

Responses to queries regarding RFP for selection of Debit Card Vendor for India Post Payments Bank

Query No.	Bid Document Page No.	Bid Document Section Number	Bid Document Content for which Clarification is Required	Queries	Bank's Response
1	3	4	Earnest Money Deposit (EMD): An EMD of Rs. 5,00,000 (Rupees Five Lakh Only) in the form of a demand draft/pay order drawn in favour of India Post Payments Bank Limited should be submitted along with the technical Bid.	Request bank to accept Bank Guarantee as EMD. Also BG format to be provided by bank	The EMD needs to be submitted through a demand draft only, to be made in favour of "India Post Payments Bank Limited" payable at Delhi
2	7	6	The printing of the PIN mailers would be done from the bidder's premises and the bidder will be responsible for owing & deploying the hardware at their own premises. The Bank however, would provide oversight and conduct audit at the bidder's premises. In case the bidder's performance is not in line with the bank's expectation, then the bank at its discretion may ask the vendor to print the PIN mailers from the bank's premises. The bidder would also be responsible to dispatch the PIN Mailers to the customer location/branches or any other location as decided by the bank.	1) As per RBI mandate Pin & Card cannot be printed from same premises, hence request bank to allow usage of banks premises for Pin printing activity 2) Request bank to provide ready Pin printable data file to bidder, which can be used to print the pin 3) Please confirm of all the Despatch costs for couriers and Post shall be borne and paid by the bank directly	1) No change in the RFP clause 2) The bank would provide the Debit Card and PIN information through its Debit Card Management System. The exact format for the printing will be finalized with the selected bidder 3) The cost of the dispatch, re-dispatch of the card is to be borne by the bidder, and to be covered as part of the Annexure I response. Please to the following clauses, clause 2: point 6; clause 2: point 7; clause 4.3: point 4; clause 6.12
3	8	7	Dispatch and Returns Management:	Please confirm if the cost towards all the despatches of Cards/Pins shall be borne directly by bank.	The cost of the dispatch, re-dispatch of the card is to be borne by the bidder, and to be covered as part of the Annexure I response. Please to the following clauses, clause 2: point 6; clause 2: point 7; clause 4.3: point 4; clause 6.12
4	8	10	Depending on the data volumes, leased line / ISDN should be provided to the Bank's data centre, and back up links from bidder approved by the Bank.	The standard mode approved by Visa/Master and NPCI is SFTP link. Separate ISDN/Leased line connectivity not required for transmission of data	As mentioned in the RFP, the requirement of the leased line/ISDN is being envisaged for high data volumes. For the initial operations the Bank's SFTP may be used.
5	11	2	The bidder should preferably have his own base card production facility located in India or should have proper arrangements with suppliers to ensure card production/procurement	We request bank to accept a Manufacturer Authorization form, which shall be issued by Manufacturer to Personalization vendor. This is standard practice across all banks	Bidder Technical Criteria (Table 1) mentions the documents that may be submitted by the bidder. The Manufacturer Authorization Form may also be supplied by the bidders as a proof of suitable arrangement with card manufacturers. The bidder should provide along with this form the proof that the manufacturer is certified to manufacture cards for RuPay/VISA/MasterCard.
6	12	4.3	a) EMV Cards – Upto 50 lakhs b) Contact Less cards – Upto 5 lakhs c) Magstripe Cards – Upto 5 lakhs	Request bank to confirm the actual yearly requirement of cards across all variants. Also please confirm the total no of variants of cards.	No changes in the RFP. The RFP asks for volume slab wise quotes and across various card schemes and card types.
7	12	4.3.3	The bidders must ensure that the quote for the higher volume slabs, must be lower than the rate quoted for a lower volume slabs. If during the commercial bid evaluation, it is found that the bidder has not followed this rule, the bank at its discretion may reject the bid.	Need clarification from bank on following 1) Whether Bidder has to quote the commercials as per Annexure 7 or as per Table 2.3 & 4? 2) In annexure 7 there are no slabs, 3) Is Table 2.3,4 a part of commercial submission process?	Annexure 7 pertains to the bidder details. Please provide commercials as per Annexure 1. The bidder needs to provide fully filled Annexure I as part of it's commercial bid. Table 2,3,4 would cover only the cost of the blank card and personalization and would be used for bid evaluation purposes only

