

Selection of Vendor for Printing, Personalisation and supply of Welcome Kit and Associated Logistics/ Administration
RFP Reference Number: BCC/DB/WK/109/548

Clarification/ Bank's replies to queries raised by bidders including pre-bid meeting

S. No.	Page No.	Section/ Point No.	Clarification point as mentioned in the Tender document	Queries	Reply
1				When there is already an awarded RFP where there are 3 vendors who have qualified and are supplying debit cards to the bank, we request the bank to pass on these volumes as part of the existing RFP itself to the shortlisted vendors. This is in the bank's own interest as managing too many vendors (even as of now, 3 vendors) will be difficult.	No change in RFP Terms. Bank want a vendor which is having capability to handle print, personalise and supply of Welcome kit and associated logistics / administration.
2	4	1	This Request for Proposal (RFP) document has been prepared solely for the purpose of enabling Bank of Baroda ("the Bank") to select vendor/s for Printing, Personalization & Supply of Welcome Kit and Associated Logistics / Administration	This RFP is for Stationary Vendor/Card Manufacturer or Consortium allowed. Even in consortium who will be the prime bidder....Card Vendor or Stationary vendor.	Consortium is not allowed
3	26	Annexure B	Must have experience of printing Security Forms at least -5- years & PGBs printing for -3-years and have never been black listed by any bank	Is a consortium allowed?	No
4	26	Annexure B	The bidder should be empanelled security printer of our Bank for printing of CTS personalized / nonpersonalized cheque book as on the date of submission of RFP	This clause simply closes doors for any new vendors. Is the bank willing to accept consortium? Is the bank not looking at new vendors who can be offered a level playing field?	No change in RFP term
5	11	Commercial Evaluation Point 4	For supply of printed Welcome Kit the prices quoted by the bidder shall be inclusive of all taxes, levies, duties, cess, such as CST, Excise and custom duties, GST, VAT, or any other taxes in force, service tax, installation charges, transportation to respective sites, and insurance for 15 days from the date of delivery up to date of installation whichever is later. However, the prices shall exclude local taxes like Octroi, Entry tax, LBT etc. which shall be reimbursed on actual on producing receipts/proofs and invoice.	Insurance is not applicable for card products. Moreover, since there is no installation, this clause needs to be removed anyway. Request the bank to confirm.	Revised Clause "For supply of printed Welcome Kit the prices quoted by the bidder shall be inclusive of all taxes, levies, duties, cess, such as CST, Excise and custom duties, GST, VAT, or any other taxes in force, service tax. However, the prices shall exclude local taxes like Octroi, Entry tax, LBT etc. which shall be reimbursed on actual on producing receipts/proofs and invoice."
6	14	3.4.8 Penalty and Liquidity	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	Vendor should be responsible for manufacturing and personalization TAT	If Bank is not taking the courier services from the Welcome Kit vendor then the

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		Damage	penalty of 2% of Welcome Kit cost per kit per day, subject to maximum of 10% of the order value inclusive of all taxes, duties, levies etc., per week 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. Non Personalised - 10 Working Days and Personalised - 2 Working Days (to handover Kits to the bank appointed courier) and in case vendor has to deliver directly to the customer/branch then for Non Personalised - 15 working Days and Personalised - 5 working days. 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. In such cases no payment will be made for these defective "Welcome Kits"	To whom will the Bank charge the penalty in case the delay in delivery is due to the courier agency.	Welcome Kit vendor TAT will be calculated from the date of receipt of data file from the Bank to the delivery of these Welcome kit to Bank's appointed courier / postal agency. However, if Bank will take the courier / postal services from the Welcome Kit vendor then Welcome Kit vendor is responsible for timely supply of Welcome Kit to customers/branches.
7	20	4.3 Scope of Work	Other product leaflets/ guidelines, BCBSI code and Terms & Condition booklet Any other promotional material	All of these are separate items? Based on correct information can costing be arrived at. Specifications of "other product leaflets / guidelines" are not mentioned anywhere in the RFP document! Please specify. This is too vague and could mean an enormous expense for the vendor. Please be specific. Our understanding is that, Bank will provide the required promotional material. Please confirm.	If Bank's require any other product leaflet / other item in future, the cost will arrived the cost of such material as per page unit price quoted by vendor in the commercial bid for such type of material / specification.
8	20	4.3 Scope of Work	Envelop with the unique reference number/ account number	Does the bank mean that the envelope will be personalized with the account number / reference number? Does the envelope not have a window through which the account number / reference number can be seen through?	Personalisation is not required on envelop
9	20	4.3 Scope of Work	Vendor is required to monitor the quantity and quality of kits. They will also have to monitor the availability of kits at branches and ensure that at least 1 month stock of non-personalized welcome kit is always available at branches. Vendor to provide inventory management system, dashboard and other relevant portal / reports to Bank.	How can vendor monitor availability of kits at branches? Will the bank be sharing stock on hand at regular intervals with the selected vendor?	The vendor is required to provide inventory management system which will be used by Branches/ Offices. The Inventory Management System is required to be integrated with Bank's System if bank required.

