



RFP for Empanelment for Supply, Printing & Personalization of EMV chip based credit cards

RFP NO: CO: BOBCARD/CI RFP/2024-25/01, Dated: 06.03.2025

Sr. No.	Pg No	Point No	Tender Original Clause	Clarification	Request for Change / Modification / Addition / Deletion	BOBCARD Remark
1	10	viii	2. Card plastic personalisation, administration of welcome kit and making ready for dispatch:Handover of packets to Company's designated courier/ India Post	We like to submit to bank tender committee to please clarify the term "Company's designated courier/ India Post" as per our understanding it would be "Bank's designated courier/ India Post"	Please clarify	Yes. It is BOBCARD designated courier partner.
2	25	6.2	6.2 Evaluation Methodology for Eligible Bidder/Technical Bid Evaluation The vendor needs to achieve a cut – off score of 70 marks in this evaluation stage to for empanel with BOBCARD. Only those vendors who achieve the specified cut – off scores would be short-listed for empanelment with BOBCARD. Further the vendor must score a minimum of 80% compliance in Technical and Functional Specifications compliance separately. Even if the vendor meets the 70 mark cut- off and does not meet this criterion of 80% compliance, the vendor would have deemed not to be meeting the RFP Technical requirements. The Technical Proposal will be evaluated for technical this criterion of 80% compliance, the vendor would have deemed not to be meeting the RFP Technical requirements.	We request to bank tender committee to kindly amend the following clause as the current condition for Evaluation Methodology is restricted the participation from competent bidder like us & even if we will participate under the eligibility criteria rules but will not be able to achieve the specified cut off as per the given criteria for evaluation,so we request to bank committee to kindly amend the clause as per our request in next column.	We like to submit to bank tender committee regarding the following clause as "Evaluation Methodology for Eligible Bidder/Technical Bid Evaluation The vendor needs to achieve a cut – off score of 50 marks in this evaluation stage to for empanel with BOBCARD. Only those vendors who achieve the specified cut – off scores would be short-listed for empanelment with BOBCARD. Further the vendor must score a minimum of 55% compliance in Technical and Functional Specifications compliance separately.The Technical Proposal will be evaluated for technical this criterion of 55% compliance.	RFP clause can't be change
3	1		Annexure 02 – Technical Evaluation Criteria Experience of the bidder in the line of business of providing services as mentioned in the RFP. 3 years – 7 marks 3.1 - 8 years – 10 marks Above 8 years and above - 20 marks	We request to bank tender committee & seeking clarification on term "in line of business" & as per our understanding it would be EMV/Dual Interface/NCMC chip based banking card supply experience,please clarify	We submit to bank tender committee some amendment in Experience of being in line of business : 3 years – 10 marks 3.1 years - 5 years – 20 marks	It is experience in Credit card procurement & personalization & all related activity.
4	3		Annexure 02 – Technical Evaluation Criteria Average Turnover generated by the bidder from the desired line of business (average of last -3- financial years)/for which RFP is issued) Rs.25cr – 5 marks Rs.50cr – 10 marks >Rs 75cr - 15 marks	We request to bank tender committee & seeking clarification on term "in line of business" & as per our understanding it would be EMV/Dual Interface/NCMC chip based banking card supply experience,please clarify	We submit to bank tender committee some amendment in Business from the desired line of business : Rs.10cr – 10 marks Rs.5cr – 5 marks >Rs 15cr - 15 marks	It is experience in Credit card procurement & personalization.