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8	12	4.3.4	The quotes provided by the bidders should cover the cost of only the cards including personalization across RuPay/VISA/MasterCard and card type (EMV/Contactless/Magstripe) and not cover the costs applicable with welcome kit printing, kitting, dispatch, returns, PIN mailers printing, dispatch etc. The bank would not pay any amount to the bidder over and beyond what has been mentioned by the bidders except for statutory taxes and other details mentioned in section 6.	Need clarification from bank on following 1) As per Table 2.3 & 4, should not include Welcome Kit cost, so please confirm if this is correct 2) As per annexure 7, the cost is inclusive of all taxes, so please clarify the bank stand on Taxation part whether it is inclusive of Duties and Taxes or exclusive of VAT & Service tax 3) Welcome Kit supply is a part of the scope, so please confirm if Annexure 7 & table 2.3 & 4 should contain Kit cost	1) The understanding is correct 2) The bidder needs to provide fully filled Annexure I as part of it's commercial bid. As per the table provided in Annexure I, the bidders are required to provide the quotes including all levies, duties, and taxes, except service tax; compute the total cost excluding service tax; and then provide the overall cost including service tax. 3) Refer Annexure 1 for the format through which commercial bids needs to be submitted
9	28	note	The price quoted should be inclusive of applicable duties, levies and charges, except octroi, entry tax/Local Body Tax.	There are contradictory statements from bank on taxation part. On page no 13, it is mentioned that Table 2.3 & 4 should be exclusive of Service tax but here bank wants tax inclusive rates. So request bank to maintain a uniform taxation structure	Table 2.3,4 are being used for evaluation purposes only and will have no bearing on the actual payout to the bidders. The quotes provided by the selected bidder(s) under Annexure I would be used for computation and payment to the vendors. There is no contradiction in the information requested by the bank.
10	28	note	Bidders are required to submit their indicative bid for the card including personalization across all the volume slabs and for all the items and the total for the slabs of upto 50 lakhs, 5 lakhs and 5 lakhs for EMV, Contactless and Magstripe cards.	Request bank to confirm if Reverse Auction shall be conducted to derive L1 L2 vendor? As per this clause bidders have to quote indicative bid only.	The bank does not intend to conduct a reverse auction for deriving the L1 and L2 vendors
11	33	Card specifications	Java Card standards compliant – 2.2.1 or above	We would like to request for addition for MULTOS 4.3 or higher to be added along with Java Card standards compliant – 2.2.1 or above so that card issuers have flexibility in choosing the best technology available for BANK and correct price i.e. Java Card standards compliant – 2.2.1 or above / MULTOS 4.3 card standards compliant or above	Refer to the Note in Annexure V. The specifications are indicative and bidders are required to match the latest specifications issued by VISA, MasterCard, NPCI (for RuPay) and RBI/Regulatory guidelines.
12	33	Card specifications	PET-G + PVC in the ratio of 60:40 or Higher	At present all the banks use 100% PVC cards only, so request bank t accept this standard specs	Refer to the Note in Annexure V. The specifications are indicative and bidders are required to match the latest specifications issued by VISA, MasterCard, NPCI (for RuPay) and RBI/Regulatory guidelines.
13	11	4.2 1.	Not Provided	Request the Bank to allow bidders having tie-ups with approved vendor for RuPay, VISA and MasterCard card personalization for both magstripe & EMV chip cards	No change in the RFP clause
14	11	4.2 4.	Not Provided	Request the Bank to allow bidders having tie-ups with vendors in business of manufacturing plastics or personalization of payment cards including EMV cards for at least 2 year in India.	No change in the RFP clause
15	17	6.12	Not Provided	Request to keep the prices exclusive of all taxes and duties, keeping in view of the Goods and Service Tax regime. All taxes and duties specified under the Clause will be subsumed to one tax and hence all taxes shall be exclusive.	As GST rates are under discussion by the competent authorities, any change in the tax rates would be handled through the clause 6.12

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16	17	6.13	Not Provided	<p>The indemnification provisions provided under the RFP is generic and very wide.</p> <p>We will be able to provide only specific indemnities like indemnification for IP infringement and personal injury, death or damage to tangible property due to gross negligence or willful misconduct by FIS. Request to modify the format letter of indemnity (Annexure VI) accordingly.</p> <p>Further, we would like to cap the aggregate liability at last 12 month's fees paid by the Bank, except for indemnity claims.</p>	No change in RFP clause
17	18	6.14	Not Provided	<p>Request to provide a cure period for failure to meet the quality standards, before proceeding for the cancellation of order or adjusting PBG deposit.</p> <p>Request to qualify this condition by including a clause to the effect that, such cancellation/adjustment to PBG shall be done only if the vendor repeatedly fails to meet the quality standards at least for 2 consecutive instances</p>	No change in RFP clause
18	19	6.18	Not Provided	<p>Request to remove the provision for loss-payee endorsement for the Bank as the policies taken are umbrella policies for all clients of vendor and hence cannot capture one specific client.</p>	The exact terms of the loss-payee endorsement will be decided mutually at the time of contracting
19	19	6.19	Not Provided	<p>The RFP is silent regarding the negotiation rights of the bidder. Request that the terms and conditions shall be as mutually agreed between the parties in the SLA stage.</p>	No change in RFP clause
20	20	6.20	Not Provided	<p>Request to cap the overall penalties/LD under the RFP limited to 10% of the Annual Contract Value.</p>	Refer Table 8, of clause 6.20 for cap on the penalties
21	22	6.27	Not Provided	<p>Request to provide a cure period for failure to meet the quality standards, before proceeding for the termination. Request to qualify this condition by including a clause to the effect that, such cancellation/adjustment to PBG shall be done only if the vendor repeatedly fails to meet the quality standards at least for 2 consecutive instances</p>	No change in RFP clause
22	22	6.31	Not Provided	<p>Request to include 'mutually' agreed terms & conditions. Negotiation rights for vendor is not permitted under the RFP making it very unilateral.</p> <p>Request to modify the Conformity Letter (Annexure II) accordingly.</p>	No change in RFP clause
23	25	6.37.5	Not Provided	<p>Release of PBG is acceptable only for default in services/delay in services which are attributable to the Vendor. Request to remove 'for whatever reason'.</p>	No change in RFP clause. Other clauses such as force majeure etc. cover the reasons for which the delay/default in services is not attributable to the vendor

