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ODISHA STATE CO-OPERATIVE BANK
(Scheduled Bank)

**Pandit Jawaharlal Nehru Marg,
Bhubaneswar – 751001 (Odisha)**

Tender Notice No. OSCB/DIT/ 7320/2023-24, Date: 21.02.2024

**Response of the pre-bid queries of Request
for Proposal for “Supply of Point-Of-Sale
Devices with Printers & other QR Services for
merchant establishment”**

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1. In-Solutions Global Limited

Sl	Pg	Clause	Description in RFP	Clarification Sought/Suggestion	Response
1	6	1.3.4	Existing manufacturer/Authorised Dealer of Point-of-Sale Terminals who are in the line of activity for a minimum period of 3 years as March 2023.	Request the Bank to amend the clause to "Existing manufacturer/Authorized Dealer of Point-of-Sale Terminals who are in line of activity.	No Change
2	6	1.3.5	The BIDDER should have supplied minimum 5000 POS terminals to any financial institutions including State Cooperative Bank(s)/ Central Cooperative Bank(s) for capturing Merchant Acquiring transactions in India in the last 3(three) year. Bank reserves the right to reject the bid in case terminals are not successfully tested and deployed in India	Request the Bank to amend the clause to "The BIDDER should be capable to supply minimum 5000 POS terminals"	No Change
3	6	1.3.6	The Bidder(s) have in-house capabilities to develop Point of Sales Terminals, software application and customize it to Bank's requirements	Request the Bank to amend the clause to "The Bidder(s) have in-house capabilities to develop Point of Sales software application and customize it to Bank's requirement."	<u>This will be amended as:</u> The Bidder(s) have in-house capabilities to develop Point of Sales software application and customize it to Bank's requirement
4	8	1.3	Note: (a) Consortium / Joint Venture are not allowed for bidding	Request the Bank to allow Consortium/Joint Venture	No Change



2.Senrysa Technologies Private Ltd

Sl	Pg	Clause	Description in RFP	Clarification Sought/Suggestion	Response
1	6	1.3.5	The BIDDER should have supplied minimum 5000 POS terminals to any financial institutions including State Cooperative Bank(s)/ Central Cooperative Bank(s) for capturing Merchant Acquiring transactions in India in the last 3(three) year. The bidder must have supplied Point of-Sale Terminals to 3 banks out of which at least one must be State Cooperatives DCCBs in India. Bank reserves the right to reject the bid in case terminals are not successfully tested and deployed in India	The BIDDER should have supplied minimum 5000 MicroATM / POS terminals to any Govt. institutions including State Cooperative Bank(s)/ Central Cooperative Bank(s) in India in the last 5(Five) year. The bidder must have supplied Point of-Sale Terminals to 3 banks out of which at least one must be State Cooperatives/DCCBs in India.	No change
2	7	1.3.15	The bidder should have a minimum average annual turnover of at least Rs.3 Crore during the last three audited financial years (i.e. FY 2020-21, FY 2021-22 & FY 2022-23).	The bidder should have a minimum average annual turnover of at least Rs.50.00 Crore during the last three audited financial years (i.e. FY 2020-21, FY 2021-22 & FY 2022-23).	No change
3	9	1.4.V	<u>Specification& Requirements:</u>		No change
			<u>CPU</u> -Quad Core, Cortex A53	Quad Core, 1.3GHz	
			<u>OS</u> -Android 11 or higher	Android 10	
			<u>IC Card Reader</u> -Support Smart IC Card	Support Smart IC Card	
			<u>Display Screen:</u> 6.5" or higher, 720*1600 resolution or higher,IPS, Multi-Touch Screen	5.5" or higher, 720*12800 resolution or higher,IPS, Multi-Touch Screen	
			<u>Card Slot</u> -SAM: 1, SIM:2	SAM: 1, SIM:2	
			<u>SAM Card Reader</u> :Support ISO 7816 With Secure Element	Support ISO 7816 With Secure Element	
			<u>NFC Reader</u> :Type A&B, Mifare, Qpboc, Paypass, Paywave	Type A&B, Mifare, Qpboc, PayPass, Paywave	
			<u>Printer</u> :2 inch Integrated thermal with graphics capabilities, 18 lines per second, 24 or 32 columns; standard roll paper 58 mm x 40 mm Plastic Bar	2 inch Integrated thermal with graphics capabilities, 18 lines per second, 24 or 32 columns; standard roll paper 58 mm x 40 mm PlasticBar	
			<u>Wifi Connectivity</u> :Should support 2G, 4G/5G,	Should support 2G, 3G/4G	
			<u>Security</u> :ANSI X9.8/ISO9564, ANSI X9.9/ISO08731, Master Key/Session Key, Support 3DES,RSA,SHA-256	ANSI X9.8/ISO9564, ANSI X9.9/ISO08731, Master Key/Session Key, Support 3DES,RSA,SHA-256	
			<u>Memory</u> :32GB ROM + 2GB RAM Micro SD (Upto 128GB)	16GB ROM + 2GB RAM Micro SD (Up to 64GB)	
<u>Bluetooth</u> : Supports 2.1/3.0/4.0/5.0	Supports 4.2 BLE				



