

RESPONSE TO PRE BID QUERIES - RFP FOR "EMPANELMENT OF VENDOR FOR PRINTING AND PERSONALIZATION OF WELCOME KITS

Sr. No.	Name of the Vendor	Page No. of RFP	Clause No.	Original RFP Clause	Bidder's Query	Bank's response
1	Utility Forms Pvt Ltd	29	Annexure B - Eligibility criteria	Must have experience of printing of both Personalized Cheque Books and Debit cards printing for -3- years and have never been black listed by any bank	The above condition in eligibility criteria of inviting bids from vendors who provide Personalized Cheque Books as well as Personalized Debit Cards will restrict bids from only two vendors in the country. This eligibility condition has not been previously mandated by any other Bank till date and will not be cost effective as Bank of Baroda can source Personalized Debit Cards at substantially economical prices from manufacturers who only make Debit cards. There are over a dozen Debit Card personalising companies in India.	RFP clause stands as Welcome Kit is a single product and can't be split. Hence Consortium not allowed
2	Seshaasai Business Forms Pvt Ltd	18	3.4.11 - Force Majeure	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.	We request you to add Pandemics & Epidemics	List given in the clause is indicative/illustrative & not restrictive/exhaustive, hence RFP clause stands.
3	Seshaasai Business Forms Pvt Ltd	24	4.5 & 4.6	The service provider should arrange for safe and secure storage of 1 month welcome kit requirement of each variant at any point of time.	We request you to change 1 month to 2 months, as keeping in mind of current global chip shortage and delay in paper supply. we will have to procure atleast 2 month in advance to keep the supply chain intact	One month is minimum requirement quantity which may increase as per the situation, hence RFP clause stands
4	Seshaasai Business Forms Pvt Ltd	29	Eligibility Criteria	Must be an IBA approved Security Form Printer.	Asking Multiple IBA unit will turn beneficial to bank as this will act as BCP too and Bank can save the TAT by executing the welcome kit at different geographic location of India.	It will restrict participation in RFP, hence RFP clause stands
5	Seshaasai Business Forms Pvt Ltd	29	Eligibility Criteria	Point no 3 & 4- (For FY 2021-22 may consider CA certified provisional Balance Sheet	We request you to allow CA Certificate for Provisional figure of FY 2021-22 and provisional balance instead of CA certified provisional Balance Sheet	That will not suffice our requirement, hence RFP clause stands.
6	Seshaasai Business Forms Pvt Ltd	29	Eligibility Criteria	Point no 6 - Vendor should submit VISA, Rupay, MasterCard & NPCI network (all four) certification for EMV/Dual Interface card manufacturing	NPCI & Rupay are one and the same	Modified clause is "Vendor should submit Visa, MasterCard & NPCI Network (for Rupay Card) certification for EMV / Dual Interface card manufacturing".



