

Sl. No.	Page No. of RFP	Clause No	RFP Clause	Bidder's Query	Category
1	Page No. 9	Clause No. 3	This Request for Proposal document encompassing Annexure & Appendices and subsequent Addendum & Corrigenda (hereinafter referred to as "RFP" or "Tender") has been prepared solely for the purpose of enabling Karnataka Gramin Bank (KaGB) sponsored by Canara Bank, to solicit proposals from qualified vendors for Supply, Installation & Maintenance of 1120 Numbers of Tabs, Wireless MPOS Devices (Pin Pad) and Fingerprint Biometric Scanner with Printer in accordance with the specifications, terms and conditions and scope defined in this RFP. The procured items will be used for implementation of Tablet Banking at branch level using existing FI solution based on Aadhaar based Payment Systems and Rupay debit cards etc.,	As per the guidelines of the IBA 1.5.1 (Compliance Micro ATM should comply with technical specifications issued by NABARD\UIDAI\IBA \IDRBT\NPCI\ and UIDAI formulated Micro ATM 1.5.1 standard), there should be an integrated device for carrying out the financial transactions & AEPS. All components are you mention in RFP is separately. All of them are available to you in a single handheld device. You are requested to allow a single handheld device instead of separate components.	Please refer Amendmment No.1.
2	Page No. 10	Clause No. 3	The successful bidder has to Supply, Install & Maintain 1120 Numbers of Tabs, Wireless MPOS Devices (Pin Pad) and Fingerprint Biometric Scanner with Printer	it seems bank want the tab, printer, Pin Pad separately for doing the banking transaction. We propose to use the Micro ATM along with L3 application and certified NPCI devices for doing banking transaction. From the given details of Tab it is not clear how the bank intend to certify the device banking transaction. Request to shar more details on this or recommend to go for the time tested integrated micro ATM devices	Bidder to comply with RFP terms along with amendment.
3	Page No. 10	Clause No. 4	The Bank intends to procure 1120 Numbers of Tabs, Wireless MPOS Devices (Pin Pad) and Fingerprint Biometric Scanner with Printer as per Terms & Conditions, Technicl Specifications and Scope of Work described elsewhere in this document. The procured items will be used for implementation of Tablet Banking at branch level using existing FI solutions based on Aadhaar based Payment Sytems and Rupay debit cards etc	What are the various operations under Tablet Banking	Bidder to comply with RFP terms.
4	Page No. 10	Clause No. 5	5.1 A vendor submitting the proposal in response to this RFP shall hereinafter be referred to as 'Bidder' and Supply, Installation & Maintenance of 1120 Numbers of Tabs, Wireless MPOS Devices (Pin Pad) and Fingerprint Biometric Scanner with Printer shall hereinafter be referred as "Solution".	As per the guidelines of the IBA 1.5.1(Compliance Micro ATM should comply with technical specifications issued by NABARD\UIDAI\IBA \IDRBT\NPCI\ and UIDAI formulated Micro ATM 1.5.1 standard), there should be an integrated device for carrying out the financial transactions & AEPS. All components are you mention in RFP is separately. All of them are available to you in a single handheld device. You are requested to allow a single handheld device instead of separate components.	Please refer Amendmment No.1.

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5	Page No. 11	Clause No. 7	Table 1: Requirement Details Sr No Description Qty 1 Tabs 1120 2 Wireless MPOS Devices (Pin Pad) 1120 3 Finger print biometric scanner with Printer 1120	You are requested to allow a single handheld device instead of separate components. Table to be added 1. Micro ATM/AEPS Point of Sale Terminal with fingerprint & IRIS Scanner and integrated pinpad & Printer 1120	Please refer Amendment No.1.
6	Page No. 11	Clause No. 7	Bank can increase or decrease the quantities to the extent of 25 % of the ordered items during the contract period with same rates, terms & conditions	What is the tenure of the contract period	Contract period is till expiry of warranty period of one year.
7	Page No. 12	Clause No. 8	Hardware as per existing FI application used in the bank	Technical integration - Need clarity who will do it?	Please refer clause no.8 of RFP for further details.