5	5		Annexure 02 – Technical Evaluation Criteria/Number of Clients handled successfully in BFSI sector during the last 5 years including but not limited to PSU/ Govt. (Central/ State) 01-2 client – 5 marks 03 -04 clients – 8 marks > 5 clients – 15 marks	We request to bank please consider the FinTech customers' experience in the list.	We submit to bank tender committee some amendment Number of Clients handled successfully in BFSI sector during the last 5 years including but not limited to PSU/ Govt. (Central/ State) 01- 2 client – 10 marks 03 -04 clients – 15 Marks	RFP clause can't be change
6	11	3.3	All the licenses proposed by Bidder should be in name of BOBCARD LTD Considering the extensive nature of the assignment and the envisaged relationship with the Bidder, any service, which forms a part of facilities management that is not explicitly mentioned in this RFP as excluded would form part of this RFP, and the Bidder is expected to provide the same at no additional costs to the Company. The Bidder has to envisage all necessary services to be provided and ensure the same is delivered to the Company. The Company will not accept any plea of the Bidder at a later date for omission of critical services on the pretext that the same was not explicitly mentioned in the RFP.	requesting the bank to update on the type of license?		Kindly ignore this clause. Since this is the standard RFP clause.
7	11	3.2 point no 2	The Bidder will be required to fix any vulnerability in this RFP at no additional cost during the entire tenure of the contract. These vulnerabilities can be detected by the Company or can be a finding of any internal or external audit conducted by the Company or its auditors on a periodic basis.	what type facility should the bidder offer without any EXTRA cost?		It is Credit card procurement , personalization & all related activity.
8	11	3.2 point no 3	However, the selected Bidder shall install and commission the solution, in terms of this RFP, at locations designated by Company or at such Centers as Company may deem fit and the changes, if any, in the locations will be intimated to the Bidder.	what type vulnerability should the bidder fix without extra cost without any EXTRA cost?		It is Credit card procurement , personalization & all related activity.
9	19	16	Partner to able to process file from Vision Plus format	It will be difficult for any vendor to have new setup in the banks preferred location.		It is Credit card procurement , personalization & all related activity.
10	22	Part II point III	Should the bidder process the raw file?			Same will be discuss with the shortlisted empanelled bidder only.
11			No mention about the EMD or tender fee			Yes bidder should process the raw EMBOSA file from vision plus.
12			Requesting BOB cards to share the commercial bid format(with the quantity)			EMD & Tender fees not applicable
13			Please confirm on the total no of variants and the quantity to be ordered for the project			Same will be discuss with the shortlisted empanelled bidder only.
14			please share the specs of the stationery/kit			Same will be discuss with the shortlisted empanelled bidder only.
15			please confirm on the minimum quantity of order to placed in each PO(variant wise)			Same will be discuss with the shortlisted empanelled bidder only.
16		Annexure 02 – Technical Evaluation Criteria; Point No. 3	Average Turnover generated by the bidder from the desired line of business (average of last -3- financial years) for which RFP is issued	Request BOBCARD to consider Average turnover generated by the bidder by its overall business		RFP clause can't be change, it should be from Credit card business only.
17		Annexure 02 – Technical Evaluation Criteria; Point No. 6	No of support staff to be provided (On-site) and their qualifications	Request BOBCARD to clarify the activities will be carried at bidders Card Personalization Bureau then why there is requirement of on-site staff.		Dedicated SOPC to resolve /communicate all type of issues
18		General	Request BOBCARD to provide the projected volume of cards along with variants			Same will be discuss with the shortlisted empanelled bidder only.
19		General	Request BOBCARD to provide minimum quantity per order			As per BOBCARD requirement.
20		General	Kindly clarify how many bidders will be empanelled for this activities and whether order will be splitted between them			As per BOBCARD requirement.
21	2	2.2	2. REQUIREMENTS SUMMARY, "ERROR! BOOKMARK NOT DEFINED" volume is missing	Volume section is missing in the RFP, request BOB cards to share scheme wise, variant wise, monthly and yearly volume.		Same will be discuss with the shortlisted empanelled bidder only.
22	8	2.5 Training	The Vendor is required to provide training to the Company's Credit Card Issuance teams on the proposed Empanelment For Supply, Printing & Personalization of Chip Based EMV Credit Cards.	Please clarify on the training requirement		As per BOBCARD requirement.
