

Sr No	Page No of RFP	Clause No	RFP Clause	Bidder's Query	Bank's Clarification/Reply
1	8	1	2. Device Make-Lenovo tab	With reference to the current procurement/tender where a specific brand (Lenovo) has been mentioned for supply of tablet devices, we respectfully request the department to consider allowing Indian OEMs and Make in India brands for fair and competitive participation.	Refer corrigendum posted on our website
2	19	9	9.41 Laptop/Tablet Specifications	Tablet and laptop specification not mentioned in this RFP requesting to share the same	Bank is not procuring any devices
3	16	7.12.1	If the performance of any of the BCAs engaged in the project is not Satisfactory (Not performing at-least 200 Financial Transaction in a month or is in the opinion of the Bank, acting in any manner detrimental to the interests of the Bank, the Bidder shall be required to replace the said person within 15 days of such intimation given by the Bank or any such time limits as stipulated by the Bank, failing which, Bank shall have the right to impose Liquidated Damages of Rs.10,000/- per month for each such instances.	<p><b>We suggest the following</b></p> <ul style="list-style-type: none"> <li>- Reduce monthly financial transaction count to 100 for performance parameter</li> <li>- Increase the replacement period for the non-performing person for 45 days.</li> <li>- Reduce the liquidated damages charges to Rs.1,000/- per month.</li> </ul>	No change in RFP terms
4	29	14.14	Each agent must perform minimum 200 eligible financial transactions per month. If non-performance continues for 2 months. Bank may ask to change the agent without any cost to Bank.	We suggest to reduce the eligible financial transaction count to 100 per month.	No change in RFP terms
5	29	14.15	In the case of failure on the part of the SP to open KIOSK /Mobile TAB at any allotted centers a penalty of Rs. 1,000/- per day for the period beyond the permitted time line will be levied.	<ul style="list-style-type: none"> <li>- We suggest to determine to permitted time line for 45 days.</li> <li>- We suggest to reduce the penalty amount to Rs.500/- per day for a period from 46th day of issuance of the mandate and with a maximum cap of Rs.5,000/-.</li> </ul>	No change in RFP terms



6	29	14.17	Without prejudice to the bank's right to terminate the agreement, for any defective service or inability to provide the service for any reason or for non-functioning of the ALLOTTED LOCATION for any reason, beyond 10 (Ten) working days continuously, a penalty @ Rs. 1,000/- per day (from the 11th day onwards) may be levied for each of the Business correspondent outlet.	- We suggest to reduce the penalty amount of Rs.500/- per day with a maximum cap of Rs.5,000/- - Suggesting not to increase the penalty and keep the same amount as previous agreement.	No change in RFP terms
7	39	34.5	Technical Evaluation Criteria: Point No. 5 - ISO 9001 /27001 /20001 /CMMI 3/CMMI 5	We suggest to also keep provision of 3 marks for companies having only 27001 certification. - ISO 9001 / ISO 27001 (03 Marks) We also suggest to keep marks for ISO 19600 (Compliance Management System) in place of 9001 as the Compliance is also one of the major part of the FI project. - ISO 19600 + 27001 (06 Marks)	No change in RFP terms
8	64	Annexure-VI	Statement of Tie-ups/Agreements entered for the project	Kindly explain the exact definition of Tie-ups / agreements related to this RFP and requirement of this format.	Refer corrigendum posted on our website
9	68	Annexure-IX	Format of Certificate from Public Sector Banks/ Regional Rural Banks	Not all the banks may agree to give the certificate in the same exact format and may give the certificate as per their own format. We request you to please accept the certificate as given by the banks.	If the format contains all the necessary information as per Annexure IX, the same will be considered
10	13	4	4.7 An order of Merit/ Merit list will be prepared and published by the Bank based on the evaluation parameters / Scoring Matrix after completion of the evaluation process and around 06 companies/entities scoring the highest marks in the evaluation/scoring Matrix will be engaged as BCs. However, the number of CBCs may be increased/decreased as per the Bank's business requirements solely at its discretion.	We request Bank considering onboarding of maximum three CBCs So that CBCs will have sufficient volumes & get viability.	No change in RFP terms