8	Page No. 12	Clause No. 8	The supplied Hardware should be compatible with existing FI application currently used in the Bank. Bank will provide an APK to install our existing FI application and the same is to be installed by the selected bidder at the time of installation. The selected bidder has to coordinate with Bank's existing FI solution vendor and ensure the supplied devices commissioned with the present FI solution. SIM shall be provided by the Bank.	Request bank to elaborate the advantage of integrating the tab with the FI gateway with separate PIN pad, printer etc. We understand most of the current days switch has capability of driving Micro ATM devices which is more secured and widely used. Request bank to go for the micro ATM instead of separate tab, pin device and printer.	Please refer Amendment No.1.
9	Page No. 17	Clause No. 14	Application Money	We request to waive the application money and EMD for MSME registered vendor.	Bidder to comply with RFP terms.
10	Page No. 17	Clause No. 16	Bid Security/ Declaration: 16.1 Bidders are required to submit an Earnest Money Deposit as specified in the RFP by way of Demand Draft / Bank Guarantee in lieu of EMD (Appendix D - Proforma for Bank Guarantee in lieu of DD Format) drawn at Bengaluru, payable to "Karnataka Gramin Bank" along with Eligibility Bid. The Bank Guarantee should be of a Scheduled Commercial Bank other than Karnataka Gramin Bank.	Please allow waiver of Earnest Money Deposit in line with Ministry of Financial Office Memorandum No. F.9/4/2020-PPD dated 17.11.2020; the bidder should allow providing the Bid Security / Earnest Money Deposit in the shape of "Bid Security Declaration".	Bidder to comply with RFP terms.
11	Page No. 27	Clause No. 38.2	Preference to local supplier	Most of the devices required are of imported brands. Request equal preference to be given	Bidder to comply with RFP terms.
12	Page No. 31	Clause No. 43.1	The selected bidder has to deliver all the ordered items within 7 weeks from the date of purchase order or 6 weeks from the date of acceptance of purchase order whichever is earlier.	We request you to increase timelines to three months from PO date, typically we will deliver in lots and ensure completion of delivery in three months. Considering 1120 devices need minimum three months' time for completing delivery.	Please refer Amendment No.1.
13	Page No. 31	Clause No. 43.2	The selected bidder has to install all the ordered items within 2 weeks from the date of delivery.	We request you to increase timelines of installation to four months from PO date, typically we will deliver in lots and start installation also batch wise post-delivery. Considering 1120 devices we need four months' time to complete installation.	Bidder to comply with RFP terms.
14	Page No. 32	Clause No. 45	Payment Terms	We request to consider 50% advance, 50% on delivery against BG of 10%	Bidder to comply with RFP terms.

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15	Page No. 32	Clause No. 45	Table 6: Payment Terms - 70% of the total hardware/software cost will be released after delivery of all the ordered items in each location and on submission of relevant documents including original Invoice along with Proof for delivery duly signed by Bank officials with date.	We assume that, delivery of the devices will be at RO/ZO Level. Kindly confirm	Yes your understanding is correct.
16	Page No. 44	Annexure-1 - Pre-Qualification Criteria Table 7: Point No.2	The bidder should have implemented Tab based FI Solutions (Such as DBT, Aadhaar based Payment etc.,) at-least in 250 locations in scheduled commercial Banks/ RRBs/ Government Department/Public Sector Units in India in any one year out of last three financial years ending 31.03.2022.	Kindly consider supply of similar kind of machine to any five Government Clients/FinTech in the last three Financial years	Please refer Amendmnet No.1.
17	Page No. 44	Annexure-1 - Pre-Qualification Criteria Table 7: Point No.2	The bidder should have implemented Tab based FI Solutions (Such as DBT, Aadhaar based Payment etc.,) at-least in 250 locations in scheduled commercial Banks/ RRBs/ Government Department/Public Sector Units in India in any one year out of last three financial years ending 31.03.2022.	Request bank to consider the experience in supply of TAB/Mobile with required peripherals along with experience of TAB based FI Solution kindly amend accordingly	Please refer Amendmnet No.1.