23	10	2. vi	Stuffing of the Welcome Letter along with other welcome kit stationary items (i.e. Card pouch, Most Important terms and conditions booklet and leaflets) in the card envelope.	We understand that each kit will include only the Card, Welcome Letter, Card Pouch, and Terms & Conditions.  Please confirm the following details: Number of card variants Any special effects or features on the cards Packaging details for all variants along with volume Whether the vendor can manage the required stationery		Stationary will be arranged by BOBCARD. All others will be as per the BOBCARD requirement.

24	10-11	General Terms	Any upgrade with respect to regulatory and network compliance will be provided to BOBCARD at no extra cost. 1. The Vendor should ensure that all systemic changes or new requirements necessitated out of Government / other regulatory guidelines or other Company requirements as per the RFP are made available from day one of the Empanelment of vendors for Supply, Printing & Personalization Of Chip Based EMV Credit Cards as also other related work from time to time going live. Any new government/ regulatory requirements that impact the provided RFP to the Company need to be incorporated as a feature upgrade or an enhancement or a patch and should be provided to the Company at no additional cost during the period of the contract.	Please clarify this point, as we understand that any technical specifications related to the Card or Stationery that impact cost will be mutually discussed on a case-by-case basis.		Stationery will be arranged by BOBCARD.
25	11	3.2 Project Scope	2. Considering the extensive nature of the assignment and the envisaged relationship with the Bidder, any service, which forms a part of facilities management that is not explicitly mentioned in this RFP as excluded would form part of this RFP, and the Bidder is expected to provide the same at no additional costs to the Company. The Bidder has to envisage all necessary services to be provided and ensure the same is delivered to the Company. The Company will not accept any plea of the Bidder at a later date for omission of critical services on the pretext that the same was not explicitly mentioned in the RFP.	Please clarify this point. We understand that the scope of activity, specifications, and kit contents will remain as per the commercial annexure. Any changes to the commercial annexure will be mutually discussed and agreed upon, considering the cost implications.		Same will be discuss with the shortlisted empanelled bidder only.
26	11	3.3 Licenses	•All the licenses proposed by Bidder should be in name of BOBCARD LTD.	We understand that software or licenses are not part of the scope. Any application or software required by the vendor for production or personalization will fall under the vendor's scope. BOB Card will have no obligation in this regard, and all such software or licenses will be procured under the vendor's name.		Kindly Ignore this clause. Since this is the standard RFP clause.
27	12	3.4 Implementation Methodology	1. The selected Bidder should follow a suitable methodology for delivering the requirements of the RFP for the entire contract period. Accordingly, the Bidder should factor for necessary effort and team deployment. The methodology should clearly lay out the overall steps from initiation to closure of this engagement.	Please clarify this point, as this clause is generally applicable to Software, Machine, or Kiosk projects and may not be relevant to this RFP.		This is the standard RFP clause.
28	12	3.5 Business Process Definition (BPD)/Parameterization	2. The selected bidder is expected to help the Company to parameterize the product and provide valuable inputs at the time of system parameterization based on the current state assessment undertaken by the selected bidder. Also, the core team training conducted by the selected bidder should reflect the understanding of the Company's current processes as a result of conducting the current assessment. 3. The selected bidder would be responsible for ensuring that the BPD/Parameterization exercise is as per the plan.	Please clarify this point, as this clause is generally applicable to Software, Machine, or Kiosk projects and may not be relevant to this RFP.		This is the standard RFP clause.
29	14	4.3 Price Comparisons	a. Normalization of bids: The Company will go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that vendors are more or less on the same technical ground. After the normalization process, if the Company feels that any of the bids needs to be normalized and that such normalization has a bearing on the price bids; the Company may at its discretion ask all the technically short-listed vendors to resubmit the technical bids once again for scrutiny. The Company can repeat this normalization process at every stage of technical submission or till the Company is satisfied. The vendors agree that they have no reservation or objection to the normalization process and all the technically short-listed vendors will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to the Company during this process. The vendors, by submitting the response to this RFP, agree to the process and conditions of the normalization process.	Please confirm the formula or ratio of normalization that will be applied after the submission of the technical and commercial bids for contract awarding.		Same will be discuss with the shortlisted empanelled bidder only.