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7	Seshaasai Business Forms Pvt Ltd	29	Eligibility Criteria	Point no 2 - Must have experience of printing of both Personalized Cheque Books and Debit cards printing for -3- years and have never been black listed by any bank. (Client certificates shall clearly state the volume of PCB & Debit card handled along with amount)	a) We understand the experience asked for printing & supply of personalized cheque book and debit card is to be under one single contract of any one Schedule Commercial Bank, please confirm. b) It is mention to state the volume of PCB & Debit card in the experience certificate, can you specify the minimum volume require to take from the Banks in last 3 years as we understand this is critical activity ?	Modified clause is "Client certificates shall clearly state the volume of PCB & Debit card handled".
8	Seshaasai Business Forms Pvt Ltd	29	Eligibility Criteria	Point no 7 - The bidder having experience of Welcome Kit printing and supply to any Commercial Bank	a) We understand here Commercial Bank means as "Schedule Commercial Bank" and b) definition of Welcome kit means "printing & supply of Welcome containing both Debit Card and Cheque book together under one single contract of the Bank", Please confirm.	a) No. Commercial bank means any bank including scheduled commercial bank b) Yes. Welcome Kit includes printing of debit cards and/or personalized cheque books as per requirement of the customers.
9	Seshaasai Business Forms Pvt Ltd	35	Annexure D-1	Sr no 1, 2 and 3 are the Base Card Price	We request you to add Sr no 4 asking the Debit Card Personalisation price separate too.	Ok. Revised annexure D-1 will be issued in addendum
10	Manipal technologies Ltd	22	4.3 Scope of work	Bank will use the rates by the successful bidder in response of RFP to palace the order of kit for the period of 3 years from the date of agreement.	We request bank to share month on month qty requirement for entire 36 months. This will help the bidder to arrive the exact bank requirement for each month & block the chip for the bank.	Quantity mentioned in RFP is approximate only. It may vary. As requirement of welcome kits is need based, month on month quantity can not be ascertained at this juncture
11	Manipal technologies Ltd	22	4.3 Scope of work	Envelope with unique reference number/account number as KIT-Collaterals	Whether Unique Reference number will be printed in the welcome letter which will be visible through the window of envelope. Please confirm.	Unique reference number will be printed on Welcome Letter which shall be clearly visible through window of the envelope.
12	Manipal technologies Ltd	23	4.3 Scope of work	The kit have to be handed over in lots to the courier of vendor / bank empaneled couriers services for the purpose	Our understanding freight cost related to dispatch of kit to individual customer or Bank branches will be taken care by bank only. Kindly confirm	Yes
13	Manipal technologies Ltd				Kindly share the quantity breakup between individual dispatch and branch dispatch	Already clarified vide query no 10
14	Manipal technologies Ltd				MOQ that needs to be dispatch to each branch	Can not be defined as this juncture. As non personalized welcome kits are not providing to the branches presently. We are taking provision for future.



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15	Manipal technologies Ltd	25	5. payment terms	100% undisputed welcome kit payment will done within 30 days	We request bank to change the clause as "100% payments towards base card & welcome kit upon readiness bidder should submit the invoice & bank will make payment within 15 days . personalization & cheque book cost will paid on monthly basis based on the actual consumption within 15 days from the date of submission of the bill.	RFP clause stands
16	Manipal technologies Ltd	26	10. Location of the bureau	In case the selected bidder has more than one bureau at different location, the selected bidder will have to personalize the cards only from the bureau of Bank's choice.	Since tender is not QCBS(Quality & cost based selection), LI is decided purely based on commercials(prices) & bidder need to quote minimum cost, to make equal comparison between the vendor we request bank to keep Client Certificate shall clearly state the volume of PCB and Debit card handled along with amount out, else vendors with two bereau will be costlier compare to one personalization bereau because operation cost will different in different location.	RFP clause stands
17	Manipal technologies Ltd	16	3.4.8 penalty & Liquidity damage	Vendor shall Liabile for penalty of 2% of the welcome kit cost per day.	We request Bank to not levy any such Penalty till the chips shortage situation is resolved , no delayed supplies and no steep increase in its prices further. Any penalty and payment deduction with above scenario makes the work completely unviable, we request bank to consider the same.	RFP clause stands
18	Manipal technologies Ltd	29	Annexure B	Must have experience of printing of both Personalised cheque books and debit cards printing for 3 years and have never been blacklisted by any bank	We request bank to modify the clause as below. "The vendor must have experience of printing of both PCB & Debit cards printing directly or through parent/subsidiary company for 3 years and have never been black listed by any bank"	RFP clause stands
19	Manipal technologies Ltd	29	Annexure B	Client Certificate shall clearly state the volume of PCB and Debit card handled along with amount	Providing a certificate with volume and amount - Banks are not willing to provide the same since pricing is confidential and we request you to change the same as below. "Client Certificate shall clearly state the volume of PCB and Debit card handled "	Already clarified vide query no 7
20	Manipal technologies Ltd	31	Annexure C : Technical Specification	CTS cheque book	Please share the Number of color & GSM of the paper for Cheques , Cover , Welcome page , requisition slip & record slip.	Will be added in addendum