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24	41	Annexure XI	Not Provided	Request to modify the release condition as the condition given in the format is generic and wide. Request to modify as follows: ".....the amount claimed is due by way of loss or damage caused to or would be caused to or suffered by the Owner by reason of breach by the said Contractor(s) of any of the material terms or conditions or obligation contained in the said Agreement or by reason of the Contractor(s)' failure to perform the said Agreement" The RFP does not contain crucial clauses like Limitation of Liability, termination rights for vendor for non-payment, IPR, etc which we assume shall be taken up during contract negotiation stage.	No change in RFP clause
25	General	General	Not Provided		The understanding is correct
26	7	2.4	Not Provided	Photo cards Specification is as below. Photo should be 300 dp jpg file Can we consider the same as this specification is standard and recommended?	The specifications of the photos may follow the prevalent industry standards
27	8	7/c	Not Provided	1. Since the courier is arranged by Banks, RTO address should be Banks CPU. Can it not be banks CPU address 2. RTO infrastructure to be build will attract an additional cost. 3. Return of Consignment due to incomplete details provided by Bank then the cost of resending will be borne by the bank	1. Refer to clause 6.29 and Scope of Work (Clause 2) Point No. 7 2. Refer to clause 6.29 and Scope of Work (Clause 2) Point No. 7 3. Refer to clause 6.29
28	8	7/b	Not Provided	It is assumed that the bidder will dispatch the PINS to the central location of the bank from where they will be further redespached to customers . Kindly confirm	The understanding is incorrect, the bank may ask the bidder to deliver the PIN for personalized card the individuals, and PIN mailers on a bulk basis to a location(s) specified by the bank
29	8	7/e	Not Provided	As the Courier is appointed by bank, tracking should also be by Courier/bank, if bidder has to do the Consignment tracking additional cost will be incurred.	No change in RFP Clause
30	8	11	Not Provided	This will be at an additional cost and it may not be possible to include this cost in the cost of the card . So we request the bank to provide us the volume of the calls and have a separate line item in the price bid for quoting this price.	The bidders may include the quotes for this as part of the ancillary services, and would be finalized as part of the contracting

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31	11	4.2	Not Provided	<p>We request the bank to change this clause to below.</p> <p>1. The bidder or its Subcontractor should be an approved vendor for RuPay, Visa and MasterCard card personalization for both magstripe & EMV chip cards</p> <p>4. The bidder or its subcontractor should preferably have his own base card production facility located in India or should have proper arrangements with suppliers to ensure card production/procurement</p>	<p>1. No change in the RFP clause</p> <p>4. No change in the RFP clause</p>
32	12	12	Not Provided	<p>Since this is a large requirement and IPPB should avail the services of an experienced player . So we request you to mention the clause as follows which will capture some minimum experience criteria.</p> <p>Modification is suggested as:</p> <p>The bidder should be in the business of end-to-end card management in India for more than 5 years for 2 PSU banks and 2 non PSU bank.</p>	<p>No change in RFP clause</p>
33	20	6.18	Not Provided	<p>Since the Courier is appointed by Bank we request the Bank/courier service provider to bear the cost of insurance</p>	<p>The insurance coverage to be provided by the bidder covers the transit from the bidder's premises to the post office.</p>
34	20	6.19	Not Provided	<p>For achieving TAT we request that the bank provide minimum order/daily projection to the bidder.</p>	<p>Refer clause 6.3 for minimum order quantity</p>
35	7	Not Provided	<p>Personalization of cards: This includes card embossing, magstripe encoding, and CVV number printing per Visa / MasterCard / RuPay approved specifications. This may also include printing of photo on cards (photo card) at the option of the Bank</p>	<p>Does we need to include the photo printing cost in personalisation, if yes, What will be the quantity of photo card?</p>	<p>As the mix of personalized and non-personalized cards is dependent on the bank's business decision, the bidders are requested to use their industry benchmarks, estimates to compute the ratio of personalized and non-personalized cards</p>
36	7	Not Provided	<p>Fulfillment: This includes variable data printing on the welcome letter, card pasting on the welcome letter, insertion of welcome letter, user guide, card pouch, PIN Mailers (in case of Non-Personalized Cards) in envelopes, sorting, packing in cartons with content list/s, dispatch and other activities associated with fulfillment. In case of personalized cards, PIN mailers need to be stuffed in separate envelopes and dispatched to customer addresses.</p>	<p>A)Our understanding is PIN mailer of non personalised card will be inserted to the welcome kit without pin mailer envelope B)PIN mailer of personalised card will be inserted to the pin mailer envelope and dispatched to customer address. C)What will be the percentage of perso and non personalised card?</p>	<p>A) The understanding is correct B) The understanding is correct C) As the mix of personalized and non-personalized cards is dependent on the bank's business decision, the bidders are requested to use the industry benchmarks/ their experience/estimates to compute the ratio of personalized and non-personalized cards</p>

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37	7	Not Provided	The printing of the PIN mailers would be done from the bidder's premises and the bidder will be responsible for owing & deploying the hardware at their own premises. The Bank however, would provide oversight and conduct audit at the bidder's premises. In case the bidder's performance is not in line with the bank's expectation, then the bank at its discretion may ask the vendor to print the PIN mailers from the bank's premises. The bidder would also be responsible to dispatch the PIN Mailers to the customer location/branches or any other location as decided by the bank. The bidder will be responsible for the following:	<p>A) What will be the per day quantity for perso and non personalised card?</p> <p>B) Who will do the pin printing. if bidder need to the pin printing who will provide the data for pin printing?</p> <p>C) Whether we need to generate the data for pin printing or banks switch partner will provide?</p>	<p>A) As the mix of personalized and non-personalized cards is dependent on the bank's business decision, the bidders are requested to use the industry benchmarks/ their experience/estimates to compute the ratio of personalized and non-personalized cards</p> <p>B) Data for the PIN printing would be provided by the bank and the responsibility of printing the PIN is with the selected bidder(s)</p> <p>C) The bank would provide the required data for PIN printing</p>
38	8	Not Provided	All cards along with the welcome kits and PIN mailers shall be dispatched to the Bank's Centralized Processing Centre/Branches/customer location or any other location as directed by the Bank.	Our understanding is all inward and outward freight charges will be borne by the bank.	The cost of the dispatch, re-dispatch of the card is to be borne by the bidder, and to be covered as part of the Annexure I response. Please refer to the following clauses, clause 2: point 6; clause 2: point 7; clause 4.3: point 4; clause 6.12
39	8	Not Provided	In all cases where reasons of return are attributed to the bidder, postage / courier charges shall also be borne by the bidder.	Our understanding is bank will only bear the courier charges if it is return attributed by the bank	Yes, the understanding is correct
40	8	Not Provided	Support to bank branches, CPC and corporate office - bidder should have a Help Desk facility with adequate infrastructure to attend branches regarding despatch of cards with a dedicated number. Also an exclusive Help desk with adequate infrastructure matching to the volume & with dedicated phone number shall be provided to attend any disputes/queries.	Our understanding is we need to provide the help desk facility from our premises.	The understanding is correct
41	13	Not Provided	$A = (A1 + A2 + A3) / 3$	Our understanding is in this formula A1 is only card and card personalisation rate. It does not include stationery, packaging and other cost. Please confirm	The understanding is correct

