

| # | EOI Section Ref                                            | EOI Clause                                                                                                                                                                                                                                                                                                                                               | Vendor Query / Request                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | PSBA Consolidated Response                                                                                                                                                                                                                                                                                                                                                                                               | Status / Action |
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| 1 | Eligibility Criteria Point No.1 - Page - 15                | The Vendor/SI should be a company registered under Companies Act, 1956 and Companies Act 2013/ LLP registered under LLP Act, 2008. The Vendor should be registered for GST. It should not be individual/ proprietorship firm/ HUF etc.                                                                                                                   | Society is not included in the eligibility criteria<br><br>Society should be included in the eligibility criteria, as we are already Corporate Business Correspondent of 8 Nationalized Banks and 8 Gramin Banks.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | The Vendor/SI should be a company registered under the Companies Act, 1956 and/or Companies Act, 2013, or an LLP registered under the Limited Liability Partnership Act, 2008, or a Society registered under the applicable Societies Registration Act. The Vendor should be registered under GST. The Vendor should not be an individual, proprietorship firm, HUF, partnership firm, or any other unregistered entity. | Amendment       |
| 2 | Eligibility Criteria Point No.2 - Page - 15                | Average Annual Turnover / Revenue for last 3 financial years (F.Y. 2023-24, 2024-2025, 2025-2026 as per audited Balance of FY 2025-2026): > Rs. 75 Crores and For MSME / Startup > Rs. 50 Crores.                                                                                                                                                        | We request you to kindly amend Average Annual Turnover / Revenue for last 3 financial years (F.Y. 2023-24, 2024-2025, 2025-2026 as per audited Balance of FY 2025-2026): For MSME / Startup > Rs. 40 Crores.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | The existing provision already provides a ₹25 crore relaxation to eligible MSME/Startup organizations from the ₹50 crore criterion. Accordingly, the effective minimum average annual turnover requirement is ₹25 crore, subject to fulfilment of other applicable eligibility conditions, including positive PAT for FY 2025-26. The requested ₹40 crore criterion is therefore not required.                           | No Amendment    |
| 3 | Eligibility Criteria; Point No. 6                          | The Vendor on their roles should at least have 1000 employees (Including Agents / supervisors/Business Correspondent). Excluding Trainees                                                                                                                                                                                                                | Reduce minimum employee strength from 1,000 to 500 and exclude Agents/BCs from employee count.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | The Vendor on their roles should at least have 500 employees (Including Agents / supervisors / Business Correspondent). Excluding Trainees                                                                                                                                                                                                                                                                               | Amendment       |
| 4 | Annexure A- Technical Evaluation - A.2 Geographic Presence | PAN India Geographic Presence (20 Marks)<br>The bidder should submit a State-wise office/operations matrix.<br>28+ States/UTs -20 Marks<br>22-27- 16 Marks<br>16-21 - 14Marks<br>10-15 - 10 Marks<br>Below 10 - 5 Marks<br>**Supporting documents such as Office addresses, GST Registration, Lease Agreement, Utility Bills, Existing client deployment | We request PSB Alliance to kindly clarify whether the presence of Agents/Business Correspondents deployed and operational in a State/UT will be considered as a valid geographic presence for the purpose of this evaluation criterion.<br><br>Maintaining physical offices/establishments across all States/UTs may not be commercially viable and may not necessarily reflect the bidder's actual operational reach. A bidder having an established network of Agents/Business Correspondents and the capability to provide services across multiple States/UTs can demonstrate effective PAN-India operational presence.<br><br>Accordingly, we request PSB Alliance to consider active Agent/Business Correspondent presence, in addition to physical offices/operations, while evaluating the PAN-India Geographic Presence criterion. | The evaluation shall be carried out strictly in accordance with the stated technical evaluation methodology and the requirement for submission of the State-wise office/operations matrix. Agent/BC presence shall along with sufficient evidence ( Agreement, etc) shall be considered as operational presence.                                                                                                         | Clarification   |
| 5 | Annexure A- Technical Evaluation - A.5 Handheld Devices    | Handheld Device Availability (10 Marks)<br>Existing Inventory/Marks<br>10,000+ devices 10 marks<br>7,500-9,999 8 marks<br>5,000-7,499 6 marks<br>2,500-4,999 4 marks<br>Below 2,500 2 marks<br>Vendor to submit availability of device as prescribed under Annexure L & M                                                                                | Clarify whether PO copies are mandatory or evidence of deployed form factors is sufficient.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Documentary evidence demonstrating availability/deployment of the required handheld devices/form factors may be submitted in the manner prescribed in Annexure L & M. Where the EOI does not specifically mandate PO copies, equivalent documentary evidence establishing ownership/availability/deployment may be considered, subject to verification or self declaration on the company's letterhead.                  | Clarification   |