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10	20	4.3	Vendor is required to provide web based portal for Bank branches / offices for lodging /raising /monitoring the complaint / requirement. Besides this the web portal will also provide the customized report about kit usage / inventory status. Bidder is also required it to integrate the web portal with Finacle, Bank's Print Management Solution and CRBO to receive the data related to personalize Welcome Kit	Please share the exact requirement of having web based portal. What are the activities that Bank expects in the portal ?	As referred in the RFP Web Portal is required to enable Bank branches / offices for lodging / raising / monitoring the complaint / requirement. Bidder is also
11				Will bank allow to integrate the vendors web based portal with the bank finacle.	If Bank required then selected vendor is required to integrate the web based portal with Bank's systems.
12	21	4.3 Scope of Work	Vendor may be required to provide different type of Welcome Kit to different customer segments / branches of the Bank, which will contain all / some of the items mentioned above or some additional items which are not mentioned above. Like for some branches some specific marketing material will not be part of the kit and some customers design / content of the kit will be different. Vendor will not charge any amount for any change in the design / content. The rate of each Welcome Kit will be the total of the items used on that Welcome Kit.	Other than the mentioned collaterals how much additional inserts may be and what are the specs for those additional inserts? Requirements need to be specific so that we can arrive at accurate costing.	If Bank's require any other product/leaflet / other item in future, the cost will arrived the cost of such material as per page unit price quoted by vendor in the commercial bid for such type of material / specification.
13	21	4.3 Scope of Work	If Bank's uses Vendor's Delivery Management Solution, vendor should provide Bank to access Web portal and it should also have capability to integrate with Bank system. It will be vendor's responsibility to provide end to end service i.e to update AWB number in the portal and till the end delivery of Welcome Kit to Bank's Branch/ customer, Vendor should also have facility to return handling of Welcome Kits i.e. if Welcome kit is returned/not delivered due any circumstances then it will be Vendor's responsibility to contact customer for further making delivery attempt to the customer. It will be Vendor's responsibility to provide timely reports in terms of dispatch and delivery to Bank.	To be able to contact the customer for delivery attempt, what all data will the bank share with us?	Bank will share the customer address and contact details with vendor to enable him to deliver the Welcome Kit. Vendor is required to make 3 attempts in case if customer is not available to take the delivery. Vendor is also required to provide the details of delivery attempts to Banks.
14	22	4.6 Stocking of card plastics	If bank opt for the supply of Debit card from the vendor then the vendor should stock the printed welcome kits and procured card plastics following the VISA specifications for VISA debit cards, MasterCard specifications for MasterCard debit cards and RuPay specifications for RuPay debit cards. In this regard, the vendor is required to maintain complete record of dispatch and the stock of cards and welcome kits.	When there is already an awarded RFP where there are 3 vendors who have qualified and are supplying debit cards to the bank, we request the bank to pass on these volumes as part of the existing RFP itself to the shortlisted vendors.	No change in RFP Terms. Bank want a vendor which is having capability to handle print, personalise and supply of Welcome kit and associated logistics / administration.
15	22	4.6 Stocking of card plastics	If bank opt for the supply of Debit card from the vendor then the vendor should stock the printed welcome kits and procured card plastics following the VISA specifications for VISA debit cards, MasterCard specifications for MasterCard debit cards and RuPay specifications for RuPay debit cards. In this regard, the vendor is required to maintain complete record of dispatch and the stock of cards and welcome kits.	This clause seems to be in contradiction to other clauses wherein the bank is assuming that card will be collated inside the welcome kit.	The revised clause is " vendor should stock the printed welcome kits and procured card plastics following the VISA specifications for VISA debit cards, MasterCard specifications for MasterCard debit cards and RuPay specifications for RuPay debit cards. In this regard, the vendor is required to maintain complete record of dispatch and the stock of cards and welcome kits... "