			7.12.1. If the performance of any of the BCAs engaged in the project is not satisfactory (Not performing at-least 200 financial Transaction in a month or is in the opinion of the bank, acting in any , manner detrimental to the interests of the Bank, the bidder shall be required to replace the said person within 15 days of such intimation given by the Bank or any such time limits as stipulated by the bank, failing which, bank shall have the right to impose liquidated Damages of Rs.10000/- per month for each such instances	We request Bank to kindly consider revising non performance parameter of 200 transactions to login days 10,000/- Per month per Instance is unfair. Request you to kindly restrict penalties to maximum of 1000/-Rs per such intances per month.	No change in RFP terms
11	16	7			
12	17	9	9.10 Bidder shall ensure that faulty front-end equipment is repaired or replaced within a maximum period 72 hours of reporting. A penalty of Rs.1000/- per day for the period beyond the permitted timeline will be levied.	We request Bank to kindly consider resticing maximum penalty to 1000/-Rs per month.	No change in RFP terms
13	27	13. Standard Operating Procedure (SOP) for BC	13.5.16 In case of temporary / permanent termination of BCA at any outlet, BC to make alternate arrangement to ensure continuity of banking services customer within 15 days. A penalty of Rs. 1000/- per day for the period beyond the permitted timeline will be levied.	We request Bank to kindly consider resticing maximum penalty to 1000/-Rs per month.	No change in RFP terms
14	29	14. Human Resource Requirement	14.15 In the case of failure on the part of the SP to open KIOSK/Mobile TAB at any allotted centers a penalty of Rs. 1000/- per day for the period beyond the permitted timeline will be levied.	We request Bank to kindly consider resticing maximum penalty to 1000/-Rs per month.	No change in RFP terms



15	29	14. Human Resource Requirement	14.17 Without prejudice to the bank's right to terminate the agreement, for any defective service or inability to provide the service for any reason or for non-functioning of the ALLOTTED LOCATION for any reason beyond 10 (Ten) working days continuously, a penalty @ Rs. 1000/- per day (from 11th day onwards) may be levied for each of the Business Correspondent outlets.	We request Bank to kindly consider restituting maximum penalty to 1000/-Rs per month.	No change in RFP terms
16	29	15. Payment Terms	15.2 CBC will ensure regular payment of remunerations to the BCAs ensuring Income Tax TDS, EPFO and other regulatory compliances. (Documentary proof of the same should be submitted to the Bank as and when required by the Bank)	Considering Bank Mitra agents are not employees, EPFO is not applicable hence we request you to remove EPFO to avoid further legal issues from agents, all other regulatory compliances will be met.	Refer Corrigendum posted on our website
17	39	34 Technical Evaluation Criteria	4. As a corporate BC service are being provided in sponsored by Bank of Maharashtra or As a corporate BC service are being provide in the eMGB or in e VKGB	We request you to consider Corporate BC's who are empanelled/Providing Services to Sponsor Bank also along with RRB's of Sponser Bank.	No change in RFP terms
18	39	34 Technical Evaluation Criteria	5. ISO 9001 / 27001 / 20001 / CMMI 3 / CMMI 5 <input type="checkbox"/> ISO 9001+ISO 27001+ISO 2001+CMMI 3+ CMMI 5 (12 Marks) <input type="checkbox"/> ISO 9001+ISO 27001+ISO 2001 (09 Marks) <input type="checkbox"/> ISO 9001+ISO 27001 (06 Marks) <input type="checkbox"/> ISO 9001 (03 Marks)	ISO 20001, CMMI3 & CMMI5 are more relevant for IT Processes/Product development considering RFP scope of CBC services we request you kindly consider to modify marking criteria.	No change in RFP terms
19	39	34 Technical Evaluation Criteria	6. Experience in Business Correspondent Agents/ICT Based Financial Retail sector engaged in PSB/RRB/Pvt Bank in India in last 3 years <ul style="list-style-type: none"> <li>•Above 2501 (15 Marks)</li> <li>•2001 to 2500 (12 Marks)</li> <li>•1501 to 2000 (09 Marks)</li> <li>•1001 to 1500 (06 Marks)</li> <li>•Less than 1000 (03 Marks)</li> </ul>	We request you to consider keeping 10,000 locations minimum for maximum marks, so that vendors with strong presence can be onboarded.	No change in RFP terms