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| 6 | Clause 12 – Penalty Clause<br>Page 29              | <p>Closure of customer request within the timelines committed to the customer for that particular service</p> <p>Compliance: 90%</p> <p>Penalty: 1.5% of the total monthly pay out for every 0.1% of non- compliance subject to a maximum of 15% of the total monthly pay out for that particular month post which the company may at its discretion may choose to terminate / cancel the agreement.</p> | <p>Due to the uneven distribution of SRs across centers, extensive geographical coverage, occasional bulk bookings in specific geographies, the complexity of servicing multiple bank branches and multiple customers within the same service network, resource unavailability arising from emergency situations, adverse weather conditions, traffic constraints, and the absence of any minimum SR commitment, maintaining 99% compliance is highly impractical from an operational standpoint.</p> <p>Due to the above operational challenges, we request PSB Alliance to kindly consider the following:</p> <p>1. Agent Deployment Planning: Establish a clear and mutually agreed methodology for determining the required number of agents for each geography, taking into account historical SR volumes, geographical spread, serviceable PIN codes, average travel distance, peak-period requirements, and the number of bank branches covered.</p> <p>2. Management of Sudden SR Surges: Define a mechanism to manage sudden and unforeseen increases in SR volumes, particularly in geographies where there has been little or no SR activity during the preceding 3–4 months. In such cases, it is operationally difficult to maintain adequate resources on a continuous basis when there is no visibility or minimum volume commitment. We request that suitable provisions be considered for advance visibility, volume forecasting, surge allocation, or additional lead time to enable appropriate resource deployment and avoid service disruptions during such sudden surges.</p> | <p>The operational challenges highlighted by the Vendor, including uneven distribution of Service Requests (SRs), geographical spread, sudden/bulk SR generation, resource constraints, traffic and adverse weather conditions, and the absence of any minimum SR volume commitment. Adverse weather conditions, emergency, Force Majeure in state/areas will be excluded while calculation of compliance. However, the service-level requirements specified in the EOI are intended to ensure consistent and timely service delivery to customers. The Vendor is therefore expected to maintain adequate operational capacity and an appropriate agent network to meet the prescribed service levels across the allocated geography. The absence of a minimum SR commitment does not relieve the Vendor of its obligation to ensure adequate resources for the agreed serviceable geography.</p> <p>1. Agent Deployment Planning:<br/>PSB Alliance on basis of available historical SR volume and relevant service-area information, wherever available, help facilitate the Vendor's resource planning. However, the responsibility for determining and maintaining the required agent strength, including backup resources, shall remain with the Vendor based on its assessment of SR volumes, geographical spread, serviceable PIN codes, travel distance, branch/customer density, expected peak requirements and other operational factors.</p> <p>The Vendor shall accordingly maintain sufficient manpower and contingency resources to meet the prescribed TAT/SLA requirements. Any methodology for resource planning may be reviewed jointly during the implementation and operational review process; however, such methodology shall not be construed as a minimum volume commitment by PSB Alliance.</p> <p>2. Management of Sudden SR Surges:<br/>SR volumes may vary across geographies and that occasional bulk/sudden demand may arise. Wherever reasonably foreseeable, PSB Alliance may endeavour to provide relevant volume information/forecasting or advance visibility based on available data. However, given the nature of Doorstep Banking Services and customer-driven SR generation, PSB Alliance cannot guarantee advance notice or a fixed volume forecast for every geography. The Vendor shall therefore maintain adequate flexibility and contingency arrangements to absorb reasonable fluctuations and temporary surges in SR volumes. In case of an exceptional or substantially abnormal surge in a particular geography, the matter may be reviewed jointly by PSB Alliance and the Vendor based on the actual circumstances, volume, duration and operational impact, and appropriate operational measures may be considered. It is clarified that such operational challenges shall not, by themselves, constitute grounds for non-compliance with the prescribed SLA/TAT. Any exceptions arising from circumstances demonstrably beyond the reasonable control of the Vendor may be considered by PSB Alliance on a case-to-case basis, subject to submission of appropriate supporting details and evidence.</p> <p>Accordingly, the Vendor's request for a minimum SR commitment, guaranteed advance visibility of SR volumes, or automatic relaxation of the prescribed 99% compliance requirement is not accepted.</p> | No Amendment    |
| 7 | Schedule of Events ( Page No.2)                    | <p>Last Date for submission of query 13.08.2026 before 3.00 Pm and Response for Queries: 17.08.2026</p>                                                                                                                                                                                                                                                                                                  | <p>With reference to the clause specifying the timelines for submission of Pre-Bid Queries and the subsequent responses to be provided by the PSB, we request that a Pre-Bid Meeting be scheduled to enable prospective bidders to seek clarification and obtain a better understanding of the requirements, scope of work, and other provisions of the RFP.</p> <p>In this regard, we kindly request the PSB to provide a Video Conferencing (VC) link to facilitate virtual participation in the Pre-Bid Meeting.</p> <p>This arrangement would enable prospective bidders from across the country to participate effectively and provide their views/clarifications without being constrained by travel, geographical, or logistical limitations. It would also facilitate wider participation and ensure a common understanding of the RFP requirements among all prospective bidders.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <p>No separate pre-bid meeting is proposed. All queries/clarifications received from prospective bidders will be consolidated and issued/uploaded by PSB Alliance as per the EOI timeline. The consolidated clarification shall be applicable uniformly to all prospective bidders.</p> <p>All queries recieved in writing has been responded by PSB Alliance.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | No Amendment    |