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42	17	Not Provided	The price quoted should be inclusive of applicable duties, levies and charges, except octroi, entry tax / Local Body Tax. Octroi shall be reimbursed only on production of original receipts. All costs should be given in Figures and Words. No cost variation will be permitted other than statutory dues (Upward revision of service taxes will be borne by the Bank and benefit of downward revision of taxes shall be passed by the bidder to the Bank). No separate quotes are required for helpline services & other services. Bidders are required to absorb these items in the rate they quote for one card.	<p>A) Our understanding is we need to quote inclusive of excise duty and CST/VAT rate service tax rate will be paid extra at actual.</p> <p>B) If Govt. introduce any new tax structure such as GST or made any changes (upward or downward) in existing tax structure will it be reimbursed by bank at actual.</p>	<p>A) The understanding is correct</p> <p>B) Refer clause 6.12</p>
43	19	Not Provided	The bidder has to maintain the proper infrastructure at the bidder's site / site proposed by the Bank, including Machines for personalization of Cards, Manpower to run the machines, Maintenance and spares for the machines, Consumables for the machines, Manpower to dispatch the personalized cards and responding to queries raised by bank with details/ confirmation for dispatch/ non dispatch.	Our understanding is we only maintain the existing infrastructure for card printing and personalisation. No need of to set up new infrastructure for the bank proposed site. Please confirm.	The requirement of vendor setting up the proper infrastructure would be invoked only in cases where the vendor's performance is found to be non-satisfactory
44	21	Not Provided	The bidder should complete the activity of card personalization, putting the same in card pouch, PIN printing, stuffing the welcome letter, user guide etc.	Whether we need to paste the card to the welcome letter through automated pasting or we need to insert the card to the card pouch? Kindly confirm	Refer Clause 2 Scope of Work, Section 5

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45	22	Not Provided	<p>PIN Mailers for the Non Personalized (Insta) as well as personalized cards will be printed at the bidder's location. Trained manpower for printing of PIN Mailers shall be provided by the bidder and stationed at such location on a permanent basis. The Bank however, would provide oversight and conduct audit at the bidder's premises. In case the bidder's performance is not in line with the bank's expectation, then the bank at its discretion may ask the vendor to print the PIN mailers from the bank's premises. The bidder shall make his own arrangement for transportation of PIN Mailers to location of dispatch / bureau / card administration centre. The staff engaged in PIN printing / transport of PIN Mailers shall be rotated periodically. If the Bank decides to send pins through any electronic mode and the system of Pin printing is discontinued, bank will give only one month's notice to the service provider and service provider will not be entitled for any compensation on this issue.</p>	<p>A) Whether we need to setup pin printing facility in the bank premises? B) Our understanding is sending electronic pin is not our scope of work.</p>	<p>A) Refer Clause 6.26 B) The understanding is correct</p>
46	22	Not Provided	<p>The bidder shall be treated as the addressee in case of a returned consignment. The bidder shall maintain a proper record of such returns with specific reasons and re-dispatch of these cards / consignments after remedial measures are complied with, duly recorded, without any extra charge to the Bank.</p>	<p>Please elaborate the scope of work of return card management. a) RTO (Return to Origin) process b) Number of attempts</p>	<p>The return to origin process and attempts would be finalized with the selected bidder(s) based on mutual understanding at the time of contracting</p>
47	25	Not Provided	<p>Cost of Stationery for card KIT i.e. (viz. Welcome letter, Pouch, up to one A4 sheet User Guide, Window Envelope, Plastic Envelope etc.)</p>	<p>A) What is the use of plastic envelope? Whether it is for kit packing. Please share the specification for the same. B) Our understanding is non personalised kit include plastic card, welcome letter, card pouch, A4 user guide, pin mailer and window envelope. For personalised kit include plastic card, welcome letter, card pouch, A4 user guide and window envelope.</p>	<p>Refer to Annexure V for the specifications for the requirements of stationary</p>
48	Not Provided	Not Provided	General	<p>Which rate will be considered for L1 calculation? Whether inclusive or exclusive of service tax.</p>	<p>For computation of the L1, L2 and so on, service tax will not be included. Additionally refer to clause 4.3 for the process for evaluation to be followed</p>
49	Not Provided	Not Provided	General	<p>in commercial bid format in garnd total column which rate we need to quote. Whether only card and personalisation or all line item (1 to 8) please confirm.</p>	<p>The grand total includes the whole cost (sum of rows 1-8) including the cost of the card, its personalization and supporting activities as mentioned in Annexure 1.</p>