20	64	Annexure VI - Technical Bid form	Statement of tie-ups/ agreements entered for the project Note: Copy /Copies of understanding/ tie-up/agreement should be enclosed.	We are interpreting the agency name as the bank name, the agent's experience as the project start date, and the validity of the tie-up or agreement as the agreement's expiry date. As each agreement consists of 80+ pages, we kindly request you to consider a reference letter as a supporting document.	Reference letter will be considered if it contains all the necessary information
21	85	Annexure -XVIII	CA Certificate 2. The company has earned profit for the last three FY 2022-23, 2023-24 and 2024-25 amounting to Rs.____, ____ and ____ respectively	Considering FY24-25 audit is expected to completed by end of Sep-25, we request you to consider financials of FY21-22, 22-23 & 23-24. Considering	Currently, Provisional Audit certificate shall be submitted. CA certified audit certificate shall be submitted as and when audit completed
22	11	3.2 (3)	The Bidder during the last three financial year should have an annual turnover per each of not be less than Rs 25 Cr (Rs. Twenty- Five Crores only), i.e. FY 2022-23, 2023-24, & FY 2024-25	Dear Sir, Please reduce average turnover 5 to 10 Crores	No change in RFP terms
23	38	34 (2)	Average Annual Turnover/Revenue for last three years. 1. 50.01 and above (16Marks) 2. 25Cr to <50 Cr (12 Marks)	As per startup policy we are eligible to participate but no point for below 25 Crores please give mark for startup company as per turn over	Refer Corrigendum posted on our website
24	14	5	Tender copy and Earnest Money Deposit (EMD)/ Bank Guarantee in Lieu of EMD	Is there relaxation in the submission of Tendor Application Fees and submission of EMD for SME bidders having Udyam Registration and Startups as per Government guidelines for this RFP ?	If bidder submit relevant documents, the same may be considered
25	11	3.2/3	The bidder during the last three financial years should have an annual turn over per each year of not less than Rs 25 Cr(Rs. Twenty five crores only) i.e. FY 2022-23, FY 2023-24 & FY 2024-25.	Request to modify as under : The bidder during the latest financial year should have an annual turn over of not less than Rs 25 Cr(Rs. Twenty five crores only) i.e. FY 2024-25 or The bidder during the last three financial years should have average annual turn over of not less than Rs 20 Cr(Rs. Twenty crores only) i.e. FY 2022-23, FY 2023-24 & FY 2024-25	No change in RFP terms



26	14	5.2	Earnest Money Deposit : Bidders are required to submit along with offer Demand Draft / BG drawn in favour of Maharashtra Gramin Bank and payable at Ch Sambajinagar for an amount of Rs.25.00 lakhs towards earnest money deposit (EMD) along with their offer .	As per GOI Guidelines, MSMEs & Startups may be exempted for submission of Earnest Money Deposit of Rs.25.00 Cr	If bidder submit relevant documents, the same may be considered
27	31	3.e	Non achievement of consolidate monthly target in proportionate to totally Allotted locations may attract 10% penalty of the amount of total invoice submitted by BC.	Request to relax this penalty clause as "Non achievement of consolidate 75% of quarterly target in proportionate to totally Allotted locations may attract 10% penalty of the amount of <b>CBC portion</b> of invoice submitted by BC"	No change in RFP terms
28	38	34/2	Average Annual Turn Over / Revenue for the last three years . i) > 50.01 Cr and above (16 marks) ii) > 25 Cr to < 50 Cr (12 marks)	Request to provide marks for Average Annual Turn Over / Revenue for the last three years from Rs.8.00 Cr to 25.00 Cr . As Start Ups as are eligible to submit offer If Average Annual turn over is Rs.8.00 Cr or more	Refer Corrignduem posted on our website
29	39	34/5	ISO 9001 /27001/20001/CMMI 3/CMMI 5 \$ISO 9001+ ISO 27001+ ISO 20001 + CMMI 3+ CMMI 5 (12 Marks)            \$ISO 9001 + ISO 27001 + ISO 20001 (09Marks) \$ISO 9001+ ISO 27001 (06Marks)    \$ISO 9001 (03Marks)	ISO 9001 is more relevant to requirements of RPF. Request to modify marks as " Any ISO 9001 (12 marks )	No change in RFP terms
30	40	34- Note 5	Eligibility criteria mentioned at Sr No 2,3 & 6 in table above are relaxed for Startups subject to their meeting of quality and technical specifications.	What relaxations are provided for startups. Will startup be awarded full marks?	Refer Corrignduem posted on our website
31	49	51	The period of contract shall initially be for a period of 3 (three) years from date of acceptance. Bank also reserves its right to extend the contract for 1 year after 3 years on the same terms and conditions at mutually agreed revised/rewisited commercials between the Bank and the successful bidder.	Request bank to consider extension/renewal for 2 years or beyond.	No change in RFP terms



