

**RFP for SUPPLYING, PRINTING, PERSONALIZATION AND DISPATCH OF 20 LAKH EMV CHIP CUM MAGSTRIPE RUPAY, VISA & MASTER  
DUAL INTERFACE CONTACTLESS DEBIT CARD (NCMC)  
RFP Ref No. CO/DBD/CARD/665/R1/2022-23 dated 04.06.2022**

**Annexure I – Clarifications**

SI No	RFP Point No/Title	Page No in RFP	Details Provided in RFP	Query / Changes Requested	Replies to the Queries
1.	Point No. 11. Please note that:	9	The Bank is looking for only one vendor i.e. L1 to undertake the various activities as specified in the RFP document.	Considering present global chip crisis, we request bank kindly consider minimum 2 bidder with 60: 40 ratio to cater 20 Lakh within 3months	Kindly adhere to the terms of the RFP
2.	Point No. 1.2.b Pre-bid Meeting	13	In case the probable bidder wants to participate in the PreBid Meeting to be held on the date specified in this bid, they should register themselves with the Bank by sending the cost of bid document i.e. Rs. 10,000/- (Rupees Ten Thousand Only - non-refundable) by way of Demand Draft in favour of Indian Bank payable at Chennai or alternatively through NEFT/RTGS/IMPS/UPI etc as per details given in schedule 5. Only those Bidders or their Representatives (Maximum 2 persons) who have registered with the Bank will be allowed to participate in the pre-bid meeting	We request to Bank to allow Participating in the Pre Bid Meeting without depositing this Rs. 10,000/- as cost of bid Documents. If we will participate in the Tender will submit this Tender Cost in asked mode to Bank along with the other Tender Documents and EMD.	Kindly adhere to the terms of the RFP
3.	Point. No. 6.1 Bid Security (Earnest Money Deposit)	15	The Bidder shall furnish, as part of its bid submission, bid security shall be denominate in INDIAN RUPEES only and shall be in the form of a bank guarantee	We request to Bank to reduce EMD Amount and make it as minimum as possible (Rs. 10 Lakhs) as you understand current market conditions	Kindly adhere to the terms of the RFP



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RFP Ref No. CO/DBD/CARD/665/R1/2022-23 dated 04.06.2022**

	& Cost of Bid Document		issued by a Scheduled Bank in India or a Foreign Bank located in India, in the format provided in the RFP Document, for a sum of Rs.50,00,000/- (Rupees Fifty Lakh only) and valid for one hundred and Eighty (180) days beyond the last date for submission of the bid, favouring Indian Bank with additional claim period of 45 days.	after COVID. Or also we request to Bank to Allow MSME's Exemption in this tender for MSME's registered companies	
4.	Point. No. 6.11, Bid Security (Earnest Money Deposit) & Cost of Bid Document	16	Cost of Bid Document Rs. 10,000/- (Rupees Ten Thousand only) along with technical bid to be submitted in the form of DD favouring Indian Bank, payable at Chennai, or through electronic transfer as detailed in schedule 5.	Here Bank asked to submit this Cost of Bid documents along with the Technical Bid. Please confirm for the same. And request to keep this along with Technical Bid only instead of Pre Bid Meeting timing.	Bidder can submit the Cost of bid document along with the Technical Bid.
5.	Point No. 9.1, Deadline for submission of Bids	17	Deadline for bid submission is: 16.06.2022 at 03:00 PM. The online bid (to be submitted on e-tender portal) and offline bid document along with required enclosures should be submitted either in person or it can be sent by post but it should reach the concerned office on or before 03:00 PM on 16.06.2022.	We request to Bank to allow 2 Days' time after online bid submission to submit Hardcopy's of the Tender Documents.	Kindly adhere to the terms of the RFP
6.	Point No. 26, Exemptions to Micro & Small Enterprises	21	MSEs registered under Single Point Registration Scheme of NSIC are exempted from payment of cost of RFP and Bid Security. For availing this benefit, such bidders must submit the copies of	We request to Bank to also Allow MSME's Exemption in this tender for MSME's registered companies also. As after COVID all Small / Micro and	Kindly adhere to the terms of the RFP