| 8 | Clause3.Scope of Work- 3.1.B.i – Types of Requests | Point 3.1 (Types of Requests)<br>Cash deposit / withdrawal flows                                                                                                                                                                                                                                                                                                                                         | <p>With reference to the clause, please clarify the following: -</p> <p>a. Daily Transaction Limits: Kindly confirm the daily transaction limits applicable per customer, including the applicable transaction types and whether such limits vary based on geography, branch/location, customer category, or any other parameter.</p> <p>b. Pickup/Delivery of Sensitive Documents: Kindly clarify the liability and risk allocation in respect of the pickup and delivery of sensitive/confidential documents, including loan documents, Demand Drafts (DDs), locker agreements, and other similar documents. Please confirm the bidder's liability in the event of loss, theft, damage, mis delivery, or unauthorized access to such documents during transit, and specify any applicable liability cap, insurance coverage, or compensation mechanism.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <p>a.Transaction limits shall be as prescribed by the concerned Bank, applicable regulatory guidelines and the relevant service/process configuration. The Vendor shall comply with the limits applicable to each transaction. Any bank/customer-specific limit, where applicable, shall be communicated through the operational process/system.</p> <p>b.The Vendor shall be responsible for secure custody, handling, transit and delivery of documents entrusted to it and shall be liable for loss, theft, damage, misdelivery or unauthorized access attributable to the Vendor, its personnel or subcontractors. Detailed liability, indemnity, insurance and compensation provisions, as applicable, shall be governed by the final agreement/SLA.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Clarification   |

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| 9  | 3. Scope of Services -3.2 Service Delivery           | 3.2 Service Delivery         | <p>With reference to the clause, please clarify the following: -</p> <p>a. Eligible Banks / Banking Partner: Kindly specify the eligible banks that bidders may partner with for providing the proposed banking services. Further, please clarify whether PSB Alliance will mandate or nominate a specific bank for this purpose, or whether the bidder is free to select any bank meeting the prescribed eligibility criteria.</p> <p>b. Device Compliance &amp; Upgrades: Kindly clarify the responsibility for the cost of hardware/device upgrades, replacement, modification, or software updates arising due to any changes in UIDAI/RBI guidelines, technical standards, security requirements, or regulatory specifications during the contract period. We request that such regulatory/technology-driven changes beyond the bidder's original scope be treated as a change in scope and reimbursed separately.</p> <p>c. Termination / Reallocation for Unsatisfactory Service: With reference to termination or reallocation of services on account of unsatisfactory performance, kindly clarify the applicable notice period and opportunity to rectify/cure the identified deficiencies before termination or reallocation is initiated. We request that a reasonable cure period of at least 30 days be provided, except in cases involving fraud, willful misconduct, or other material breaches requiring immediate action.</p>                                  | <p>a. The Vendor shall comply with all applicable regulatory and operational requirements prescribed under the EOI for providing the proposed services. The Vendor may engage/partner with a bank that meets the eligibility and regulatory requirements applicable to the proposed services, subject to PSB Alliance's prior approval, wherever required.</p> <p>PSB Alliance may, at its discretion, prescribe, approve, nominate or modify the banking partner arrangement based on the nature of services, regulatory requirements, integration requirements and operational considerations. The Vendor shall not have an unconditional right to select or change the banking partner.</p> <p>b. The Vendor shall be responsible for providing, maintaining, upgrading, replacing and/or modifying the hardware, devices, software and associated infrastructure required for delivery of the services and for ensuring that the same remains compliant with applicable UIDAI, RBI, statutory, security, technical and regulatory requirements throughout the Contract period.</p> <p>Any routine upgrades, patches, version updates, replacement of obsolete/non-compliant devices, security updates and changes that are reasonably required to maintain continued service delivery and regulatory compliance shall be deemed to be included within the Vendor's scope and shall not entitle the Vendor to any additional payment.</p> <p>Where any material change in regulatory requirements results in a demonstrable and substantial additional scope beyond the original contractual requirements, the same may be reviewed by PSB Alliance on a case-to-case basis and dealt with in accordance with the applicable provisions of the Contract relating to change in scope/change management. Any additional payment, if considered applicable, shall be subject to prior written approval of PSB Alliance and shall not be automatic.</p> <p>c. PSB Alliance may take appropriate corrective action, including reallocation or termination, in case of unsatisfactory performance or persistent SLA breaches, as per the terms of the EOI/Agreement. Wherever the nature of the deficiency permits, the Vendor may be provided a cure period of up to 60 days to rectify the deficiency and demonstrate compliance ( Vendor to refer corrigendum 3 for more details). However, the cure period shall not apply in cases involving fraud, willful misconduct, material breach, regulatory/security violations, or any situation posing a risk to customer interests, where PSB Alliance may take immediate appropriate action.</p> | <p>a. Clarification</p> <p>b. Clarification</p> <p>c. Amendment</p> |
| 10 | Clause 3. Scope of Work 3.3 – Service Area & Timings | 3.3 – Service Area & Timings | <p>With reference to the clause, please clarify the following: -</p> <p>a. Requests Beyond 10 KM – Rural / Unbanked Areas: Kindly clarify the mechanism for handling service requests beyond the stipulated 10 km distance, particularly in rural, remote, and unbanked areas where service points may be geographically dispersed. Please confirm whether such requests are within the bidder's scope and, if so, whether any additional charges, travel reimbursement, or revised service levels shall be applicable for requests beyond 10 km.</p> <p>b. Penalty for Delay – Penalty Formula: Kindly provide the exact formula and basis for levy of penalties for delays, including whether the penalty is a fixed/flat amount, percentage of the transaction/service value, percentage of the applicable service charge, or any other methodology. Please also clarify the applicable threshold/time for triggering the penalty and the maximum penalty cap, if any.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p>a. The Vendor shall provide services across the allocated serviceable geography, including rural, remote and unbanked areas, as per the terms of the RFP. No additional charges, travel reimbursement or revised service levels shall be applicable unless specifically provided for in the RFP/Agreement.</p> <p>b. The detailed SLA, performance measurement criteria and applicable penalties, including the methodology, thresholds and caps, shall be specified in the Agreement with selected bidder. PSB Alliance reserves the right to finalize and modify the same in accordance with business and operational requirements.</p> <p>Post the EOI process of finalizing selected bidders. The service level calculation and price bid template would be floated.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Clarification                                                       |