30	18	4.6 Other RFP Requirements	13. Selected Bidder shall inform their readiness for the pre-delivery/post-delivery inspection at least 15 days in advance. Inspection of the centralized application and data base servers, etc. will be carried out at the Vendor's Data Centre/DRC. All reasonable facilities, tools and assistance including access to drawings and production data should be provided to Company's officials and the representatives during inspection. There shall not be any additional charges for such inspection. However, Company will have the discretion to recover the costs related to travel and stay of its staff / representatives if the services offered for inspection is not as per Company's requirement or the test conditions are not complied with.	Please confirm the applicability of this clause for this RFP.		This is the standard RFP clause.
31	24	5.10 Overall Bid	2. The Bidder while furnishing the cost under the above heads must furnish the split-up cost particulars of all major components/line items under each head. 3. Further, while the Bidder has to quote for all the components of the solution, Company may at its discretion wherever beneficial, procure licenses for some software separately, based on any existing agreements entered into for purchase of such software.	Please confirm the applicability of this clause for this RFP.		This is the standard RFP clause.
32	25	6.2 Evaluation Methodology for Eligible Bidder	Project Execution Methodology Solution Architecture and Design – Key Features and Functionalities	Please confirm the applicability of this clause for this RFP.		This is the standard RFP clause.
33	32	8.8 Transportation and Insurance	All the costs should include cost, insurance and freight (c.i.f). However, the selected bidder has the option to use transportation and insurance cover from any eligible source.	Please confirm if the vendor is required to manage any logistics activities. We would suggest that if the vendor handles logistics, BOB Cards will have greater control over the process, with access to delivery tracking, RTO management, and a dashboard for real-time monitoring and easy tracking of cards.		It is related to procurement of plastic for insurance which vendor to bare. Post correct handover to BOBCARD designated courier partner , BOBCARD will co-ordinate with respective vendor in case of any issue.
34	33	8.14 Guarantees	1. Bidder shall guarantee that the Services/software/solution and allied components used to service the Company are licensed and legal. All hardware and software must be supplied with their original and complete printed documentation. 2. The Bidder also undertakes to keep all the licenses in force till the expiry of the contract period by renewing them as and when necessary.	Please confirm the applicability of this clause for this RFP.		This is the standard RFP clause.
35	36	8.22 Addition/Deletion of Qualified Offerings	1. Both parties agree that the intent of this RFP is to establish an initial set of service offerings. The Company recognizes that, as the use of these services expands, it is possible that additional services and/or service categories will be needed. In addition, the Company recognizes that from time to time, hardware and software products that are provided as part of selected bidder's services will be upgraded or replaced as technology evolves. Replacement and/or supplemental hardware and software products that meet or exceed the minimum proposal requirements may be added with the prior approval of the Company. For this purpose, a Change Order Procedure will be followed. Company may request a change order in the event of actual or anticipated change(s) to the agreed scope of work, services, deliverables and schedules. The selected bidder shall prepare a change order reflecting the actual or anticipated change(s) including the impact on deliverables schedule. The selected bidder shall carry out such services as required by the Company. The terms of the contract would apply to such incremental deliverables and services.	Please confirm the applicability of this clause for this RFP.		This is the standard RFP clause.
36	36	8.22 Addition/Deletion of Qualified Offerings	2. The selected bidder shall agree that the price for incremental offering cannot exceed the original proposed cost and the Company reserves the right to renegotiate the price. At the unit rates provided for TCO calculations, the Company has the right to order as much as it wants at those rates. However, this excludes the hardware to be provided by the Bidder at their cost due to under sizing.	Please confirm the applicability of this clause for this RFP, as no commercial submission is required.		Same will be discuss with the shortlisted empanelled bidder only.