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50	28	Not Provided	Bidders are required to submit their indicative bid for the card including personalization across all the volume slabs and for all the items and the total for the slabs of upto 50 lakhs, 5 lakhs and 5 lakhs for EMV, Contactless and Magstripe cards.	A) In the format of volume slabs, which rate need to quote only base card rate or card and personalisation card rate or all line item (card+ perso + stationery + packaging + other cost) B) Whether bank will go for reverse auction. C) Since we need quote only card & personalization in slab wise rate, how bank will purchase stationery for slab given?	A) Base Card and Personalization cost only to be provided for the volume slabs B) The bank does not intend to conduct a reverse auction for deriving the L1 and L2 vendors C) Refer Note 5 in the Annexure 1
51	33	Not Provided	PET-G + PVC in the ratio of 60:40 or Higher	Can we use 100% PVC for card?	Refer to the Note in Annexure V. The specifications are indicative and bidders are required to match the latest specifications issued by VISA, MasterCard, NPCI (for RuPay) and RBI/Regulatory guidelines.
52	Not Provided	General		What will be the total volume of the project for 2 years. And what will be MOQ per day?	The bidders have been asked to quote volume slab wise. Depending on the actual volumes, the applicable quotes will be used. Details mentioned in clause 4.3 and 6.2 in the RFP. For MOQ size and details refer clause 6.3 and response to query 34
53	34	Not Provided	Pin Mailer Envelope	What is the close size of envelope.	Refer Annexure V for the specifications
54	34	Not Provided	Pin related	Will banks switch provider provide pin data for pin printing in pin block encrypted file format? (As per PCI - DSS guidelines)	Bank will provide required data as per accepted industry standards.
55	Not Provided	General		Please share the color printing for all stationery item.	Designs will be shared with the successful bidder.
56	Not Provided	General		Paper specification for Brochure & T&C	Refer Annexure V for the specifications
57	Not Provided	General		Open and close size of T&C, Whether we need to fold the A4 sheet?	Details will be shared with the successful bidder
58	Not Provided	General		On which rate bank will place the order? On slab wise given rate or weighted rate given for EMV, Di Magstripe?	The invoices would be processed on the slab wise rates quoted by the bidder as part of Annexure 1 and response to query 32
59	7	2.2	Building interface with the Debit/Pre-Paid Card Management System	We request some more clarification on what interface is being requested	The bidder(s) are required to build an interface between the bank's and bidder(s) system. The objective of the interface is to enable sharing of the data securely between the bank's and vendor's system
60	7	2.5	Bidder should have an automated process of pasting the cards on the face of their corresponding Welcome letter which ensures that the CVV number is not visible	Automated System of Card Pasting should be left to Vendors	As CVV is a confidential information, the bank requires the bidders to follow the bank's requirements of automated system of card pasting. No change in the RFP clause.
61	8	8	The packing material and the way consignments are packed shall be to the Bank's satisfaction after observing a drop test and moisture test	We request bank to please share the specifications of Moisture & Drop Test	The test would be conducted on a need basis as per industry standards.
62	8	9	Rejected cards should be destroyed by the bidder under camera surveillance and the Backup of the CCTV recording should be retained for a period of 6 months	As per regulatory schemes (PCI and NPCI), compliance data is maintained for 90 days in live recording. Hence we request bank to please change the clause suitably.	No change in the RFP clause

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63	8	10	Depending on the data volumes, leased line / ISDN should be provided to the Bank's data centre, and back up links from bidder approved by the Bank	It shall help if the bank can confirm whether Vendor will connect to bank SFTP or Vendor SFTP will be used.	As mentioned in the RFP, the requirement of the leased line/ISDN is being envisaged for high data volumes. However for the initial operations the Bank's SFTP may be used.
64	20	6.19	The overall period of complete cycle for receipt of Welcome Kits at branches or the Centralized Processing Centre as directed by the Bank should not exceed 6 days from the date of request	Vendor cannot control the factors outside boundary of operations like delivery of cards. Hence we request that this clause please be removed from the RFP	As per the SLAs, the bidder have been provided 48 hours to dispatch the cards from their premises. As per the bank's estimates 4 days are sufficient to dispatch and deliver the cards to the bank's CPC and branch locations. It may be noted that 6 days be read as 6 business days.
65	22	6.28	The bidder should warrant against fading of the personalized details on the card and loss of data for at least 5 years for the cards in circulation	The quality of cards is completely attributed to handling of cards by end consumer, which varies from person to person. As the bank has anyways placed that the cards should be manufactured as per ISO standards, we request deletion of this clause please.	No change in the RFP clause.
66	8	7c)	Returned consignment will be returned to bidder's address. The bidder shall maintain a proper record of such returns with specific reasons and re-dispatch these cards / consignments after remedial measures are complied with, duly recorded, without any extra charge to the Bank. In all cases where reasons of return are attributed to the bidder, postage / courier charges shall also be borne by the bidder.	RTO cases predominantly happen on account of mismatch in address and the address file is generated by the bidder basis updated branch master shared by the bank. Hence We request bank to please specify the reasons that may be attributable to the bidder.	RTO cases and their reasons would be discussed with the bidder and responsibilities analyzed on a case to case basis. One indicative example of a reason attributable to bidder is dispatch of card to an address different from the address provided by the bank.
67	33	Annexure 5 - Chip Specifications	Antenna: Insulated Copper wire embedded with thermal compression bonding.	So long as the DIC card meets the specifications of the schemes, in terms of operating frequency, operating distance etc., the medium / material used in the antenna becomes irrelevant. For example, some organizations may have a aluminium based antennas, which meet all the specifications. Hence we request that the clause be modified as follows:	Refer to the Note in Annexure V. The specifications are indicative and bidders are required to match the latest specifications issued by WSA, MasterCard, NPCI (for RuPay) and RBI/Regulatory guidelines.
68	33	Annexure 5 - Chip Specifications	OS Should be hard masked on ROM	Antenna: Insulated wire as per ISO / Scheme specifications. Both ROM / Flash are accepted standards in the industry. To encourage larger participation of bidders and to ensure a better price is received by the bank, we request bank to please modify the clause as follows:	Refer to the Note in Annexure V. The specifications are indicative and bidders are required to match the latest specifications issued by WSA, MasterCard, NPCI (for RuPay) and RBI/Regulatory guidelines.
69	33	Annexure 5 - Chip Specifications	PET-G + PVC in the ratio of 60:40 or Higher	OS Should be hard masked on ROM/Flash. Various organizations prefer various combinations of PET - G / PVC, in accordance with ISO specifications. Limiting the eligibility to PET - G + PVC for all type of cards could lead to disqualification of players who are not meeting this specific proportion, but are still compliant with ISO Standards. Hence request bank to remove this clause.	Refer to the Note in Annexure V. The specifications are indicative and bidders are required to match the latest specifications issued by WSA, MasterCard, NPCI (for RuPay) and RBI/Regulatory guidelines.
70	34	Annexure 5 - 4) Brochure	Not Provided	We request bank to please share complete specifications for the brochure in terms of number of pages, size etc.	Number of pages in the brochure - 1