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21	CMS Info Systems Limited	15	3.3.3 (Para 3)	Bank is not satisfied with the substitution, the Bank reserves the right to terminate the contract and recover whatever payments made by the Bank to the Vendor during the course of this assignment besides claiming an amount, equal to the contract value as liquidated damages. However, the Bank reserves the right to insist the Vendor to replace any team member with another (with the qualifications and expertise as required by the Bank) during the course of assignment.	The Vendor shall be provided 30 days written notice with a view to remedy breach before invoking of BG.	Yes, already given in RFP clause.
22	CMS Info Systems Limited	16	3.4.8. Penalty & Liquidity Damage (LD):	If the vendor fails to handover / deliver the Welcome Kits within the timeline mentioned below from the date of receipt of data file, then Vendor shall be liable for penalty of 2% of Welcome Kit cost per kit per day, subject to maximum of 10% of the monthly order value or part thereof payable by the bank However this penalty will not be applicable if the delay is with the prior written approval of the Bank	We request penalty to be reduced from 2% to 1% of cost of welcome kit per day for delay subject to maximum of 5%	RFP clause stands
23	CMS Info Systems Limited	16	3.4.8. Penalty & Liquidity Damage (LD):	The vendor shall be liable for penalty to the extent of double of Welcome Kit cost in case of supply of defective Welcome Kit, Wrong Welcome Kit or providing wrong data to Bank for backend uploading.	The penalty should be actual loss and not to profit. We therefore, request bank to consider penalty to the maximum extent of cost of defective welcome kit supplied/wrong data provided	RFP clause stands. Penalty is not for profit. It is to prevent vendor performing its obligations carelessly. Further there is reputational loss and business loss to the bank if vendor performs carelessly.



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24	CMS Info Systems Limited	16	3.4.8. Penalty & Liquidity Damage (LD):	If the selected Bidder fails to complete the due performance of the contract in accordance to the terms and conditions agreed during the final contract negotiation, the Bank reserves the right either to cancel the contract or to accept performance already made by the selected bidder. In case of termination of contract the Bank reserves the right to recover an amount equal to 10% of the Contract value as Penalty for non-performance.	We request the penalty to limit to 5% of the contract value	RFP clause stands
25	CMS Info Systems Limited	17	3.4.9	The Vendor shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Bank	The Vendor should only be liable for direct damages losses which are suffered by the Bank and which are proven by the adjudicating authority and not otherwise. Further, the indemnity should survive till the termination and/or expiration of the Agreement.	RFP clause stands



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26	CMS Info Systems Limited	17-18	3.4.9	If use of deliverables is prevented by injunction or court order because of any such claim or deliverables is likely to become subject of any such claim then the Vendor, after due inspection and testing and at no additional cost to the Bank, shall forthwith either 1) replace or modify the software / equipment with software / equipment which is functionally equivalent and without affecting the functionality in any manner so as to avoid the infringement; or 2) obtain a license for the Bank to continue the use of the software / equipment, as required by the Bank as per the terms and conditions of this Tender and subsequent Agreement and to meet the service levels; or 3) refund to the Bank the amount paid for the infringing software / equipment and bear the incremental costs of procuring a functionally equivalent software / equipment from a third party, provided the option under the sub clause (3) shall be exercised by the	This point is not relevant as Bidder is not supplying any equipment or software under this RFP. Suggest to remove.	This clause stands removed.
27	CMS Info Systems Limited	18	3.4.10	Dispute Resolution: Bank and the Vendor have been unable to resolve amicably a contract dispute; either party may require that the dispute be referred to the Courts having Vadodara Jurisdiction.	Since Court proceedings are time consuming, in the interests of time it is advisable to include Arbitration by Sole Arbitrator as alternate dispute resolution, which will settle the disputes in expeditious manner.	We have only defined jurisdiction of the court, however all other means of dispute resolution as defined under law of land will be available.