32	41	37/1.3	Shortlisted bidders will be called for the presentation before the Committee formed by Bank for the purpose. Committee will also inquire about the capabilities of delivering the services in the selected area and examine strength of the bidder. If satisfied, the proposal will be recommended to the competent Authority for the selection.	Requested to clarify any marks are available for presentation for finalisation of successful bidder.	No change in RFP terms
33	48	49	The successful bidder/s have to implement the solutions in the regions in all identified locations within 30 days of issuance of work order/intimation, including integration with Banks gateway. A penalty of Rs.500/- per day for the period beyond the permitted time line will be levied subject to a maximum penalty of Rs. 10,000/- per month till the BCA location is functional	Request to relax this penalty clause "The successful bidder/s have to implement the solutions in the regions in all identified locations within 60 days of issuance of work order/intimation, including integration with Banks gateway. A penalty of Rs.500/- per day for the period beyond the permitted time line will be levied subject to a maximum penalty of Rs. 5,000/- per location"	No change in RFP terms
34	49	52	The successful bidder shall provide irrevocable and unconditional Performance Bank guarantee in the form and manner prescribed by the Bank equivalent to Rs. 10,000/- (Rupees Ten thousand only) per allotted Locations.	Request to modify "The successful bidder shall provide irrevocable and unconditional Performance Bank guarantee in the form and manner prescribed by the Bank equivalent to Rs. 5,000/- (Rupees five thousand only) per allotted Locations".	No change in RFP terms
35	62	Annexure IV	Attach (a) reference letters for these contracts only & (b) copy of Purchase Orders for each of the model.	Not All Bank issue Purchase orders. Instead we have executed Agreements with banks. These agreements runs in hundreds of pages. We request banks to consider reference letters only.	Reference letter will be considered if it contains all the necessary information
36	17	9.1	Technical Deliverables	Bidders shall ensure that faulty front-end equipment is repaired or replaced within a maximum period 72 hours of reporting. A penalty of Rs. 1000/- per day for the period beyond the permitted timeline will be levied.	No change in RFP terms
37	27	13.5.16	SOP for BC	In case of temporary / permanent termination of BCA at any outlet, BC to make alternate arrangements to ensure continuity of banking services to the customers within 15 days. A penalty of Rs. 1000/- per day for the period beyond the permitted time line will be levied.	No change in RFP terms



38	29	14.14	Human Resource Requirement	Each agent must perform minimum 200 eligible financial transactions per month. If non-performance continues for 2 months, Bank may ask to change the agent without any cost to Bank.	No change in RFP terms
39	31	15.3 d	Payment Term	Non achievement of consolidated monthly target in proportionate to totally Allotted locations may attract 10% penalty of the amount of total invoice submitted by BC.	No change in RFP terms
40	32	17	Purchase Preference	The existing CBCs may participate in this RFP process is they are eligible. Bank is decided to extend the BCA services through this RFP only. The previous/existing CBCs services/ agreement may terminate on the implementation of new services through this RFP. The required Notice of termination of agreement will be served.	No change in RFP terms
41	11	8 Eligibility Criteria	The Memorandum/ By laws / Constitution of applicant should permit to undertake the Business Correspondent Business	Instead of CA Certificate we request bank to consider MOA /By Law copy of bidder.	Bank may consider the document. But if required, bank will ask as per the annexure XVIII from CA
42	16&29	7.12.1 & Point 14.17 on page 29	Non-Performing BCA Replacement to be done within 15 days, else Bank may impose Penalty of Rs 10,000/- per month	We request bank to reduce the Penalty amount as proposed penalty is too high. Secondly, there should not be any Penalty for first 6 months of the project as the CBC - BCA network requires time to stabilize. There should be standard and simple Penalty structure. Currently, Penalty figures are contradictory and vary on different pages. We suggest bank to make a simple penalty structure based on 2 parameters. Post 6 months: Onboarding/Replacement after 30 days Rs 500/-per day per location After 45 days respective location mandate detached from CBC.2. Min Transaction count: for Zero Transactions: after 30 days Rs 500/-per day per location After 45 days Location mandate detached for Transactions less than 200: First 3 Month Rs 0/- 4th and 5th consecutive Month Rs 1000/- per location After 6th Month BCA to be Replaced	No change in RFP terms