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**RFP Ref No. CO/DBD/CARD/665/R1/2022-23 dated 04.06.2022**

			relevant Registration Certificates clearly indicating their capacity and monetary limit during the prebid meeting. In case the capacity and monetary limit specified in the registration certificate is less than the tender value, bidder must get assessed the competency of the unit to execute contract of the higher value keeping in view of the pending load on the unit from inspection agency of NSIC for higher capacity / competence.	Medium Company's also required support from Indian PSU's.	
7.	2. Contract validity period	28	The contract shall be valid for a period of Three (3) months. The Bank intends to order approximately 20 Lakh cards with welcome kits in the contract period as specified in Section IX – Commercial Bid.	Request the bank to share the qty breakup for each month.	Required details will be shared with the selected bidder
				Request the bank to kindly provide the quantity breakup between Rupay, Visa & Master DI Card.	Required details will be shared with the selected bidder
				Master Card Production is stopped in India, so please clear on the same point, as Bank asked Master Cards also in the RFP Requirement. And please also confirm on the RuPay and VISA Quantity.	During the contract period if RBI lift the restriction on Master card in India then Bank may ask for Master Card production.
8.	5. Penalties	29	It is absolutely essential for the vendors to understand that the cards are very important to be personalized in time and hence any delay in dispatch of cards will be viewed by the Bank	We request to tender authorities kindly remove the penalty clause from the RFP due to current global crisis for modules supply & shortages in Indian market.	Kindly adhere to the terms of the RFP



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			seriously and will attract a penalty for non-compliance with the Turnaround Time mentioned below. The Successful Bidder should implement and ensure business continuity of Card personalization and supply services per the scope of the work. Penalties may be in the nature of liquidated damages, deduction from the Invoices, withholding of payments or invocation of the Performance Bank Guarantee.		
9.	6. Turnaround Time	30	<p>Penalty Point 1: The Bidder shall be charged penalty for not adhering to the TAT at the rate of Rs. 2.00 per day per card not produced/dispatched subject to a cap of 10% of default quantity.</p> <p>Penalty Point 2: The Bidder shall be charged penalty for not adhering to the TAT at the rate of 1% per day of that particular order value not produced/dispatched subject to a cap of 10% of order value.</p>	We request to tender authorities kindly remove the penalty clause from the RFP due to current global crisis for modules supply & shortages in Indian market.	Kindly adhere to the terms of the RFP
10.	13. Stocking of Welcome Kits and Card Plastics	31	The Service Provider shall be required to place order for plastics and collaterals, maintain sufficient stock of blank plastics (pvc) / collaterals for at least 30 days	We request to bank authorities after selection of service provider, immediately placed the entire qty's of cards plastic order well in advance in	Bank will place the order as per the requirement during a span of three months.



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RFP Ref No. CO/DBD/CARD/665/R1/2022-23 dated 04.06.2022**

			consumption to meet out any disruptions in supply. The Service Provider shall be required to make arrangements for safe keeping of the plastic and collaterals in their premises as per the standards laid down by NPCI, VISA International and MASTER in this regard. Service provider should maintain proper records. Bank reserves the right to inspect such records periodically	single go currently due to global crisis for modules & shortages the lead time for chip supply is extended upto 6-8 weeks.so kindly consider the same.	
11.	Point No. 16, Warranty	32	The vendor should warrant against fading of the personalized details on the card and loss of data in the magnetic stripe for at least 7 years for the cards in circulation and 10 years of EMV Chip provided. This warranty shall be valid even after the termination of the agreement between the Bank and the vendor. The Bank may extend the validity of the Performance Bank Guarantee provided by the vendor in accordance with Clause no.23 to ensure that this warranty is complied with.	We want to Inform to Bank that Warranty for Cards as asked by Bank for 7 Years is too much as Cards condition is totally depends on the Person who is holding the Cards, so please think on this and make it 2 to 3 Years.	Kindly adhere to the terms of the RFP
12.	Point No. 23.1 PERFORMANCE SECURITY	35	Within 15 (fifteen) days of receiving the purchase order, the selected vendor/s shall furnish to the Bank performance security by way of Bank Guarantee, called Contract Performance Guarantee, equivalent to 3% of the Contract amount	We request to Bank to Reduce Performance Security from 3% to 1%, as 3% will is very big amount. And due to this Company's cash flow affects due to block this amount.	Kindly adhere to the terms of the RFP



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RFP Ref No. CO/DBD/CARD/665/R1/2022-23 dated 04.06.2022**

			valid for complete 3 months plus sixty (60) days with additional 1 year claim period after date of expiry.		
13.	26. PAYMENT TERMS	36	For supply of Card plastic including EMV Chip, the Bank will make payment within 30 days of submission of the invoice (with all required supporting documents), after proper production of the order of cards plastics. However, safe keeping of the cards plastic and maintenance of the same will be at the risk and responsibility of the selected bidders.	Our understanding for Base cards & Stationery Bank will make payment within 30 days of submission of the invoice after printing base card. For Personalisation & fulfilment on monthly basis for the total dispatches made during that month  We request to Bank to make Payment as soon as Invoice submitted to Bank for Base Plastic Card and PERSO on weekly or Monthly Basis.	Only for supply of Card plastic including EMV Chip, the Bank will make payment within 30 days of submission of the invoice after proper production of the order of card plastic.  For Stationary, Personalisation & fulfilment payment will be done on monthly basis for the total dispatches made during that month.
14.	26. PAYMENT TERMS	36	There will be no advance payment made by the Bank to the bidder for any part of the services within the scope of work.	We request to bank authorities due to current scenario of chip shortages & supply effecting in Indian market, kindly consider to pay atleast 50% in advance for complete plastic order.	Kindly adhere to the terms of the RFP
15.	37. Project timelines	43	The Bidder is expected to adhere to the following broad timelines: • The bidder will within a period of 4 to 6 weeks from the date of the Purchase Order, obtain approval of the Bank and the card association regarding art work and applications, arrange for test cards,	We request to bank authorities • The bidder will within a period of 6 to 8 weeks from the date of the Purchase Order, obtain approval of the Bank and the card association regarding art work and applications, arrange for test cards, complete all infrastructural	Kindly adhere to the terms of the RFP



