money / Earnest Money Deposit (EMD).	RFQ Clause remains same.
<b>23</b>	25	15.23	All submissions, including any accompanying documents, will become the property of the Bank. The bidder shall be deemed to have licensed, and granted all rights to, the Bank to reproduce the whole or any portion of their submission for the purpose of evaluation, to disclose the contents of the submission to other bidders who have registered a submission and to disclose and/or use the contents of the submission as the basis for any resulting RFQ process, notwithstanding or other intellectual property right of the	RFQ Clause remains same.

			Recipient that may subsist in the submission or accompanying documents	
24	34	15. Compliance with various standards	15.1 The SP shall comply with the relevant standards including ISO27001, PCI-DSS and PA-DSS, as applicable to the IT ecosystem.	The SP shall comply with the relevant standards including ISO27001, PCI-DSS/PCI CP and PA-DSS, as applicable to the IT ecosystem.
25	34	22. Confidentiality	Confidentiality	RFQ Clause remains same.
26	36	23. Force Majeure	"Force Majeure" means an event beyond the control of the either party to the contract and not involving anyone's fault or negligence and not foreseeable. Such events may include, but are not restricted to, such as a war, strike, riot, crime, or an act of God/Nature (such as hurricane, flooding, earthquake, volcanic eruption, etc.), which prevents one or both parties from fulfilling their obligations under the contract.	RFQ Clause remains same.
27	36	22.1.13	Notwithstanding above, bob shall take all the reasonable care to protect all the confidential information of bidder delivered to BOB while performing of the services. The provisions of this Clause shall survive the termination of this Agreement.	RFQ Clause remains same.
28	38	Annexure – A RFQ	CD/Adobe PDF/Pen Drive containing soft copies of RFQ	RFQ Clause remains same.
29	39	3	Demand Draft/ Banker's cheque / Bank Guarantee for EMD amount.	EMD shall be part of RFP.
30	44	PART "IV" 1. Certificates	PCI-DSS, VAPT certificate, PA-DSS, ISO-(Mandatory)	PCI DSS/PCI CPP, VAPT Certificate, PA DSS, ISO - Mandatory
31	44	PART "IV" 1. Certificates	Visa, MasterCard & NPCI network (all three) certification for EMV contact and contactless	RFQ Clause remains same.

			/Dual Interface (DI) card manufacturing- (Mandatory)	
<b>32</b>	45	2	The bidder or bidder's holding company should have average turnover of Rs.75.00 crores in the last 3 financial years i.e. 2019-20, 2020-21 & 2021-22** from the business from Indian operations. The copies of audited Profit & Loss accounts and Balance Sheets with auditor's note to be submitted	RFQ Clause remains same.
<b>33</b>	45	3	The bidder should be profit making institution for at least 2 years out of last 3 financial year's i.e. 2019-20, 2020-21 & 2021-22** with a positive net worth. A copy of audited balance sheets and profit & loss for the immediate previous three years must be submitted with the technical offer.	RFQ Clause remains same.
<b>34</b>	46	5	The bidder should have an experience of at least Three (3) years for supply / Personalization of EMV chip based / Debit banking Cards of Visa, MasterCard & RuPay network. Bidder should have supplied and personalised at least 1,00,00,000 (One Crore) for EMV contact / contactless/NCMC /Dual Interface (DI)/ Combo Card / Photo card of Visa/ MasterCard/ RuPay network as on the date of submission of bid to any public sector banks/ Private sector Banks /Co-operative Bank in India. The supply of NCMC Debit Card variants shall be of at least 25 lacs during the period from April 2021 to March 2022 as on date of submission of bid to one or more Public Sector Banks / Private Sector Banks / Co- operative Banks in India. Copy of relevant documents, certificates from the organisations clearly indicating the card volumes handled, services provided etc. Clear documentary proof relating to execution of the order is to be submitted.	RFQ Clause remains same.

			Data to be submitted for the last two financial year (01.04.2020 to 31.03.2022).	
35	46	6	A VISA, MasterCard and NPCI certified EMV contact and contactless/NCMC /Dual Interface (DI)/Combo card / Wearables / Metal Cards vendor having necessary infrastructure for personalization of EMV / DI debit cards, as on the date of this RFQ.	RFQ Clause remains same.
36	47	7	A bidder should be VISA, MasterCard and NPCI certified EMV Contact and Contactless / Dual Interface (DI)/ NCMC card / Wearables / Metal Cards plastic vendor in India having necessary in-house infrastructure for card personalization and making ready for dispatch of EMV contact and contactless/ dual Interface (DI) debit cards, as on the date of this RFQ. The bidder should preferably have their own base production facility located in India or should have proper arrangements with suppliers to ensure card production /Procurement within 4 weeks maximum.	RFQ Clause remains same.
37	47	8	Bidders should be capable of personalizing EMV contact and contactless/ Dual Interface (DI)/NCMC /Combo Card/ Photo debit cards / Wearables / Metal Cards up to 15 lacs in a month and minimum 75,000 per day.	RFQ Clause remains same.
38	48	14	14 The bidder should have supplied for at least three years to one or more Indian scheduled commercial bank (s); Reference of satisfactory work from the client Banks should be attached format Annexure B.	RFQ Clause remains same.
39	49	PART "V"	While submitting this bid, we certify that: 1) Price in the bid has been arrived at without agreement with any other bidder of this RFQ for restricting competition. 2) We have not induced nor attempted to induce any other bidder to submit or not submit a bid for restricting competition.	RFQ Clause remains same. The commercial bid shall be a part of the RFP.

			<p>3) The prices in the bid have not been disclosed and will not be disclosed to any other bidder of this RFQ.</p> <p>4) The rates quoted by us in the commercial bid, cover all the activities as defined in the RFQ and subsequent pre-bid clarifications / modification/ revisions advised by Bank of Baroda in writing, without any exception.</p>	
<b>40</b>	59	Annexure G: NON- DISCLOSURE AGREEMENT	Annexure G: Non-Disclosure Agreement	RFQ Clause remains same.
<b>41</b>	65	1.2. Downloading of Tender Document	Only those tender offers shall be accepted for evaluation for which non-refundable Application Money and Earnest Money Deposit (EMD) is deposited as per the terms mentioned in this RFQ	RFQ Clause remains same.