18	Page No. 44	Annexure-1 - Pre-Qualification Criteria Table 7: Point No.2	2. The bidder should have implemented Tab based FI Solutions (Such as DBT, Aadhaar based Payment etc.,) at-least in 250 locations in scheduled commercial Banks/ RRBs/ Government Department/Public Sector Units in India in any one year out of last three financial years ending 31.03.2022.	We request Bank to amend as : The bidder should have implemented "MICRO ATM" based FI Solutions (Such as DBT, Aadhaar based Payment etc.,) at-least in 250 locations in scheduled commercial Banks/ RRBs/ Government Department/Public Sector Units in India in any one year out of last three financial years ending 31.03.2022.	Please refer Amendmnet No.1.
19	Page No. 44	Annexure-1 - Pre-Qualification Criteria Table 7: Point No.2	The bidder should have implemented Tab based FI Solutions (Such as DBT, Aadhaar based Payment etc.,) at-least in 250 locations in scheduled commercial Banks/ RRBs/ Government Department/Public Sector Units in India in any one year out of last three financial years ending 31.03.2022.	You are requested to allow a single handheld device instead of Tabs - The bidder should have implemented point of sale terminal and handheld terminal based FI solutions (like DBT, Aadhaar based payments etc.) At least 500 terminal in Scheduled Commercial Banks/RRBs/Govt./Fintech/Government Departments/Public Sector Units in India in any one of the last three financial years ended 31.03.2022.	Please refer Amendmnet No.1.
20	Page No. 45	Annexure-1 - Pre-Qualification Criteria Table 7: Point No.3	The Bidder should have a minimum turnover of INR Two (2) Crores per annum in any three out of last Five (5) financial years (2016-17, 2017-18, 2018-2019, 2019-20 and 2020- 21).	Considering the requirement and size of the project, the bidder's experience on financial turnover should be increased for at least for 100 crore for last 5 Financial year, to have the sound financial support for the project deployment and services.	Bidder to comply with RFP terms.
21	Page No. 45	Annexure-1 - Pre-Qualification Criteria Table 7: Point No.4	The bidder should have positive net worth as on 31/03/2021.	Considering the requirement and size of the project, the bidder's experience on financial net worth should be increased for at least Rs. 10 crore for last 3 Financial year, to have the sound financial support for the project deployment and services	Bidder to comply with RFP terms.

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22	Page No. 45	Annexure-1 - Pre-Qualification Criteria Table 7: Point No.5	Point - 5 Bidder has to submit an Undertaking Letter stating that Bidder is Original Equipment Manufacturer (OEM)/ Original Software Developer (OSD)/ Original Software Owner (OSO) of the proposed Software/ Solution.	We like to inform bank that the scope is limited to supply of hardware's hence we request bank to remove the OSD and amend the clause accordingly	Bidder to comply with RFP terms.
23			Eligibility	We request to consider the vendor provided micro ATM with L3 software also eligible for the project.	Bidder to comply with RFP terms along with amendment.
24	Page No. 48	Annexure-2 - Technical Requirements Table 8:	Minimum Technical Specifications required for Tab	Bank has given the minimum technical specification. Does the bank require tabs of specific brand	Bidder to comply with RFP terms along with amendment.
25	Page No. 48	Annexure-2 - Technical Requirements Table 8:	Hardware specifications	we request bank to consider open specification for Hardware	Bidder to comply with RFP terms along with amendment.
26	Page No. 48	Annexure-2 - Technical Requirements Table 8:	Primary Camera needed in tablet must be 13MP	Request to change the same to 8 MP with Autofocus option	Please refer Amendment No.1.
27	Page No. 48	Annexure-2 - Technical Requirements Table 8:	Minimum Technical Specification required for TAB Primary Camera: 13 MP	Request to change the same to 8 MP with Autofocus option	Please refer Amendment No.1.
28	Page No. 48	Annexure-2 - Technical Requirements Table 8:	Expandable Storage Capacity of tablet must be 1 TB	Request to change the same to 512GB	Please refer Amendment No.1.