43	Page 15 & 16, 18	6.4, 8.3 & 9.17	Regarding FI Technology on BCA Terminal	Please provide Clarity: on the Software technology provided on bank and Bidder. Page 15 it is mentioned as Bidder has to bring its front end technology whereas page 16 it is mentioned that bank will provide the Software KIOSK -Tab solution.	Currently, application for Micro ATM and Android is available with the bank. If vendor prefers Laptop, then the necessary front end solution need to be deployed by the bidder.
44	Page 21	9.40.4	Device should be compatible for implementation of MDM	Who is going to provide MDM Software? Bank/ Bidder	The successful bidder shall provide the MDM
45	Page 21	9.41.2	Successful Bidder shall provide 1 Technical Person per RO	Does Bank expect the Technical person to daily sit in RO office for full working hours? If yes, will bank provide separate remuneration for the same	No. Necessary technical support is required for hardware support
46	Page 27 & Page 29	13.5.16 & 14.15 on Page 29	In case of Temporary/ Permanent termination of BCA. BC to make alternate arrangement within 15 days. Penalty of Rs 1000/- per Day will be applied beyond the timeline.	Replacement of BCA takes time for identification, back-ground check and onboarding of new BCA. We request you to give min 30 days for the same and reduce the penalty to Rs 500/- per day per location after completing 30 days till 45th day. After 45 days bank may migrate the location to another vendor.	No change in RFP terms
47	Page 25 Page 29	Point 21, c, & 14.18 on page 29	Regarding BCA point distance from Branch	Both points distance parameter is different and creating ambiguity in policy	Refer corrigendum posted on our website
48	Page 30	Point 2 in Note section below table	BCA to CBC Sharing ratio should be 80:20	As per the RFP document, CBC has to deploy all Infrastructure (Hardware (Laptop/Tab, Biometric, Thermal Printer, Passbook Printer, Face reading device etc..) as well as CBC should establish BCA point (Brick and Mortar location 100 Sq feet, Table Chair, Boards), other deliverables (Banners, Registers, Electricity Bill, Internet Bill, ID card, Paper Roll, Stationary and statutory compliances like ESIC, PF, Min Wages Act .... etc.. How is it possible in just 20% of Share? The CBC should get minimum 30% or you may only state that arranging the hardware is the responsibility of the CBC. It should be left to the CBC to arrange for the same either from own sources or through the BC.	No change in RFP terms