<u>Biometric Device (Optional):</u> Device must be equipped to support L1 Biometric Via USB connectivity/Bluetooth as per the latest UIDAI guideline reference: UIDAI circular No.HQ-13023/1/2020-AUTH-IHQ/2084, dated 23.12.2022.	Device must be equipped to support L1 Biometric Via USB connectivity/Bluetooth as per the latest UIDAI guideline reference:UIDAI circular No.HQ-13023/1/2020-AUTH-IHQ/2084, dated 23.12.2022.
<u>Key Pad:</u> Keypad-Soft touch Key pad	Keypad-Soft touch Key pad
<u>Interface:</u> Type C USB, Support OTG	Type C USB, Support OTG
<u>Battery:</u> Batterycapacity 5000mAh or more voltage to be defined 5200mAHx3.6 V/2600 mAHx7.2V	Battery capacity 2500 mAHx7.6V = 19Wh
<u>Weight:</u> Less than 500 Grams (Battery Included)	Less than 500 Grams (Battery Included)
<u>Power Adaptor:</u> AC/DC INPUT Voltage: 100-240V; 47-63 Hz; and Max Consumption: 210 mA, Output:8V 2A. (Full specifications 0 Power Adaptors and their suitability for Indian conditions, particularly in tier-2 and tier-3 centres to be furnished)	AC/DC INPUT Voltage: 100-240V; 47-63 Hz; and Max Consumption:210 mA, Output 5V@ 2A. (Full specifications 0 Power Adaptors and their suitability for Indian conditions, particularly in tier-2 and tier-3 centres to be furnished)
<u>Ingress:</u> 1m Drop, IP 54	1m Drop, IP 5x
<u>Camera:</u> Rear Camera: 2MP (Front Camera: 5MP Optional)	Rear Camera: 8MP (Front Camera: 2MP)
<u>Certifications:</u> CE FCC PCI-PTS 6.X (SRED) EMVco L1 & L2 EMVco Contactless L1 American Express Pay Discover D-PAS PayWave PayPass TQM UN38.3 UPI	CE FCC PCI-PTS 5.X (SRED) EMVco L1 & L2 EMVco Contactless L1 American Express Pay Discover D-PAS PayWave PayPass TQM UN38.3 UPI



3. Skilworth Technologies Private Ltd.(BIJLIPAY)

Sl	Pg	Clause	Description in RFP	Clarification Sought/Suggestion	Response
1	8	1.3.16	The bidder should have booked profit and should have a positive net worth in each of the last three audited financial years(FY 2020-21,FY 2021-22 & FY 2022-23)	Request the Bank to relax the norms and have positive net worth as criteria as most of the players will not be profitable due to Covid aftermath. Request Bank to relax the condition to "Positive Net Worth" only	No change
2	9	1.4.V.Sr-2	OS-Android11 or higher.	Android terminals 7 to 10 versions are predominantly used. Request OSCB to permit usage of Android 10 onwards as these are the latest devices and will suffice for the RFP requirements	No change
3	9	1.4.V.Sr-4	Display Screen-6.5" or higher ,720*1600 resolution or higher, IPS, Multi-Touch Screen	5" or higher-Market standard is 5inch screens. Please update this clause.	No change
4	9	1.4.V.Sr-11	32GB ROM+2GB RAM Micro SD(Upto 128 GB)	Memory:8GB ROM+1 GB RAM. 8GB+1GB is the standard configuration given in the market.320+2 is very high and is not required and will increase device cost	No change