37	36	8.22 Addition/Deletion of Qualified Offerings	1. All quantities mentioned in this RFP are indicative. The quantities of components to be procured as part of this RFP can be varied by the Company. This also includes the right to modify the number of source systems, targets, reports & statements, dash boards, score cards, concurrent users etc.	Please confirm the applicability of this clause for this RFP.		This is the standard RFP clause.
38	1	Annexure 02 – Technical Evaluation Criteria	Experience of the bidder in the line of business of providing services as mentioned in the RFP. Experience of being in line of business 3 years – 7 marks 3.1 - 8 years – 10 marks Above 8 years and above - 20 marks	We request the banks to amend the clause as below: Experience of being in line of business 5 years – 7 marks 5.1 - 10 years – 10 marks Above 10 years and above - 20 marks		RFP clause can't be change
39	2	Annexure 02 – Technical Evaluation Criteria	One case study of the vendor (mask the client name, if required) showcasing the previous reports of the activity undertaken.	We understand that the case study pertains to 'Empanelment for Supply, Printing & Personalization of EMV Chip-Based Credit Cards,' considering the legacy and scale of BOB Cards. Please confirm if we can submit multiple case studies that have benefited banks or end clients.		Understanding is correct.
40	5	Annexure 02 – Technical Evaluation Criteria	Number of Clients handled successfully in BFSI sector during the last 5 years including but not limited to PSU/ Govt. (Central/ State) 01-02 client – 5 marks 03 -04 clients – 8 marks > 5 clients – 15 marks	Our understanding is that each customer must be serviced continuously for the specified year slabs without any gaps. Please confirm.		Understanding is correct.
41	6	Annexure 02 – Technical Evaluation Criteria	No of support staff to be provided (On-site) and their qualifications	Please confirm the applicability of this clause for this RFP, as no onsite resource is required for this project.		Same will be discuss with the shortlisted empanelled bidder only.

42	2	ANNEXURE 01 – ELIGIBILITY CRITERIA	Business Operation The bidder should be operating in similar service/business for at least the past 3 years (serving a financial institution/bank preferred).	Pis change the clause as below *The bidder should be operating in similar service/business for at least the past 10 years (serving a financial institution/bank preferred).*		RFP clause can't be change
43	3	ANNEXURE 01 – ELIGIBILITY CRITERIA	Client Base The bidder must have a direct experience of providing similar services to at least 3 other financial institutions. Sub-contracting services will not be considered.	We request the banks to amend the clause as below: <b>Client Base</b> The bidder must have a direct experience of providing similar services to at least 5 other financial institutions. Sub-contracting services will not be considered.		RFP clause can't be change
44	9	Scope of Work	The general scope of works include supply printing, personalization of chip based EMV cards and, administration of welcome kit stationery making them ready for dispatch with details as also other related works from time to time in respect of Mastercard/Visa Card/ RuPay /Contact less and other card network if any to be introduced from time to time.	We kindly request the bank to provide detailed specifications for the cards, including any technical or design requirements. Additionally, we seek clarity on the quantity breakup between EMV cards and DI cards.		Same will be discuss with the shortlisted empanelled bidder only.
45	10	Scope of Work	Stuffing of the Welcome Letter along with other welcome kit stationery items (i.e. Card pouch, Most Important terms and conditions booklet and leaflets) in the card envelope.	We kindly request the bank to provide detailed specifications of the kit, including GSM, paper type, printing and finishing details, security features, and information on Variable Data Printing (VDP). Additionally, please confirm whether participating vendors can quote for stationery, as this would help the bank manage inventory more efficiently.		Same will be discuss with the shortlisted empanelled bidder only.