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71	34	7.5) Annexure 5 - 8) Letter for Terms and Conditions	Not Provided	We request bank to please share complete specifications for the letter for T&Cs in terms of number of pages, size etc.	Refer the information provided in Annexure V, Point 8 for the number of pages, size and quality of the T&C letter
72	13	4.3) Commercial Bid Evaluation, point 5	To determine L1, the following methodology shall be followed: The bidders are required to provide the quotes (excluding service tax) applicable for cards including personalization the EMV Cards, Contactless Cards and Magstripe Cards	This point contradicts point number 6.12 in page 17 - "The price quoted should be inclusive of applicable duties, levies and charges, except octroi, entry tax / Local Body Tax." Further in view of GST implementation, none of the bidders would be privy to possible new impacts on tax structure, state wise. Hence, we request that prices be kept "exclusive of all taxes, including excise duty".	Table 2.3.4 are being used for evaluation purposes only and will have no bearing on the actual payout to the bidders. The quotes provided by the selected bidder(s) under Annexure I would be used for computation and payment to the vendors. There is no contradiction in the information requested by the bank. As GST rates are under discussion by the competent authorities, any change in the tax rates would be handled through the clause 6.12
73	22	6.6 Earnest Money Deposit		One of the points in the RFP states that the EMD can be in the form of a DD, whereas the same is mentioned as BG / DD in other part of the RFP. Please advise, whether BG can be provided. If yes, please share the format with us. If only a DD is mandatory, then please let know whether the DD has to be in what name: 1) India Post Payment Bank Limited, Payable at Delhi OR 2) India Post Payments Bank. What is Card Serial Number?	The EMD needs to be submitted through a demand draft only, to be made in favour of "India Post Payments Bank Limited" payable at Delhi
74	8	2. Scope of Work 7) Dispatch and Returns Management d)	...including details of card serial number, postal receipt no., Proof of Deliver (POD) etc....	What is the Postal Receipt number the AWB#? What is Proof of Delivery (is the bank expecting us to keep a track until delivery? OR, does the bank mean proof of handover to IPPB-appointed delivery agency)? If it is the former, the bank ought to understand that there are practical limitations w.r.t. to this service as we will be dependent on India Post / Speed Post (the delivery agency) for arranging this. If the delivery agency cannot provide these details to us, we will not be in a position to share the same with IPPB!! Please confirm.	1) Card Serial Number refers to the unique identifier for the debit cards dispatched to the various premises of IPPB. The serial numbers may refer to the debit card number or any other number/sequence which can uniquely identify the debit card 2) The postal receipt number (eg. speed post, registered post receipt) is equivalent to the AWB 3) The proof of delivery covers, delivery from the bidder's premises to the identified India Post post office
75	8	2. Scope of Work 9) Disposal of rejected cards	Not Provided	Standard industry-wide requirement is 3 months (across all banks). You have stated 6 months. Kindly confirm.	No change in the RFP clause

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76	8	2. Scope of Work 10) SFTP or any other mode of secure communication	Not Provided	PGP is the industry standard encryption methodology used. Is that acceptable to the bank? If the bank ends-up asking for a leased line later, it will be an additional cost to us. So, it will perhaps be good if we can know at this stage if a leased line will indeed be asked for. Please advice. Also, who is your switch provider / centre?	As mentioned in the RFP, the bank is open to SFTP or any other mode of secure communication for the information exchange. Leased Line: As mentioned in the RFP, leased line may be required for high volume of data/information exchange, the bidders may take a business decision accordingly Technical details will be shared with the bidder selected as part of the on-boarding process
77	9	3. Bid Submission Process	The bidder should certify that the contents of the Compact Discs are the same...	What are the contents required in the Compact Discs?	refer the section 3.1 and 3.2 for the content of the CD
78	15	6.1 Payment Terms	Not Provided	What is the period in which payment is made after submission of bills?	The period of payment would be mutually agreed with the selected vendor at the time of contract Example: 1) Assume that the bidder has proposed Rs. X as the card & personalization cost for EMV cards for volume less than 50 Lakhs, and Rs. A for upto 100 Lakhs, and Rs. Y for other supporting items for EMV cards. 2) Till the volume of EMV cards (independent of RuPay/VISA/MasterCard) is less than 50 lakhs, the invoices would be processed at the rate of Rs. (X+Y) x number of cards printed. 3) Assume the volume of total EMV cards printed becomes 50,00,001, the rate applicable becomes Rs. (A+Y). This rate will be applied to all the cards that is 50,00,001 4) Since the bank has already paid the vendor at a higher rate (Rs. (X+Y), an adjustment would have to be made. The process of this adjustment would be discussed and finalized with the selected bidder.
79	15	6.2 1), 2), 3) 6.2 1), 2), 3) Computation of invoice amount	Not Provided	Please explain using a proper example so that there is no ambiguity.	
80	16	6.5 Personalization of Cards	...and hand over to the post office identified...	We need clarity if India Post / Speed Post will come over for pickup OR we will need to hand over at a Post Office (which could mean delivery upto a Post Office). As an industry practice, bank-appointed delivery vendor comes for pickup and card vendor does not deliver at any point; in other words - it is always ex-works. Please confirm.	The responsibility of delivering the debit cards to India Post resides with the vendors, the exact modalities of the arrangement needs to be decided between the bidder and Department of Post/India Post.
81	16	6.3 Plastic order quantities	Not Provided	MoQ of DI cards has not been specified. Please advice.	MoQ for contactless cards : 2,500. Also note that the Bank reserves the right to change the minimum order quantities in accordance with its requirements.
82	18	6.14 Quality Standards	For welcome kit, the printing should be strictly in accordance with the specimen available in the Bank.	Please provide a sample for evaluation.	Sample will be shared with the selected bidder after contracting.