| 11 | Clause 3. Scope of Work 3.4 – Subcontracting         | 3.4 – Subcontracting         | <p>Subcontractor Empanelment with Banks: Kindly clarify whether any subcontractor / third-party agency engaged by the successful bidder for execution of the services is required to obtain separate empanelment, registration, approval, or authorization from the concerned bank(s)/PSB Alliance. If so, please specify the applicable eligibility criteria, documentation, approval process, and associated timelines.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p>Subcontracting shall be subject to prior approval of PSB Alliance as specified in the EOI. No specific eligibility criteria for subcontract. However, The Vendor remains fully responsible for the acts, omissions, compliance and performance of its approved subcontractors/third parties.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Clarification                                                       |
| 12 | Clause 3. Scope of Work 3.5 – Audit Rights           | 3.5 – Audit Rights           | <p>a. Audit Rights and Scope: Kindly clarify the audit rights of PSB Alliance/concerned Bank, including whether audits may be conducted on an announced, short-notice, or unannounced basis. Please also specify the scope, frequency, applicable notice period, audit methodology, and areas/documents covered under such audits. We request that audits be limited to matters directly related to the services under the contract, with appropriate safeguards for the bidder's confidential and proprietary information.</p> <p>b. Business Continuity &amp; Disaster Recovery (BCP/DR): Kindly specify the minimum BCP/DR requirements to be maintained by the successful bidder, including requirements relating to data backup frequency, backup retention, RPO/RTO, alternate infrastructure, alternate service locations, and availability of backup/alternate manpower pools. Please also clarify whether any specific BCP/DR certification or periodic DR testing is mandated.</p> <p>c. SLA Breach – Specific Penalty Slabs: The RFP refers to penalties for SLA/service-level breaches. Kindly provide the specific penalty slabs and calculation methodology applicable to each category of SLA breach, including the triggering threshold, penalty amount/percentage, frequency of levy, and maximum cumulative penalty cap, if any. This will enable bidders to appropriately assess the commercial and operational implications while submitting their bids.</p> | <p>a. PSB Alliance and/or the concerned Bank shall have the right to conduct audits, inspections and reviews relating to the services, including announced, short-notice or unannounced checks, as considered necessary for service quality, compliance, security and risk management. The Vendor shall provide required records and cooperation, subject to applicable confidentiality requirements.</p> <p>b. The Vendor shall maintain adequate business continuity, disaster recovery, backup, alternate infrastructure and manpower arrangements commensurate with the criticality of the services and applicable regulatory/security requirements. Specific operational parameters, testing and documentation requirements may be prescribed during implementation/SLA finalisation.</p> <p>c. The penalty provisions specified in the EOI shall apply. Detailed SLA metrics, measurement methodology and operational treatment of breaches shall be governed by the SLA/Agreement. No additional general cap beyond the cap expressly stated in the EOI is proposed through this clarification.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Clarification                                                       |

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| 13 | 4. Eligibility Criteria – Turnover / Parent Credentials | 4. Eligibility Criteria - Point No. 2, Page No. 15                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | With reference to the eligibility criteria specified in the RFP, we request clarification on whether the credentials of the parent company may be considered in case the bidder is a 100% subsidiary of the parent company, particularly where the parent company exercises complete ownership and control over the bidder. Further, we request that the credentials of the parent company, including Turnover, Net Worth, relevant experience, employee strength, technical capabilities, and other applicable statutory registrations/licenses and certifications, may be permitted to be considered for meeting the prescribed eligibility criteria, subject to submission of appropriate documentary evidence establishing the relationship between the parent company and the bidder. We request the Authority to kindly clarify and confirm whether the above parent company credentials will be accepted for evaluation purposes.                                                                                                                                                                                                                                                                                                                                                     | The EOI expressly permits consideration of parent-company credentials where the Vendor is a 100% subsidiary, subject to the conditions and documentary evidence prescribed in the EOI. The credentials of the Parent Company shall not be considered for meeting the eligibility criteria of the Bidder. The Bidder must independently satisfy the prescribed eligibility criteria as specified in the EOI                         | Clarification   |
| 14 | 4.1 Application Fees & EMD, Page No. 18                 | The bidder shall submit an Earnest Money Deposit (EMD) of Rs. 5,00,000/- (Rupees Five Lakhs Only) along with the EOI response by way of a Demand Draft issued by a Scheduled Commercial Bank in India, drawn in favor of "PSB Alliance Private Limited", payable at Mumbai. The EMD of unsuccessful bidders shall be refunded without interest                                                                                                                                                                                                           | With reference to the clause stipulating that the Earnest Money Deposit (EMD) shall be submitted only in the form of Demand Draft (DD), we request the Authority to kindly reconsider this requirement.<br>As per prevailing Government procurement practices and applicable GFR provisions, various permitted instruments are available for furnishing EMD. Restricting the EMD exclusively to DD may unnecessarily limit the available compliant options for prospective bidders.<br>Accordingly, we request that Insurance Surety Bonds (ISB) issued by eligible insurers, in accordance with applicable Government procurement guidelines, may also be accepted as a valid instrument for furnishing the EMD, along with the other permissible modes specified in the tender.<br>Acceptance of ISB would provide bidders with an additional compliant mechanism for meeting the EMD requirement, while also aligning the tender with recent Government procurement reforms promoting wider acceptance of alternative financial security instruments.<br>We request the Authority to kindly consider the above proposal and issue the necessary clarification/amendment to facilitate inclusive, competitive, and compliant participation by eligible bidders.                            | The EMD shall be submitted in the form prescribed in the EOI. The request to add Insurance Surety Bond as an additional instrument is not accepted. The existing EMD provision shall remain unchanged.                                                                                                                                                                                                                             | No Amendment    |