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**RFP Ref No. CO/DBD/CARD/665/R1/2022-23 dated 04.06.2022**

			complete all infrastructural requirements and begin acceptance testing and delivery of EMV Chip cum Magstripe Dual Interface Contactless Cards (RuPay/VISA/MASTER) with Default Wallet i.e NCMC Card.	requirements and begin acceptance testing and delivery of EMV Chip cum Magstripe Dual Interface Contactless Cards (RuPay/VISA/MASTER) with Default Wallet i.e NCMC Card.	
16.	Clause No. 2 SECTION VI - ELIGIBILITY CRITERIA	45	The bidder must have been in the business of manufacturing/embedding, supply, processing and personalization of EMV Chip Cum Magstripe Contact and /or EMV Dual Interface Contactless Cards (VISA/RuPay/Master) directly for Scheduled commercial Banks at least for last 3 Financial Years (2019-20, 2020-21, 2021-22) in India. Document Required: Copy of purchase orders (all pages) issued before 01.06.2019.	Please clear on this Copy of purchase orders (all pages) issued before 01.06.2019. This supposed to be Copy of purchase orders (all pages) issued before 01.06.2022.  We request bank to amend clause as The bidder must have been in the business of manufacturing and embedding, supply, processing and personalization of EMV Chip Cum Magstripe Contact and /or EMV Dual Interface Contactless Cards (VISA/RuPay/Master) directly for Scheduled commercial Banks at least for last 3 Financial Years (2019-20, 2020-21, 2021-22) in India.	In reference to this clause, Copy of purchase orders (all pages) issued before 01.06.2019 is to be submitted.  Kindly adhere to the terms of the RFP
17.	Clause no. 3 SECTION VI - ELIGIBILITY CRITERIA	45	The average turnover of the bidder should be at least Rs.25 Crores or above from business in India for the last 3 consecutive financial years (FY 2019-20, 2020-21, *2021-22). This must be the individual	We request bank to amend clause as he average turnover of the bidder should be at least Rs.50 Crores or above from card business in India for the last 3 consecutive financial years	Kindly adhere to the terms of the RFP



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DUAL INTERFACE CONTACTLESS DEBIT CARD (NCCM)  
RFP Ref No. CO/DBD/CARD/665/R1/2022-23 dated 04.06.2022**

			Company's turnover and not that of any group of Companies.	(FY 2019-20, 2020-21, *2021-22). This must be the individual Company's turnover and not that of any group of Companies.	
18.	Clause no. 4 SECTION VI - ELIGIBILITY CRITERIA	45	The bidder should have a positive net worth from business in India during the last three consecutive financial years (FY 2019-20, 2020-21, *2021-22).	We request bank to amend clause as The bidder should have a profit making company from business in India during the last three consecutive financial years (FY 2019-20, 2020-21, *2021-22).	Kindly adhere to the terms of the RFP
19.	Clause no. 12 SECTION VI - ELIGIBILITY CRITERIA	46	Bidder should have PCI DSS certification for Supply, Personalization, Printing & Embossing of EMV card/ Dual interface contactless card and NPCI Certification for National Common Mobility Cards (NCCM).	PCI DSS Certificate is only required for Payment Industries, It's not related to Cards Manufacturing and PERSO of the Cards, we request to Bank to replace it with PCI CP Certificate. As 2 to 3 Card Manufacturers are only having this PCI DSS Certificate	Please adhere to the amended clause.
20.				We request the bank to kindly add the below additional Eligibility criteria in the corrigendum so that bank can choose a right Vendor for Supply of DI cards. The Bidder should have personalized & supplied at least twenty Lakh (20,00,000) DI Cards (RuPay/VISA/MASTER) for Scheduled commercial Banks in India and supplied to Bank during period from 01.04.2020 to 31.05.2022.	Requested Clause cannot be added





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				Completion Certificate and Purchase Order issued by respective commercial banks to be submitted	
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