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83	19	6.18 Insurance	Not Provided	<p>1) "The bidder will ensure ... as well as for transfer of printed cards and PIN mailers to the Bank's Centralized Processing Centre..."</p> <p>Cards and PINs are handed-over to IPPB-appointed delivery vendor (India Post /Speed Post, in this case). Insurance for in-transit damage/loss/fraud/ etc. should be taken by the delivery vendor and not the card vendor. Please confirm.</p> <p>2) "The loss-payee endorsement of such insurance policies shall be in favour of the Bank and it shall be ensured that the amount of claim, if any, shall be paid by the insurance company directly to the Bank."</p> <p>Insurance is taken generally for the site. It is not / cannot be customer-specific (IPPB, in this case). The reason is simple: all resources are shared resources that are used across all our customers. This is to make sure that we have optimum utilization of resources. With that in mind, it is impossible to have loss-payee endorsement claim to be paid directly to the bank.</p>	<p>1) The insurance coverage to be provided by the bidder covers the transit from the bidder's premises to the post office.</p> <p>2) The exact terms of the loss-payee endorsement will be decided mutually at the time of contracting</p>
84	19	6.17 Infrastructure	The bidder has to maintain the proper infrastructure at the bidder's site / site proposed by the Bank...	<p>If at all vendor has to setup a site at a location that is not it's currently certified site, it is a huge expense. The bank will need to agree to bear all setup expenses including but not limited to machines, manpower, certification, etc.</p> <p>We are sure that the bank understands that this is not viable and that this clause shall be removed.</p>	<p>The requirement of vendor setting up the proper infrastructure would be invoked only in cases where the vendor's performance is found to be non-satisfactory</p>
85	20	6.19 SLA	The overall period of complete cycle for receipt of Welcome Kits at branches or the Centralized Processing Centre as directed by the Bank should not exceed 6 days from the date of request.	<p>We hand-over cards / PINs to IPPB-appointed courier. There can be a SLA agreed-upon for this activity. Delivery to the branch/ IPPB customer is not in our scope. We cannot be held liable for a 6-day SLA / delay therein due to lapses in IPPB-appointed courier (Speed Post/India Post/Registered Post in this case).</p>	<p>As per the SLAs, the bidder have been provided 48 hours to dispatch the cards from their premises. As per the bank's estimates 4 days are sufficient to dispatch and deliver the cards to the bank's CPC and branch locations. It may be noted that 6 days be read as 6 business days.</p>
86	22	6.28 Warranty	The Bank may extend the validity of the Performance Bank Guarantee provided by the bidder in accordance with Section 6.37 to ensure that this warranty is complied with.	<p>The PBG, if warranted to be extended, should be for the value equivalent to last set of Purchase Orders so that we don't unnecessarily end-up blocking our money. The idea is simple: IPPB is asking for a ISO standard product that has a data retention of 10 years (refer to page 33 of the RFP document - Chip Specifications). Then, warranty applicability for 5 years of data retention is covered anyway. Moreover, we are sure that the bank is not issuing cards for a 10 year period! This clause needs to be removed/amended.</p>	<p>No change in the RFP clause</p>
87	25	7.1 Annexure I - Commercial Bid Format	Not Provided	<p>We request the bank to exclude all taxes. That way, all vendors will be on a level playing field and impact of any changes w.r.t. taxation policy will have no adverse impact on any stakeholder / party.</p>	<p>No change in the RFP clause, any change in the taxation policy/rates would be handled as per clause 6.12</p>