| 15 | 4.1.3: Performance Bank Guarantee, Page No. 19          | The successful Vendor shall submit an unconditional and irrevocable Performance Bank Guarantee (PBG) of ₹10,00,000 (Rupees Ten Lakh only) for each State for which the Vendor is empanelled. The PBG shall be furnished within 15 days from the date of issuance of the Letter of Award (LoA) or Purchase Order, in the format prescribed by the Company, and shall remain valid for the entire contract period plus a claim period of twelve (12) months. Failure to submit the PBG within the stipulated time may result in cancellation of the award. | As per Government of India Notification No. F.1/2/2023-PPD dated 03.04.2023, issued by the Ministry of Finance, the prescribed range for Performance Security is 3% to 5% of the Contract Value. Accordingly, we request the Authority to kindly consider prescribing the Performance Security within the stipulated range in line with the applicable Government procurement provisions.<br>Further, we request that Insurance Surety Bonds (ISB) issued by eligible insurers, in accordance with applicable Government guidelines, be accepted as a valid instrument for furnishing both the Earnest Money Deposit (EMD) and Performance Security / Performance Bank Guarantee (PBG).<br>Acceptance of ISB would provide bidders with an additional compliant mechanism for meeting the financial security requirements and would be aligned with the Government's initiatives to promote alternative forms of financial security and ease of doing business in public procurement.<br>We therefore request the Authority to kindly consider the above proposal and issue the necessary clarification/amendment permitting ISB as an acceptable instrument for EMD and Performance Security, thereby facilitating inclusive, competitive, and compliant participation by eligible bidders. | The PBG requirement is designed on a state-wise basis considering the nature of the engagement and PSBA's operational requirements. The prescribed PBG amount and validity shall remain as specified in the EOI. The request to replace/reduce the prescribed PBG is not accepted.                                                                                                                                                 | No Amendment    |
| 16 | 38 – Payment Terms Page 41                              | The invoice raised by the Selected Vendors would be payable by the Company on receipt of invoice along with supporting MIS. Payment will be effective as per the terms of the SLA.                                                                                                                                                                                                                                                                                                                                                                       | Kindly clarify the payment cycle and applicable payment terms under the RFP, including whether payments shall be processed on a monthly, quarterly, or any other periodic basis. Further, please clarify whether any delay or shortfall in SLA compliance would result in withholding, deduction, or deferment of the corresponding payment. If applicable, kindly specify the basis and methodology for such deductions, including the applicable penalty/LD provisions and any maximum cap on deductions.<br>We request that undisputed amounts be released within the stipulated payment timeline, irrespective of any dispute or deduction relating to specific SLA breaches, to ensure predictable cash flow and smooth service operations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Payment shall be processed in accordance with the applicable SLA/Agreement upon receipt of invoice and supporting MIS and subject to validation of services. Applicable SLA deductions/penalties, where triggered, may be adjusted from payable amounts. Undisputed amounts shall be processed in accordance with the contractual payment terms.<br>Payment is process monthly of arrears for services rendered in previous month. | Clarification   |

| #  | EOI Section Ref                         | EOI Clause                                                                                                                                                                                                                                                                                                                                                                                                             | Vendor Query / Request                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | PSBA Consolidated Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Status / Action |
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| 17 | 47 – Liquidated Damages Page 47         | Notwithstanding the Banks / Company's right to cancel the Contract, liquidated damages will be charged maximum up to 25,00,000/-, if the Correspondents fails to sign the Contract or fails to commence operations at the respective centres within 15 days from the signing the Contract.                                                                                                                             | Kindly clarify the calculation methodology for penalties/deductions, including the specific basis on which the penalty shall be computed (e.g., fixed amount, percentage of transaction value, percentage of monthly invoice, or any other applicable formula).<br>Further, please specify the maximum cumulative cap on penalties/deductions that may be imposed during a billing cycle and/or over the entire contract period. We request that an appropriate overall ceiling/cap on penalties be prescribed to ensure that the bidder's liability remains proportionate to the value and nature of the underlying service/SLA breach.                                                                                                                                                                                                                                                                      | The penalty provisions specified in the EOI shall apply. Detailed SLA metrics, measurement methodology and operational treatment of breaches shall be governed by the SLA/Agreement. No additional general cap beyond the cap expressly stated in the EOI is proposed through this clarification. Post the EOI process of finalizing selected bidders. The service level calculation and price bid template would be floated.<br>The liquidated damages provision specified in Clause 47 shall apply for the circumstances stated therein. The amount specified in the EOI represents the maximum LD stated under that clause. Other service-level penalties, if applicable, shall be governed separately by the relevant SLA/penalty provisions. | Clarification   |