46	24	5.12 Opening of Bids	Company will announce the list of bidders who qualify technical evaluation and BOBCARD will all the commercial from short-listed bidder only.	a) Our understanding is that the floated tender is solely for pre-qualification purposes, and the bank will invite only the qualified bidders for the commercial bid submission. Please confirm. b) We understand that the L1 bidder will be determined through a reverse auction process. Kindly confirm if this is correct. c) Please clarify how BOB cards will divide the order between the vendors?. If so, kindly provide details on the allocation criteria and vendor-wise volume share.		RFP clause can't be change
47	26	Payment Terms	The Company will pay invoices within a period of 30 days from the date of receipt of undisputed invoices. Any dispute regarding the invoice will be communicated to the selected bidder within 15 days from the date of receipt of the invoice. After the dispute is resolved, Company shall make payment within 15 days from the date the dispute stands resolved.	a) Our understanding is that the payment for the base card and collaterals will be billed once the base card is ready, while the payment for personalization will be processed on a monthly basis. Please confirm.		Understanding is correct.
48	24	5.12 Opening of Bids	Company will announce the list of bidders who qualify technical evaluation and BOBCARD will called the commercial from short-listed bidder only.	Our understanding is that the bank will request a separate commercial proposal from technically qualified vendors. We kindly request the bank to include a provision for a pre-bid meeting for the commercial RFP to address and clarify any queries. Please confirm.		RFP clause can't be change
49	9	Point 3- Scope Of work Sub Section-1 (i)	Manufactured by a Visa, MasterCard and RuPay certified EMV card manufacturer as the case may be	to inform that the audit for visa certification has been successfully completed even the allotment number has also been issued to RTL, only the formal certificate is awaited and expected shortly (which can be crosschecked by the concerned authority office).  Our audit documents along with allotment No. is also enclosed for your ready reference  In the light of above we kindly request you to please allow Visa certificate to be submit before the award of contract.	Please Change	Clause can't be change
50	Annexure 1 Page -2	Eligibility Criteria Point-2 Business Operation	The bidder should be operating in similar service/business for at least the past 3 years (serving a financial institution/bank preferred).	Rosmerla Technologies Ltd. acquired Smart Card IT Solutions Ltd (SCIT) in 2023, bringing with more than decade of hands-on experience in the manufacturing and personalization of banking cards. Additionally, SCIT's factory has a decade-long history of successful operations in this domain.  This acquisition has allowed Rosmerla along with its existing experience of issuance of more than 16 Crore cards both Centralised and Decentralised manner to immediately leverage the expertise and infrastructure built over many years.  In the light of above RTL Being Pioneered and Leader with over a decade into Card issuance business respectfully request you that the Bank should consider the experience of 1-year against 2 years of Rosmerla Technologies Ltd. as per the above clause.	Please Change	RFP clause can't be change
51	Annexure 1 Page -2	Eligibility Criteria Point-3 Client Base	The bidder must have a direct experience of providing similar services to at least 3 other financial institutions. Sub-contracting services will not be considered.	Rosmerla Technologies Ltd. has extensive experience in the manufacturing, printing, personalization, and supply of banking cards for over 30 banks across India. While these services have been provided through our Switch vendor partners, the depth and scale of our involvement in delivering these services to leading financial institutions is well-established.  There is no difference in scope of work between providing these services through switch vendor's partners to bank or directly to bank as the scope of work mention in the RFP is exactly the same what we are doing for banks through switch vendors partner.  In light of the above points, we respectfully request the Bank to consider our subcontracted services as part of our experience, as it demonstrates our capability to meet the requirements and deliver high-quality solutions to financial institutions.  It should be noted that we do the full card processing encompassing Pre-press, Printing, Collation, Lamination, Hot stamping, Milling & Embedding, Personalization, and Fulfillment. The Fintech Company or Switch that we supply Cards to do not do anything related to the above.	Please Change	RFP clause can't be change
52		Additional Clause	Additional Clause	Rosmerla is a MSME. Hence we request you to add the clause for MSME relaxation/ exemptions. As requested above for 1 Year and switch vendors partner experience.	Please Change	RFP clause can't be change