49	Page 31	Para after Point 9	CBC shall be solely liable and responsible for	We request you to remove the para as we CBC and BCA relation is not Employee and Employer...Every CBC has P2P agreement engagement with BCA. Current Para provokes BCA and/or its Union to claim for the same. Bank is also dragged in such cases. Above suggestion is in interest of both Bank and CBC.	Refer Corrigendum posted on our website
50	Page 39	Point No 5	ISO 9001 / 27001 / 20001 / CMMI3 / CMMI5	Considering the Nature of Project, Deliverables and Business Operations and Skill sets required for the same, we request you to remove CMMI3 and CMMI5 certification criteria as it is not relevant to the Project requirement.	No change in RFP terms
51	Page 49	52	Successful Bidder shall submit PBG equivalent to Rs 10,000/- per allocated location.	Mentioned PBG Amount is too High. Further CBC-BCA has to invest in the Infrastructure, deliverables for the project. Secondly, Submitted PBG will be just as security to bank in Non-Productive format, whereas it will be liability on the bidder side. We therefore, kindly request bank to reduce PBG to Rs 1000/- per location.	Refer corrigendum posted on our website
52	14	5	Tender copy and Earnest Money Deposit (EMD)/ Bank Guarantee in Lieu of EMD	Is there relaxation in the submission of Tender Application Fees and submission of EMD for SME bidders having Udyam Registration and Startups as per Government guidelines for this RFP ?	If bidder submit relevant documents, the same may be considered
53	28	14.7	The Bidder shall extend all of the outsourced banking & financial services by deploying such personal who has high integrity and meet the qualifications & other criteria stipulated by the Reserve Bank of India, Government or the Bank from time to time and agrees and undertake that during the subsistence of this agreement they will not employ any personnel/individual below the Minimum Wages fixed by appropriate Government on this behalf from time to time, as per the provisions of Minimum Wages Act 1948.	As CSPs are commission-based on a sharing pattern of 80:20 ratio, this itself is self explanatory that they are commissioned based agents and not employees. But Point 14.7 in the RFP mentions adhering to the Minimum Wages Act. We want to understand if it is applicable for the BCAs(Commissioned based agents)? And if not then why is it added in the RFP	This clause is applicable to their own employees deployed for our project of the selected bidder and not for the BCAs



54	02.3.14	5.2	Bid details in brief 10.Earnest Money Deposit	We hereby request a reduction in the EMD amount required for Bid submission per schedule from 25,00,000/- to 10,00,000/- Additionally, with reference to the Gol's Office Memorandum F. No. eR-13011/02/2019-Ins II (Part 1) dated 24.09.2024 issued by the Ministry of Finance, the Insurance Surety Bond (ISB) has been recognized as an alternative for offering EMD	No change in the RFP term.
55	2	Point No. 09	₹25,000/- (Twenty-Five Thousand Only) (This Amount is including GST) In the form of pay order or Demand Draft in favour of Maharashtra Gramin Bank payable at Ch. Sambhajinagar or NEFT/RTGS/IMPS (with receipt of transaction) on below account details. Name of Beneficiary Bank Non Refundable	With the reference to the mentioned clause, Please confirm whether the bank account details provided in point no. 9 can also be used for submitting the Bank Guarantee (Annexure -XIII) towards EMD, or if a separate account/ instruction will be issued for that purpose	Yes, the same account number shall be used.
56	70.3.76	Annexure Xi and XII	Pre Contract Integrity Pact & Non-Disclosure Agreement	Regarding the format required on Rs.500 stamp paper, please confirm whether it must be issued from Maharashtra State or if stamp paper from any other state will be applicable	The stamp paper shall be issued from Maharashtra State
57	13	4.6	Engagement of Multiple Bidders: Allotment criteria for multiple bidders	Will the Bank share its rationale or criteria for center allotment to successful bidders?	The allotment of centers will be done by the Bank and it would be final & conclusive and binding upon the successful bidders.
58	13.3.14	4.7&4.12	Engagement of Multiple Bidders: Merit list and score tie resolution	Will he merit list be published? How will the scores be resolved beyond equal ranking?	No change in RFP terms
59	15	6.4	Requirement Details: Application development support	Will APIs/SDKs be provided for CBCs developing their own front-end for Laptop/Tablet solutions?	Ready to use application will be provided for Tablet/Micro Atm devices. For Laptop, vendor need to develop the necessary front end solution