| 18 | 49 - Exit Option Page 49                | The Company reserves the right to withdraw the order or take steps as ermissible under applicable law, regulations and guidelines at any point of time, in the event of happening one or more of the following Conditions:                                                                                                                                                                                             | Kindly clarify the vendor's obligations during the exit/transition period, including the scope and duration of activities required for handover, transfer of data/documents, return of assets, knowledge transfer, reconciliation, and settlement of outstanding payments/dues.<br>Further, please specify the notice period and maximum transition period applicable for such exit activities, along with the responsibilities of both the Authority and the vendor during the transition.<br>We request that all undisputed outstanding payments and eligible dues payable to the vendor be settled within the prescribed payment timeline and that exit/transition obligations be limited to the agreed scope of services, without imposing any additional or unpriced obligations on the outgoing vendor.                                                                                                 | On exit/transition, the Vendor shall provide reasonable cooperation for orderly handover, including transfer/reconciliation of service-related records, documents, assets and operational information as applicable. The detailed transition requirements shall be determined by PSBA based on the circumstances of exit and the applicable contractual provisions. Undisputed dues shall be dealt with as per the payment terms.                                                                                                                                                                                                                                                                                                                 | Clarification   |
| 19 | 53. Termination for Convenience Page 51 | The Company, with written notice of not less than 30 days sent to the Correspondents, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Company's convenience, the extent to which performance of the Correspondents under the Contract is terminated, and the date upon which such termination becomes effective. | Kindly clarify the minimum notice period to be provided to the successful bidder in the event of termination, early closure, or reallocation of the services, particularly where such action is not attributable to any material breach, fraud, or willful misconduct by the bidder.<br>Further, please clarify whether the bidder shall be entitled to compensation / reimbursement for investments and committed costs already incurred towards infrastructure, devices / equipment, manpower, technology, onboarding, training, and other resources specifically deployed for the project, where termination or reallocation occurs before recovery of such investments.<br>We request that the RFP provide for a reasonable notice period and appropriate compensation mechanism for unrecovered, project-specific investments in cases of early termination/reallocation not attributable to the bidder. | The termination-for-convenience provision in the EOI shall remain applicable. Termination shall be effected by written notice of not less than 60 (Sixty) days . No separate compensation for unrecovered investments/committed costs is proposed unless expressly provided in the final Agreement.                                                                                                                                                                                                                                                                                                                                                                                                                                               | Amendment       |
| 20 | 3. Scope of Work                        | b. Financial Transaction                                                                                                                                                                                                                                                                                                                                                                                               | Cash withdrawal / cash delivery fund flow: For cash withdrawal requests, please clarify the fundflow and settlement mechanism. Since the vendor will be responsible for fulfilment, is the vendor required to maintain/open settlement accounts with each of the 12 participating PSBs, or will PSB Alliance provide a centralised settlement mechanism?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | The applicable fund-flow and settlement mechanism shall be as prescribed by the concerned Bank/PSBA for the relevant cash service. The Vendor shall comply with the designated settlement arrangement and related reconciliation requirements. PSBA shall communicate the applicable operational mechanism to selected empaneled vendor during SLA execution. Settlement account of agent will be opened with one single Bank as per operational mechanism.                                                                                                                                                                                                                                                                                       | Clarification   |
| 21 | 3. Scope of Work                        | 3.2 Service Delivery                                                                                                                                                                                                                                                                                                                                                                                                   | Settlement cycle: What will be the proposed settlement cycle and reconciliation process for cash withdrawal/deposit transactions? Will settlement be bank-wise or through PSB Alliance?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Settlement and reconciliation is on realtime basis and undertaken in accordance with the process prescribed for the relevant transaction/service and concerned Bank. PSBA shall communicate the applicable operational mechanism to selected empaneled vendor during SLA execution.                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Clarification   |
| 22 | (General Query )                        |                                                                                                                                                                                                                                                                                                                                                                                                                        | Historical ticket volumes: To assess the viability of agent deployment, please provide the monthly number of DSB service requests/tickets for each of the last three financial years, preferably servicewise and state/zone-wise                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | PSB Alliance does not provide any volume commitment through the EOI. Historical volumes will be shared with selected empaneled vendors and, if shared, are for indicative information only and shall not be construed as a commitment or forecast of future business.                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | No Commitment   |