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88	33	7.5 Annexure V – Technical and Functional Specifications	Not Provided	PVC+PET-G - this is usually not the norm for Debit Cards. Is the bank really sure it needs PET-G? The price differential is huge! 7) Welcome Letter Size: 9 inch x 11.5 inch	Refer to the Note in Annexure V. The specifications are indicative and bidders are required to match the latest specifications issued by VISA, MasterCard, NPCI (for RuPay) and RBI/Regulatory guidelines.
89	34	7.5 Annexure V – Technical and Functional Specifications	Not Provided	The above mentioned size is non-standard. Please stick to A4...similar to the paper of Terms & Conditions that you have mentioned just below this point. This (standard size) will help in automatic fulfillment rather than resorting to manual means.	No change in RFP clause
90	Not Provided	Not Provided	Not Provided	We request the bank to confirm who will bear the cost of transit after Cards / PINs have been prepared.	The cost of the dispatch, re-dispatch of the card is to be borne by the bidder, and to be covered as part of the Annexure I response. Please to the following clauses, clause 2: point 6; clause 2: point 7; clause 4.3: point 4; clause 6.12
91	Not Provided	Not Provided	Not Provided	We request the bank to call for a pre-bid meeting where all interested vendors can bring up their queries / doubts in open. It will help all of us to have a common understanding and thus submit a proposal that makes overall sense. In absence of a common discussion, different people may interpret clauses differently and that could eventually render someone vulnerable. What is the estimated number of cards per month that the bank expects to issue?	No pre-bid is being planned by the bank
92	Not Provided	Not Provided	Not Provided	AND, What is the total number of cards that we should assume will be perhaps done in the total tenure of this RFP?	No changes in the RFP. The RFP asks for volume slab wise quotes and across various card schemes and card types.
93	12 & 31	11 on both pages	Not Provided	Banks do not give Purchase Orders for these kind of jobs, banks sign agreement and Issue Performance Certificate to validate the work done during a time period. Please add Agreement / Contract Copy & Performance Certificates as valid proofs to fulfill this requirement	No change in the RFP clause
94	16	6.3 Plastic Order Qty's	Not Provided	Please provide same for Dual Interface Cards as well	MOQ for contactless cards : 2,500. Also note that the Bank reserves the right to change the minimum order quantities in accordance with its requirements.
95	16	6.6 EMD	Not Provided	Please provide a format for EMD BG	The EMD needs to be submitted through a demand draft only, to be made in favour of "India Post Payments Bank Limited" payable at Delhi
96	25, 26 & 27	Point No. 3 in the Costing Tables	Not Provided	Please share specifications or a sample of the Plastic Envelope	Refer Annexure V for the specifications of the documents that needs to be included as part of the debit card
97	25, 26 & 27	Point No. 3 in the Costing Tables	Not Provided	Please confirm if A4 User Guide is same as Item No. 8 - Letter for Terms & Conditions as given on Pg No. 34	Refer Annexure V for the specifications of the documents that needs to be included as part of the debit card
98	25, 26 & 27	Point No. 3 in the Costing Tables	Not Provided	Please confirm if Item No. 4 - Brochure as given on Pg No. 34 will be a component of the Card Kit mentioned in this point	Yes, the understanding is correct

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99	33	7.5, 1) Chip Specifications	Not Provided	Please specify CHIP requirement - 8K or 16K	Refer to the Note in Annexure V. The specifications are indicative and bidders are required to match the latest specifications issued by VISA, MasterCard, NPCI (for RuPay) and RBI/Regulatory guidelines.
100	34	4) Brochure	Not Provided	Please share more details on its paper specifications or provide us a sample of same	Number of pages in the brochure - 1. Refer annexure V, point 4 for the specifications
101	34	5) Pin Mailer	Not Provided	Standard Size of a Pin Mailer is 4" x 9", which fits in a 4.5" x 10" envelope, please check and confirm	No change in the RFP clause
102	7	2.6	Scope of work	Point No. 6 – The printing of the PIN mailers would be done from the bidder's premises and the bidder will be responsible for owing & deploying the hardware at their own premises. Can the bidder outsource the PIN printing activities or will IPPB accept to handle the PIN printing activities (like most other banks does for security reasons).	Refer Clause 6.26
103	Not Provided	Not Provided	Chip Specifications	1) 8KB or higher EEPROM/FLASH 2) PVC Material 3) VISA – VSDC version 2.8.x or higher 4) MChip Select or Advance 5) Antenna - Insulated Copper wire embedded with thermal compression bonding OR other global standards being used.	Refer to the Note in Annexure V. The specifications are indicative and bidders are required to match the latest specifications issued by VISA, MasterCard, NPCI (for RuPay) and RBI/Regulatory guidelines.
104	11	Not Provided	Chip Specifications -ISO 7816 is a standard.	Request you to please consider ISO 9001	Refer to the Note in Annexure V. The specifications are indicative and bidders are required to match the latest specifications issued by VISA, MasterCard, NPCI (for RuPay) and RBI/Regulatory guidelines.
105	8	Not Provided	Help Desk	Is there any number defined for Help Desks	The numbers for the help desk depends on the performance of the bidder and customer requests, therefore the bidders may assume the number of seats required based on their industry experience and benchmarks
106	Not Provided	Not Provided	General	We request you to please keep all taxes separate as GST may be applicable in near future and keeping taxes separate will help competition on the same page	As GST rates are under discussion by the competent authorities, any change in the tax rates would be handled through the clause 6.1.2
107	34	Not Provided	Point 8	Letter for Terms and Conditions- is it one A4 Sheets and folded into 3 pages or there are 3 A4 sheets	There are 3 A4 sheets in the letter for T&Cs
108	34	Not Provided	General	Number of colors are not specified in any of the stationary	Designs will be shared with the successful bidder.
109	25	Not Provided	Point 3	As mentioned- Stationary for Welcome Kit- Welcome Letter, Pouch, upto one A4 Sheet User Guide, Window Envelope but on page number 34 there is one item extra we are not aware which one is that either Point Brochure(Point 4) or Letter for Terms and Conditions (Point 8)	Refer Annexure V for the contents of the collaterals required as part of the debit card RFP

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110	33	7.5 Annexure V – Technical and Functional Specifications-	Specifications for the cards and other collaterals: 1) Chip Specifications Java 2.2.x or higher	We would like to request for addition for MULTOS to be added along with Java 2.2 or higher so that card issuers have flexibility in choosing the best technology available for BANK and correct price. i.e. Java2.2 or higher / MULTOS 4.3 or higher	Refer to the Note in Annexure V. The specifications are indicative and bidders are required to match the latest specifications issued by VISA, MasterCard, NPCI (for RuPay) and RBI/Regulatory guidelines.
111	33	Technical and Functione	Specifications for the cards and other collaterals: 1) Chip Specifications Global Platform 2.1.x or higher version	We would like to request for addition for MULTOS to be added along with Global Platform 2.1.x or higher/ MULTOS 4.3 or higher	Refer to the Note in Annexure V. The specifications are indicative and bidders are required to match the latest specifications issued by VISA, MasterCard, NPCI (for RuPay) and RBI/Regulatory guidelines.