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28	CMS Info Systems Limited	18	3.4.11	Notwithstanding the above provisions, the successful Vendor shall not be liable for penalty or termination for default if and to the extents that delay on its part in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure. For purposes of this clause, "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. If a Force Majeure situation arises, the Vendor shall promptly notify the Bank in writing of such condition and the cause thereof. Unless otherwise directed by the Bank in writing, the Vendor shall continue to	We suggest force majeure definition to include Act of Govt. viz. the notifications issued by governmental or semi-governmental bodies from time to time, epidemic, Pandemic, Lock-down situation and delayed caused due to virus attacks not limited to malware, adware etc. and such other viruses which are beyond the control of the Vendor.	RFP Clause stands
29	CMS Info Systems Limited	18	3.4.12	It is clarified that the Vendor shall not terminate this RFP & the subsequent Agreement for convenience.	If termination by Bank is for the reasons which are beyond the control of the Vendor then, Vendor should be paid for the non-cancelable commitments where the Vendor has already incurred substantial costs for supplying cards to the Bank.	Reasonable time as per RFP clause will be given before termination of contract, hence RFP clause stands.
30	CMS Info Systems Limited	18	3.4.12	However the Bank will be entitled to terminate this RFP and any subsequent agreement, if Vendor breaches any of its obligations set forth in this RFP and any subsequent agreement and Such breach is not cured within thirty (30) Working Days after Bank gives written notice	The Vendor should also be entitled to terminate the Agreement in case Bank defaults the payment terms as agreed. Further, in case Bank cancels / terminates the contract as per its convenience or wherein its cancelled due to the acts or omission of Bank, the Bank shall not be entitled for any compensation and instead be liable to pay unrecovered costs to the Vendor and within specified time as will be mentioned in the notice by the Vendor.	RFP clause stands



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31	CMS Info Systems Limited	19	3.4.13	<p>This document contains information confidential and proprietary to the Bank. Additionally, the Vendors shall be exposed by virtue of the contracted activities to the internal business information of the Bank. Disclosures of receipt of this RFP or any part of the aforementioned information to parties not directly involved in providing the services requested could result in the disqualification of the Vendors, premature termination of the contract, and / or legal action against the Vendors for breach of trust.</p>	<p>The obligation to protect the confidential information shall be applicable to the Vendor till the expiration or termination of the Agreement.</p> <p>Further, following exceptions should be included:</p> <p>i. Where Confidential Information comes into the public domain during or after the date of this Agreement otherwise than by disclosure by a receiving party in breach of the terms hereof.</p> <p>ii. Where any Confidential Information was disclosed after receiving the written consent of the disclosing party.</p> <p>iii. Where receiving party is requested or required by law or by any Court or governmental agency or authority to disclose any of the Confidential Information, then receiving party will provide the other Party with prompt notice of such request or requirement prior to such disclosure.</p> <p>iv. Where any Confidential Information was received by receiving party from a third party which does not have any obligations of confidentiality to the other Party.</p> <p>v. Where Confidential Information is independently developed by Vendor without any reference to or use of disclosing party's Confidential Information.</p>	RFP Clause stands



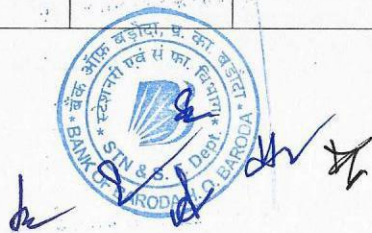
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32	CMS Info Systems Limited	20	3.4.14	<p>The Vendor's aggregate liability in connection with obligations undertaken as a part of this Project whether arising under this project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual.</p> <ul style="list-style-type: none"> Vendor's liability in case of claims against the bank resulting from Wilful Misconduct or Gross Negligence of the Vendor, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited. The bank shall not be held liable for and is absolved of any responsibility or claim/litigation arising out of the use of any third party software or modules supplied by the Vendor as part of this Agreement. <p>In no event shall any Party be liable for any indirect, incidental or consequential damages or</p>	<p>There is an unlimited liability. We suggest that the Vendor's liability shall be limit to 10 % of the relevant order placed form time to time with Vendor and shall be on proven basis.</p> <p>Further, The Vendor will not be responsible for any of data loss attributed to any reasons of force majeure or for other reasons beyond the control of the Vendor (e.g. Natural calamity, electricity failure, data migration, system failure, virus etc.).</p> <p>The Vendor will not be responsible for any malfunctioning of the system due to virus attacks, tampering with the existing software system/data base, hardware/operating system, Database related problems. Also, if the loss is due to the acts and omissions of the employees of the Bank, Vendor should not be liable for such losses.</p>	RFP clause stands
33	CMS Info Systems Limited	21	3.4.18	<p>Neither the contract nor any rights granted under the contract Shall be sold, leased, assigned, or otherwise transferred, in whole or in part, by the Vendor, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect without the advance written consent of the Bank.</p>	Assignment should be allowed with prior intimation.	RFP clause stands