| 23 | (General Query )                        |                                                                                                                                                                                                                                                                                                                                                                                                                        | Future volume projection: Please provide the projected annual/monthly ticket volumes for the next 3 years, preferably service-wise and state/area-wise.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | No minimum or assured volume commitment is being provided. Future volumes will depend on customer demand, participating Banks, service requirements and operational factors. Accordingly, bidders shall quote based on the EOI terms without assuming any guaranteed volume.                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | No Commitment   |
| 24 | (General Query )                        |                                                                                                                                                                                                                                                                                                                                                                                                                        | Geographical distribution: Please provide the historical volume of DSB requests across States and Metro/Urban/Semi-Urban/Rural categories.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | The Vendor shall assess the requirement based on the geographical scope and service allocation framework in the EOI. Any historical data shared by PSBA, if any with selected vendors, shall be indicative and shall not constitute a commitment of future volumes.                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Clarification   |
| 25 | (General Query )                        |                                                                                                                                                                                                                                                                                                                                                                                                                        | Minimum business commitment: Will PSB Alliance provide any minimum volume/ticket commitment to an empanelled vendor for an allocated state/area?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | No minimum business/ticket volume is guaranteed to any empanelled Vendor. Allocation of services shall depend on PSBA's requirements, serviceability, vendor empanelment and performance.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | No Commitment   |
| 26 | (General Query )                        |                                                                                                                                                                                                                                                                                                                                                                                                                        | Single Sign-On: Can the PSB Alliance DSB platform support Single Sign-On (SSO)/API-based integration with the vendor's existing agent application? Specifically, can Spice Money Adhikari credentials be used to authenticate agents, subject to PSB Alliance's security and authentication requirements?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Integration with the PSBA DSB platform, including authentication, shall be subject to PSBA's technical architecture, security requirements and approval. No other credentials shall not be used by vendors.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Clarification   |
| 27 | (General Query )                        |                                                                                                                                                                                                                                                                                                                                                                                                                        | API integration: Will PSB Alliance provide APIs/SDKs for integration of the DSB platform with the vendor's existing agent application, including agent authentication, service request allocation, status updates and transaction completion?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | PSB Alliance will not provide APIs/SDKs for integration of the DSB platform with the vendor's existing agent application                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Clarification   |
| 28 | (General Query )                        |                                                                                                                                                                                                                                                                                                                                                                                                                        | Agent onboarding: Will agents need to be separately onboarded/registered on the PSB Alliance platform, or can an existing BC/agent base of the empanelled vendor be mapped through API/bulkonboarding?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Agents deployed for PSBA services shall be onboarded/registered as per the PSBA-prescribed process and verification requirements. Bulk/API-based onboarding may be considered where supported by the approved technical process.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Clarification   |

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| 29 | (General Query ) |            | Bank branch interaction: For services requiring branch visits, such as account statements or other document-based services, will the vendor's agent have a defined mechanism/authorization to obtain the required documents from the concerned PSB branch?             | Branch-related services shall be performed through the prescribed PSBA/Bank workflow. Agents shall carry the required authorization/credentials and follow the branch verification and document-handling process. SOP shall be shared with selected vendor during SLA execution.                       | Clarification   |
| 30 | (General Query ) |            | Service failure: If a request cannot be fulfilled because of reasons attributable to the bank/customer—for example, branch closure, insufficient account balance, incorrect customer details, etc.—how will such cases be treated for SLA and vendor payment purposes? | Cases demonstrably attributable to the Bank/customer and outside the Vendor's control shall be handled as exceptions in accordance with the prescribed workflow and supporting evidence. Such cases shall be assessed for SLA/payment treatment based on the applicable service rules and MIS records. | Clarification   |