29	Page No. 48	Annexure-2 - Technical Requirements Table 8:	Minimum Technical Specification required for TAB: Expandable Storage Capacity: 1 TB	Request to change the same to 512GB	Please refer Amendment No.1.
30	Page No. 48	Annexure-2 - Technical Requirements Table 8:	Image resolution must be 508dpi	Request to change the same to 503 dpi	Bidder to comply with RFP terms along with amendment.
31	Page No. 49	Annexure-2 - Technical Requirements Table 9:	Minimum Technical Specification required for Biometric Scanner with Printer: Image Resolution: 508 dpi	Request to change the same to 503 dpi	Bidder to comply with RFP terms along with amendment.

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32	Page No. 48	Annexure-2 - Technical Requirements Table 8:	Sensor type must be Capacitive	Request to change it to Optical type sensor as the same is more reliable on field	Bidder to comply with RFP terms along with amendment.
33	Page No. 49	Annexure-2 - Technical Requirements Table 9:	Minimum Technical Specification required for Biometric Scanner with Printer: Type: Capacitive	Request to change it to Optical type sensor as the same is more reliable on field	Bidder to comply with RFP terms along with amendment.
34	Page No. 48	Annexure-2 - Technical Requirements Table 8:	Battery must be 7.4V, 2000 mAh	Request to change it to 7.4V, 1600 mAh	Bidder to comply with RFP terms along with amendment.
35	Page No. 49	Annexure-2 - Technical Requirements Table 9:	Minimum Technical Specification required for Biometric Scanner with Printer: Battery: 7.4 V, 2000 mAh	Request to change it to 7.4V, 1600 mAh	Bidder to comply with RFP terms along with amendment.
36	Page No. 48	Annexure-2 - Technical Requirements Table 8:	Connectivity option must be Bluetooth and Wi-Fi	Request to change it to either Bluetooth/Wi-Fi as the reliable connectivity on field is Bluetooth and not Wi-Fi	Bidder to comply with RFP terms along with amendment.
37	Page No. 49	Annexure-2 - Technical Requirements Table 9:	Minimum Technical Specification required for Biometric Scanner with Printer: Connectivity: Bluetooth and Wifi	Request to change it to either Bluetooth/Wi-Fi as the reliable connectivity on field is Bluetooth and not Wi-fi	Bidder to comply with RFP terms along with amendment.
38	Page No. 50	Annexure-2 - Technical Requirements Table: 10	Minimum Technical Specifications required for wireless mPOS devices (Pin Pad) Catd Readers: Chip & PIN NFC Contactless Magnetic Stripe	Since Magstripe is getting discontinued, we request you to kindly remove Magstripe. Adding Magstripe will increase device cost further. Magstripe is not applicable.	Bidder to comply with RFP terms.

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39	Page No. 48	Annexure-2 - Technical Requirements	1) OS/Platform Current - Android Version 2) Display- Minimum 5 inch Touch Panel Display 3) Memory - Memory 1 GB and 8 GB main Memory 4) Camera Quality- 5 MP or higher 5) Battery- Minimum 3.7V 4000 mah or higher 6) Printer- Inbuilt 2 or 3 Inch Thermal printer 7) Speaker- Speaker should be provided for voice confirmation 8) Power Adapter AC/DC Adapter with surge protection 9) Connectivity Device should be connecting through SIM Card 4G or above or through Internet Data, WIFI and should have inbuilt Bluetooth device 10) Port Device should have inbuilt /USB data transfer port 11) Hardening of Device hardening of the OS should be done by the vendor during the installation of device 12) MDM Bidder should provide Device Management Portal to manage and control the devices 13) Bio Metric Standard Device should be compliant to bio metric 2.0 standards and upgrades as may be prescribed by the regulatory authority 14) IRIS Availability As Add-on or in built IRIS should be STQC Certified 15) Compatibility a) Device should be capable of integration with Banks FI Gateway b) Device should be compatible with EMV Chip/Magstripe and Pin base on us and off us transactions c) Compatible to perform Aadhaar base (Bio Metric authentication) AEPS on us and off us transaction	You are requested to allow desired specification of AePS/Micro ATM terminal a single handheld Financial device instead of Tabs TAB, BIOMETRIC SCANNERS WITH PRINTER, PINPAD.	Please refer Amendmment No.1.