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34	CMS Info Systems Limited	21	3.4.19	Bank reserves the right to conduct an audit/ ongoing audit of the services provided by Vendor. The Vendor should allow the Reserve Bank of India (RBI) / any other statutory body or persons authorized by them to access BOB documents, records or transaction or any other information given to, stored or processed by Vendor within a reasonable time failing which Vendor will be liable to pay any charges/ penalty levied by RBI / statutory body. Vendor should allow the Reserve Bank of India (RBI) / any other statutory body to conduct audits or inspection of its Books and account with regard to Bank documents by one or more RBI officials or employees or other persons duly authorized by RBI. The bank may decide, on its discretion to additionally conduct these audits or any other itself or through a third party.	The Vendor shall be provided with reasonsbale advance notice for audit otherwise it will not be practically possible as the facility is highly regulated. The Audit shall be permitted only to the extent of the services covered under the RFP and should not be a blanket right.	Advance intimation in case of Reserve Bank of India (RBI) / any other statutory body or persons authorized by them are not under our control, hence RFP clause stands.
35	CMS Info Systems Limited	23	4.4 Terms of execution of work (point-5)	The vendor should complete the Printing of Personalized / Non-personalized Welcome Kit and deliver it within the timeline mentioned below-2 days for personalised welcome kit	We request that 2 days to be changed to 4 days as making available after getting intimation takes time to set up the machines and print and pack and deliver	RFP Clause stands
36	CMS Info Systems Limited	25	5	Payment Terms	Bank to release monthly invoices within 7 days from date of submission. In case of delay in payment made by the Bank. In the event of delay in payment or non-payment, the Vendor shall be entitled to charge interest @18%p.a till the actual realisation of outstanding amount and also shall be entitled to suspend the services till the amount is due to the Bank and Bank agrees that such suspension shall not be termed as breach of the Agreement..	RFP Clause stands



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37	CMS Info Systems Limited	26	8	The performance of the supplier will be reviewed every 3 months on delivery and quality parameters. Bank reserves the right to terminate the contract with immediate effect for poor quality performance. Non-compliance of any of the prescribed conditions would entitle the Bank to cancel the order anytime.	The supplier shall be provided with an opportunity by way of 30 days written notice to remedy breach before cancellation. In case of cancellation by whatever reasons, Vendor should be entitled for non-cancellable costs i.e. the cost already incurred by the Vendor for the project. Also, If there is additional cost, it should be mutually discussed.	RFP clause stands.
38	CMS Info Systems Limited	26	8	In the event of premature termination, with regard to card plastics already procured, the quality of which is as per Bank's requirement, Bank at its sole option may transfer the same to another card personalizing vendor through Bank's courier agency and the selected vendor shall facilitate the same at no additional cost to the Bank However, courier charges associated with such transfer will be paid by the Bank	In the event the order is cancelled by any reason, the Vendor shall be entitled to charge Bank, the foresee costs to be incurred by Vendor in case the contract would not have been expired/terminated premature. Also, If there is additional cost, it should be mutually discussed.	RFP Clause stands
39	CMS Info Systems Limited	9	2.4 Related Parties	Any other bid in the sole discretion of the bank is in the nature of multiple bids	We have to advise that there are approx. 18/19 Visa/Master/Rupay certified card vendors in the country and out of which 3/4 card vendors are only certified by IBA for cheque book printing. In order for other card vendors to participate, we request bank to allow card vendors to form consortium with cheque book printing vendors. Alternately Bank may consider two separate RFP for Card requirements and Cheque book printing requirements as done earlier by the bank..We also request, in the light of the above, to revise the turnover for card business and cheque book business separately for eligibility.	RFP clause stands as Welcome Kit is a single product and can't be split. Hence Consortium not allowed
40	CMS Info Systems Limited	29	3.4.8. Penalty & Liquidity Damage (LD):	At the sole discretion and determination of the Bank, the Bank may add any other relevant criteria for evaluating the proposals received in response to this RFP		