| 31 | (General Query ) |            | Customer cancellation/no-show: How will customer cancellation, customer unavailability or unsuccessful visits be treated commercially?                                                                                                                                 | Such cases shall be recorded in the system with the prescribed reason/status and supporting evidence. Commercial/SLA treatment shall be as per the applicable service and SLA provisions.                                                                                                              | Clarification   |
| 32 | (General Query ) |            | Pricing basis: The EOI mentions state/area-wise pricing and averaging. Please clarify the exact methodology for calculating the average price and how the final vendor allocation will be determined.                                                                  | Pricing shall be evaluated in accordance with the commercial evaluation methodology specified in the EOI. State/area-wise rates and any averaging mechanism shall be applied as stated in the EOI. Allocation shall be made by PSBA based on the approved evaluation and operational requirements.     | Clarification   |
| 33 | (General Query ) |            | Multiple vendors at same location: If two or more vendors quote similar/competitive prices for the same state and area, what will be the criteria for allocation of business?                                                                                          | PSB Alliance reserves the right to empanel one or more Vendors for a state/area/geography. Where multiple Vendors are empanelled, service allocation may be made as per PSBA's operational allocation mechanism, including round-robin or other method communicated by PSBA.                           | Clarification   |
| 34 | (General Query ) |            | Service-wise pricing: Will vendors be required to quote service-wise rates, or a common rate applicable across all DSB services?                                                                                                                                       | Only selected empaneled Vendors will be asked to quote rates. Format for quote rate shall be shared with selected vendors separately. Rates shall be evaluated accordingly and shall remain subject to the commercial terms specified in the EOI.                                                      | Clarification   |
| 35 | (General Query ) |            | Additional costs: Will reimbursement be available for out-of-pocket expenses such as branch visits, travel beyond defined distance, courier/document handling, or other exceptional fulfilment costs?                                                                  | The quoted rates shall be deemed inclusive of all costs required for performance of the services within the defined scope/service area, unless specifically stated otherwise in the EOI. No additional reimbursement shall be payable.                                                                 | No Amendment    |
| 36 | (General Query ) |            | Price revision: Is there any provision for revision of commercial rates during the contract period, particularly considering changes in operating costs?                                                                                                               | Rates shall remain firm for the applicable contract/PO period as specified in the EOI. No routine price revision on account of changes in operating costs is proposed.                                                                                                                                 | No Amendment    |
| 37 | (General Query ) |            | Coverage commitment: If a vendor is empanelled for a state/area, what minimum agent coverage or serviceability requirement will apply?                                                                                                                                 | The empanelled Vendor shall maintain sufficient operational capacity and serviceability for the allocated geography to meet applicable SLA requirements. Specific deployment requirements may be determined based on service volumes and operational needs.                                            | Clarification   |
| 38 | (General Query ) |            | Agent density: Is there any prescribed minimum number of agents per district/pincode that the vendor is expected to deploy?                                                                                                                                            | No fixed minimum agent count per district/pincode is prescribed at the EOI stage. The Vendor shall deploy adequate manpower/resources to meet the applicable service levels and allocated geography.                                                                                                   | Clarification   |
| 39 | (General Query ) |            | Pincode-level allocation: Will allocation be made at state, district, area or pincode level? This is important for vendors with differentiated network strength within a state.                                                                                        | Empanelment may be undertaken for a state/area/geography, while actual service allocation may be made at a more granular level based on PSBA's operational requirements, serviceability and vendor performance.                                                                                        | Clarification   |
| 40 | (General Query ) |            | Empanelment period: What will be the initial empanelment/contract period, and is there a provision for extension?                                                                                                                                                      | The empanelment/contract period shall be as specified in the EOI and final Agreement. Any extension shall be at the discretion of PSB Alliance and subject to applicable terms and approvals.                                                                                                          | Clarification   |
| 41 | (General Query ) |            | Performance criteria: What KPIs will be used to evaluate vendors—SLA adherence, fulfilment rate, customer satisfaction, complaint rate, first-attempt success rate, etc.?                                                                                              | Vendor performance shall be evaluated against the applicable SLA, service quality, fulfilment/closure performance, complaints, compliance and other operational parameters prescribed by PSBA. Detailed KPI definitions and measurement methodology shall be governed by the SLA/Agreement.            | Clarification   |
| 42 | (General Query ) |            | Performance-based reallocation: Can PSB Alliance reallocate a state/area from one vendor to another during the contract period based on performance or service-level issues?                                                                                           | Yes. PSB Alliance reserves the right to reallocate, suspend or modify service allocation based on operational requirements, serviceability, performance, SLA compliance or other contractual considerations, in accordance with the EOI and Agreement.                                                 | Clarification   |