60	15	6.5	Requirement Details: Device specifications	Is there a preferred list of Laptop/Tablet devices similar to the Micro ATM list?	The Device should be of latest specifications and have latest anti virus installed and should comply with NPCI/UIDAI directives
61	16	7.12.1	Responsibilities of the Bidder: Penalties linked to CSP performance	Will penalties waived for CSPs failing transaction targets due to CBS downtime or software issues?	It may be considered based on the situation
62	16	7.15	Responsibilities of the Bidder: Cash management insurance	Will bank provide guidelines/support for cash management insurance?	It is the responsibility of the bidder
63	16	8.3	Compliance Requirement: CERT-IN audit requirement	Will the bank assist CBCs in obtaining CERT-IN audit clearance for their applications?	It is the responsibility of the bidder
64	16	8.9&8.10	Compliance Requirement: Indemnity in case of fraud/hardware failure	Can the bank clarify indemnity expectations from CBCs in case of fraud or hardware failure?	The same will be intimated to the successful bidder at the time of execution of agreement.
65	17	9.3	Technical Deliverables: RD registration for biometric devices	Will the Bank support RD registration for biometric device or provide relevant guidelines?	It is the responsibility of the bidder
66	17	9.1	Technical Deliverables: Penalties related to hardware delays	Is there a provision to waive penalties for delays caused by courier/vendor-related issues	No change in RFP terms
67	18	9.17	Technology Requirement/Specification: Cyber security guidelines	Will the Bank share its cybersecurity policy for CBCs building their own front-end applications?	Bank will share only for the successful bidders after confirmation
68	24	10.5.8	Cash Management: Insurance coverage for CSP cash	Is there any minimum mandated insurance coverage for cash held at CSP outlets	Will be informed to the successful bidder after the completion of RFP process
69	24	11.1	Functional requirement: Authentication fallback	Will CBCs be permitted to use OTP as a fallback in biometric failures?	Only biometric based transactions will be allowed
70	27	13.5.16	SOP for BC: BCA replacement timeline	Can CBCs request a grace period beyond 15 days for replacing BCAs in remote/high-risk areas?	Will be considered on case to case basis
71	28	14.3	Human Resource Requirement: Police Verification for BCAs	Will acknowledgment slips for police verification suffice temporarily during BCA onboarding?	No
72	28	14.4	Human Resource Requirement: BCS to BCA ratio	Is the 1:50 ratio mandatory from day one or can it be scaled progressively?	It is expected to be from day one of implementation of the project

73	31	16.3	Review and Monitoring mechanism: Annual audit expenses	Will the bank bear the cost of annual audits or should CBCS allocate budget for third-party audits?	It is the responsibility of the bidder
74	34	21.2	Bid System Offer: Technical evaluation score disclosure	Will the Bank share the technical evaluation scoring matrix after assessment?	Bank will intimate the scores to the participating bidders
75	16	7.12.1	If the performance of any of the BCAs engaged in the project is not Satisfactory (Not performing at least 200 Financial Transaction in a month or is in the opinion of the Bank, acting in any manner detrimental to the interests of the Bank, the Bidder shall be required to replace the said person within 15 days of such intimation given by the Bank or any such time limits as stipulated by the Bank, failing which, Bank shall have the right to impose Liquidated Damages of Rs.10000/- per month for each such instances	Rs. 10000/- penalty clause is applicable to all cases like SSA areas where population of the village is very less. 200 transactions are difficult in small areas. What if BC is activated with last 5 days of any month? What would be the method of counting 200 transactions of BC outlets? 2 transactions of a single customer in a day will be counted as 1 or 2?	There is no change in RFP terms pertaining to penalty. For a month of transaction, 30 days will be taken in to account. Each transaction will be counted even if it is done by a single customer
75	39	Sr. no 6 & S. no. 7	Experience in BCA/ICT based Financial Retail Sector engaged in PSB/RRB/Pvt Bank in India in last 3 years Tie up with number of PSBs/Pvt. Banks in BCAs etc.,	For technical evaluation Point no. 7 for counting the number of tie up with the RRBs we have to take figure before amalgamation or after amalgamation? Because letter is not possible from that RRB as they are not into existence as on today	Bidder can take into account tie up with the bank after amalgamation
77	59	Annexure I	Total No of branches: 746, Tentative No. Of BC points: 3250	We request the bank to clarify whether the stated 3250 BC point locations include the Bank's existing SP/BC locations or are totally new locations.	It include the Bank's existing location. RFP has been proposed including all the existing locations.
78	30	Commission structure	0.35 % of Amount (Limit to Maximum Rs.25)	We request the bank to consider increasing the transaction commission rate from 0.35% to 0.40%	No change in RFP terms
79	12	3.4	Average turnover should be minimum 25 Crores	For MSME, we request average turnover to be reduced to 8 Crores as it is for the startups	No change in RFP terms

*Final*

Ass. Gen. Manager,  
Planning & FI Department,  
Maharashtra Gramin Bank