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41	CMS Info Systems Limited	29	Annexure-B - Compliance of eligibility criteria	Must have experience of printing of both Personalized Cheque Books and Debit cards printing for -3- years and have never been black listed by any bank	Same as above	RFP clause stands
42	CMS Info Systems Limited	49	annexure J	PRE CONTRACT INTEGRITY PACT	The fraudulent practice or corrupted practice shall be proven by the Bank. Further, Vendor shall only be responsible for the breaches or violations of the terms if any, which are directly attributable to the Vendor and which are proven by the adjudicating authority.	RFP clause Stands
43	CMS Info Systems Limited	54	annexure J	PRE CONTRACT INTEGRITY PACT - FALL CLAUSE: The BIDDER undertakes that it has not supplied/is not supplying similar product/systems or subsystems at a price lower than that offered in the present bid in respect of any other Ministry/Department of the Government of India or PSU and if it is found at any stage that similar product/systems or sub systems was supplied by the BIDDER to any other Ministry/Department of the Government of India or a PSU at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.	The Vendor shall be permitted to have its descretion for deciding rates. Fall clause will have unwarranted restrictions on Vendor. Request Bank to delete this clause.	RFP clause stands.
44	CMS Info Systems Limited	57	Annexure-K	NON-DISCLOSURE AGREEMENT	Oral information provided shall not form part of Confidential Information. Request Bank to delete word "Oral" from the definition of Confidential Information as the same is very difficult to prove in the court of Law.	RFP clause stands



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45	M-Tech Innovation Pvt Ltd	Page no 29	Annexure-B - Compliance of eligibility criteria	Must be an IBA approved Security Form Printer.		
46	M-Tech Innovation Pvt Ltd	Page no 29	Annexure-B - Compliance of eligibility criteria	Must have experience of printing of both Personalized Cheque Books and Debit cards printing for -3- years and have never been black listed by any bank	We are reputed banking cards manufacture since last 15 years and having certificates of Visa, Mastercard & Rupay (NPCI) We have wide experience of printing and personalization of Visa/Rupay/Mastercards. However, we do not print cheque books. We request you to allow consortium with vendor for cheque book printing. We can arrange to cater this service within timelines as per tender documents	RFP clause stands as Welcome Kit is a single product and can't be split. Hence Consortium not allowed
47	M-Tech Innovation Pvt Ltd	Page no 29	Annexure-B - Compliance of eligibility criteria	The bidder should be capable of Personalizing, printing both Personalised cheque books and Debit Cards		
48	M-Tech Innovation Pvt Ltd	Page no 30	Annexure-B - Compliance of eligibility criteria	The bidder having experience of Welcome Kit printing and supply to any Commercial Bank	We are supplying welcome kit to many banks however as mentioned above we are Rupay/Visa/ Master card manufacturer & outsourcing welcome kit from our channel partner. So, we request to allow to source welcome kit with approved vendor.	RFP Clause stands
49	M-Tech Innovation Pvt Ltd	Page no 13	3.3. Bid Security, Cost of RFP, Performance Bank Guarantee	Bidder shall furnish, as part of its bid, a bid security/EMD for an amount of Rs.80,00,000/= (Rupees Eighty Lacs Only), in the form of FDR/DD/ Bankers' Cheque in favour of Bank of Baroda payable at Vadodara or Bank Guarantee in favor of Bank of Baroda	We are medium enterprises therefore requested to give relaxation for Tender document fees & EMD or add exemption to MSME for submission of EMD & tender fees.	Relaxations as per government guidelines are applicable to MSE enterprises only
50	M-Tech Innovation Pvt Ltd	Page no 29	Annexure-B - Compliance of eligibility criteria (point 6)	Vendor should submit VISA, Rupay, MasterCard & NPCI network (all four) certification for EMV/Dual Interface card manufacturing.	We are Rupay(NPCI), Visa, Mastercard certified manufacturer. Please elaborate meaning & requirement of "NPCI network (all four) certification for EMV/Dual Interface card manufacturing"	Already clarified in query no 6