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16	24	9.Future modifications/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 accommodate the same without any additional cost to the Bank. 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.	Setting up profiles for a new payment network / complying with their new norms is a huge expense. It cannot be without an additional cost for the bank If such an addition is for Bank of Baroda only. Just for one bank to come up with a requirement that is not a norm will necessarily mean an expense which the bank should be ready to bear.	Setting up cost has to be borne by the selected vendor. However, currently there is no such proposal for joining any other network.
17	24	10	In case the selected bidder has more than one bureau at different locations, the selected bidder will have to personalise the cards only from the bureau of Bank's choice. 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.	Currently what is the cost of dispatch for Bank in Different regions for courier partners? What will be the criteria to choose the location if the bidder has multiple location ? Will this be part of technical evaluation criteria ? How the convenience will be determined? Is it TAT ,total cost to bank or Bank has any specific preference for location like their data centre to minimise the operational efforts? Can a bidder with multiple facility submit two different price bid based on cost of location?	This is a confidential information and will not share with the bidder. Bank will select the location of bureau based on the criterions mentioned.
18					
19					
20					
21	26	Annexure C Point 5	Cheque Book - 10 Leaf with Welcome Leaf and Record Slip	What will be the paper quality and GSM for cheque leaves and Cover	Same as per CTS cheque book specification provided by Bank time to time during the contract period.
22	26	Eligibility Criteria - Point no.1	Must be an IBA approved Security Form Printer	Is there a requirement of having at least minimum 2 sites IBA approved to take care of the BCP requirement of the Bank for this activity as is currently done for Personalised chequebooks	Yes.

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23	26	Eligibility Criteria - Point no.5	The Bidder should be empanelled Security Printer of our Bank for printing of CTS personalised / no personalised chequebook as on the date of submission of RFP	Is nonpersonalised chequebook experience relevant for this activity as the Welcome kit activity would have personalisation to be done in terms of Customer name or account number and data to be processed from the Infile received by the Bank. Traditionally the process used for Non-personalised chequebooks may not be capable to produce Welcome Kit chequebooks	Non personalised cheque book vendor should be in position to fulfil the criteria for IT compatibility in case of producing Welcome Kit Chequebooks.
24	27		Annexure C: Technical Specifications - Plastic Tamper Proof Envelope	Is Plastic Tamper Proof Envelope required for all the kits?	Will depend on Bank's requirement.
25	27		Annexure C: Technical Specifications - CTS Cheque Book (As per Bank's CTS cheque book specification) a) With Bank's MICR paper With printer's MICR paper	Our understanding is that the specification for cheque Book is as per Bank's existing Personalized cheque book. Kindly confirm. If no, please share the paper specification and GSM, colour printing & specification for Cover, requisition & recorded slip.	Same as per CTS cheque book specification provided by Bank time to time during the contract period.
26	29		Annexure D-3- Cheque book - With Bank's MICR paper	Please share the paper size and percentage of wastage Bank will allow for MICR paper.	Not more than 8%
27	29		Annexure D-2- Courier charges -Supply of Welcome Kit to Customer/ Bank Branches: It is Bank's discretion Bank may or may not take courier service of vendor .The courier charges will include transportation to respective sites, and transit insurance	Please share the detail address with pin code to calculate the effective freight charges.	Vendor is required to supply the Welcome Kit to Bank's Domestic Branches / Offices spread across the India as per requirement raised by Bank.
28	30		Annexure D- Commercial Bid Template - Sr. No 12 Total Cost of Welcome Kit	our understanding is that Bidder need not quote for per kit rate in the unit price per page (A) of sr. No 12 (Total cost of welcome kit) Kindly confirm.	Yes, only total cost of Welcome kit has to be mentioned
29	30		All taxes, levies, duties, cess, such as CST, Excise and custom duties, GST, VAT, or any other taxes in force, service tax.	Our understanding Bidder need to quote exclusive of GST rate. GST will be paid by the bank at actual. Kindly confirm.	No change in RFP term. Price will be inclusive of GST

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30	31		ANNEXURE-E - Template for "Technical Evaluation" (For Bank team)	Our understanding is that, welcome kit includes card, card pouch, welcome letter, Envelope, T&C booklet, & personalized /Non personalized cheque book?	Yes, Components of the Welcome Kit will be decided by the Bank as per Business requirement, customer segmentation etc.
31			General	Whether entire qty will be given to L1 bidder? Or will it be shared between multiple vendors? If Bank Chooses multiple vendor then in which proportion bank will share the Order?	Entire quantity will be given to L1 bidder

Note: Please refer to updated Annexure D

All other terms remain unchanged and as detailed in RFP document.