40	Page No. 48	Annexure-2 - Technical Requirements	Minimum Technical Specification required for TAB	We request Bank to include Techncial specifications for /POS/Micro ATM/HHD. The micro ATM should comply with technical specifications approved by IBA, IDBFT, NPCI and UIDAI formulated micro ATM 1.5.1 standard or its latest revised version.	Please refer Amendmment No.1.

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41	Page No. 48	Annexure-2 - Technical Requirements	Table 8: Minimum Technical Specification required for TAB ; Table 9:Minimum Technical Specification required for Biometric Scanner with Printer; Table 10:Minimum Technical Specifications required for wireless mPOS devices (Pin Pad)	We request Bank to also consider for all in one integrated "EMBEDDED" terminal with minimum of 5.5" display and above and with secured Managed Android OS version 7 and above as approved by UIDAI standards and with integrated / embedded / inbuilt - thermal printer, FIR & FMR enabled finger Biometric scanner with RD services, EMV card reader with pin-pad. Specifications of the terminal is enclosed here with for ready reference. This will help the bidders to have a single window point of contact with the terminal OEM for after sales support during the complete project period. Else bidder must be managing with different individual OEMs for Tablet, thermal printer, finger print scanner and PIPAD as an external peripherals each and has to have an individual SLA agreements with all the independent OEMs . More over it will be easy for a BC to carry an integrated terminal for on field operations instead of carrying individual items of each hardware which are independent with power requirements for each component , i.e. along with the terminals the BC has to carry the chargers / adaptors / additional battery of each component. This is because the external peripherals of Printer , PINPAD and FPS are to be get connected with Bluetooth to the main computing Tablet device and it is a known fact that "Bluetooth" connectivity is more fluctuating by default and consumes more power. Keeping in view of	Please refer Amendmment No.1.
42	Page No. 53	Annexure-4 2. Online Reverse Auction	Online Reverse Auction	Request to avoid reverse auction and decide bidder on L1 basis as it is challenging for Indian OEMs to offer less pricing beyond a point due to ongoing semiconductor and chipset issue, price rise, lead times, logistic challenges etc..	Bidder to comply with RFP terms.
43	Page No. 53	Annexure-4 3. Process of Reverse Auction	3. Process of Reverse Auction Reverse Auction will normally, be for a period of ½ hour (30 minutes). If a Bidder places a Bid price in last 10 minutes of closing of the Reverse Auction, the auction period shall get extended automatically for another 10 minutes. Number of extensions will be unlimited. In case there is no bid price in the last 10 minutes of closing of RA, the auction shall get closed automatically without any extension.	We request to keep maximum three extensions.	Bidder to comply with RFP terms.
44	Page No. 53	Annexure 4 - Business rules for Reverse Auction	Online Reverse Auction	Request to avoid reverse auction and decide bidder on L1 basis as it is challenging for Indian OEMs to offer less pricing beyond a point due to ongoing semiconductor and chipset issue, price rise, lead times, logistic challenges etc	Bidder to comply with RFP terms.

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45	General point	General point	General point	Dear Sir, Kindly clarify the scope of job as need clarification in detail.	Bidder to comply with RFP terms.
46	General point	General point	General point	We request bank to consider any third party interface with Micro ATM device or Front end Application Bank would bear any certifications Charges of any Statutory and regulatory body in due course of the contract period. Bank will bear the certification charges of UIDAI/NPCI and interface charges for integrating FI and CBS.	Bidder to comply with RFP terms.
47	General point	General point	General point	We assume that Bank will provide all the required APIs of existing FIG for integration and NPCI slot for certification	Bidder to comply with RFP terms.
48	General point	General point	General point	We request bank to include the Tab/POS/Micro ATM/HHD FI Solutions	Please refer Amendment No.1