Annexure D-1 Debit Card Personalised/ Non-personalised (all three variants MasterCard, VISA, RUPAY)

S. No.	Item	Unit Price (A)	Quantity* B	Total Cost C= Ax B
1	EMV RUPAY Chip Debit Card (Personalised / Non Personalise)		20,00,000	
2	EMV VISA Chip Debit Card (Personalised / Non Personalize)		12,00,000	
3	EMV Mastercard Chip Debit Card (Personalised / Non Personalize)		8,00,000	
	Total Cost	XXXXX	40,00,000	

Annexure D-2- Courier charges - Supply of Welcome Kit to Customer/ Bank Branches. It is Bank's discretion Bank may or may not take courier service of vendor .The courier charges will include transportation to respective sites, and transit insurance.

Document Type	(Quantity) A	Per box/per kit price B	TOTAL COST A X B
Non personalised kit 100 kits in 1 box – (60-100gms per kit weight)	20,000 boxes		
0-100 gms (Personalised Kit) – Air mode	20,00,000 kit		
Total Cost	XXX	XXX	

Annexure D-3- Cheque book

S. No.	Item	Unit Price (A)	Quantity B	Total Cost C= Ax B
1	With Bank's MICR paper		20,00,000	
2	With printer's MICR paper		20,00,000	
	Total Cost	XXXXX	40,00,000	

***Annexure D-4- Cost of Insertion/Stuffing**

S. No.	Item	Cost per insert A	Quantity B	Total Cost C= Ax B
1	Cost of insertion / stuffing of any additional leaflets /booklets/ or any other		20,00,000	

S. No.	Item	Cost per insert A	Quantity B	Total Cost C= AxB
	additional items which Bank may supply to vendor			
	Total Cost	XXXXXX	20,00,000	

- Please note this rate will be applicable only when Bank will supply any other additional leaflets /booklets/ or any other additional items to be stuffed/ inserted in welcome Kit.

Annexure D: Commercial Bid Template

Annexure – Part A- Welcome Kit cost

Scope of Work – Preparation of welcome Kit for customers.

S. No.	Item	Unit Price Per page (A)	Total Pages (B)	Quantity C	Total Cost D= AxBxC
1	Plastic Tamper Proof Envelope		XXX	40,00,000	
2	Paper Envelope		XXX	40,00,000	
3	Booklet		12	40,00,000	
4	Welcome Letter		1 (both sides)	40,00,000	
5.	Cheque Book (Total cost as per Annexure D-3)	XXXX	XXX	XXXX	
6.	Terms & Condition Booklet		28	40,00,000	
7.	Code of Commitment Booklet		36	40,00,000	
8.	Debit Card Printing and Personalization (Total cost as per Annexure D-1)	XXXX	XXX	XXXX	
9.	Card pouch		XXX	40,00,000	
10	Acknowledgement receipt		XXX	40,00,000	
11	Courier Charges (Total cost as per Annexure D-2)	XXXX	XXX	XXXX	
12	Cost of Insert/stuffing (Total cost as per Annexure D-4)	XXXX	XXX	XXXX	
13	Total Cost of Welcome Kit				

(Total amount in words Rs.____)

TOTAL COST OF OWNERSHIP (TCO):

1. **Change of Quantities:** The quantity and number of pages specified in the commercial template are solely for computing TCO and **based on the current consumptions and not a commitment by the Bank.** However, the actual requirement of each item may be more or less due to any reasons and Bank may not procure any item(s)/ Service(s).
2. Bank will pay the charges only where the activities are availed .
3. TCO shall encompass but not be limited to the following:
 - All taxes, levies, duties, cess, such as CST, Excise and custom duties, GST, VAT, or any other taxes in force, service tax.
 - Integration with Bank's various system like Print Management System, Delivery Management System, Finacle etc.
 - Stamp duty and other cost incurred on execution of Agreement with Vendor, as advised by Bank's Legal Department.
 - Cost of Web Portal, complaint portal, MIS portal provided for Bank's branches / offices
 - Cost of system/software upgradation for the entire period of contract.
 - Cost of implementation of changes suggested by Bank's Auditor / Regulatory agency in the Debit Card, CTS cheque book or process.
 - Any other cost expected by bidder for timely and efficient implementation of the project as per business requirement as specified in the RFP shall be included by the bidder.

SIGNATURE

(Name & Designation)

(Seal of the company)