4. Evolute Fintech Innovations Private Ltd.

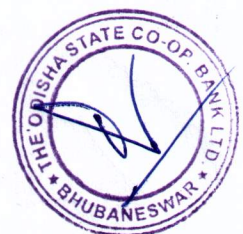
SI	Pg	Clause	Description in RFP	Clarification Sought/Suggestion	Response
1	6	1.3.1& 1.3.2	<p>1. The bidder should have submitted the tender fee of INR 10,000/- (Rupees Ten Thousand only) for the RFP document.</p> <p>2. The bidder should have submitted Security (Earnest Money Deposit) of Rs. 3,00,000.00 (Rs. Three Lakh) only in the form of DD / BG from a Scheduled Commercial Bank of India.</p>	We request Bank to provide exemption for MSME registered companies from Tender fee and EMD as per Govt. of India guidelines.	No Change
2	6	1.3.4	Existing manufacturer/Authorised Dealer of Point-of-Sale Terminals who are in the line of activity for a minimum period of 3 years as March 2023.	We request Bank to consider MADE IN INDIA Terminal only with the Company having complete Manufacturing Facilities of POS terminals in INDIA. With having TQM certificate and to encourage Atmanirbhar Bharat Abhiyan program https://www.investindia.gov.in/atmanirbhar-bharat-abhiyaan	No Change
3	6	1.3.5	The BIDDER should have supplied minimum 5000 POS terminals to any financial institutions including State Cooperative Bank(s)/ Central Cooperative Bank(s) for capturing Merchant Acquiring transactions in India in the last 3(three) year. Bank reserves the right to reject the bid in case terminals are not successfully tested and deployed in India	We request to consider and amend this clause as " The BIDDER should have supplied minimum 5000 POS/MATM terminals to any financial institutions including State Cooperative Bank(s)/ Central Cooperative Bank(s)/ PSU Banks/ Private Banks for capturing Merchant Acquiring / Financial Inclusion/ AEPS transactions in India in the last 3(three) year. Bank reserves the right to reject the bid in case terminals are not successfully tested and deployed in India.	No change
4	7	1.3.11	Regulatory Mandate: The terminal meets all the present and future regulatory requirements like PIN	We request bank to elaborate the purpose of TLE requirements to have a better understanding and also request to relax	No change



			prompting,DUKPT,TLE,BIS etc.	TLE from the mandatory clause of terminal hardware. As it is related to acquirers card payment infrastructure module.	
5	7	1.3.15	The bidder should have a minimum average annual turnover of at least RS.3Crore during the last three audited financial years (i.e. FY 2020-21, FY 2021-22 & FY 2022-23).	We request Bank to consider MADE IN INDIA Terminal with the Company having Manufacturing Facilities in INDIA and having a turnover of min 30 CR and above, keeping in view of the warranty support for 3 years.	No change
6	9	1.4.V.2	OS-Android 11 or higher	We request Bank to consider Android 7 and above keeping in view of the competitively available terminals in the market. As the Terminals are PCI PTS certified hence getting re -certification with change of OS will be a huge commercially involved process for indigenous manufacturers like us.	No Change
7	9	1.4.V.4	Display Screen - 6.5" or higher, 720*1600 resolution or higher, IPS, Multi-Touch Screen	We request Bank to change the Display screen size to 5 inch and above with 720x1280 resolution keeping in view of the competitively available terminals in the market. If in case bank wants 6.5 inch or higher display, we request bank to consider a terminal with external PCI PED certified PIN PAD.	No change
8	9	1.4.V.7	NFC Reader -Type A&B, Mifare, Qpboc, Paypass, Paywave.	Type A&B, Mifare, Paypass, Paywave Request to please relax Qpboc, it related and meant for people's bank of China and is not relevant for our national banks usage of cards.	This will be amended as: NFC Reader-Type A&B,Mifare,Paypass, Paywave
9	9	1.4.V.11	Memory -32GB ROM + 2GB RAM Micro SD (Upto 128GB)	RAM: 1GB/ 2GB ROM: 8GB/16 GB Micro SD up to 64 GB. We request bank to change Memory as RAM : 1GB/2GB ROM : 8GB/16GB	No Change



				SD Card : 64GB, keeping in view of the competitively available PCI PTS and PCI PED certified terminals in the market.	
10	9	1.4.V.13	Biometric Device (Optional) Device must be equipped to support L1 Biometric Via USB connectivity/Bluetooth as per the latest UIDAI guideline reference: UIDAI circular No.HQ-13023/1/2020-AUTH-IHQ/2084, dated 23.12.2022.	We request Bank to make integrated L1 Biometric Device to the terminal as a mandate.	It is mentioned in the specification.
11	9	1.4.V.21	Certifications - CE FCC PCI-PTS 6.X (SRED) EMVco L1 & L2 EMVco Contactless L1 American Express Pay Discover D-PAS PayWave PayPass TQM UN38.3 UPI	CE PCI PTS 5.x IEMV Contact L1 & L2 EMV contactless L1 ITQM Paywave PayPass. Please relax FCC American Express Pay Discover D-PAS UN38.3 related certifications are not much relevant and used in our card based transactions as per NPCI.	No change
12	11	2.X	Terminal Stock Lead Time: The response must clearly state the delivery notice for Terminal supply. Maximum lead time/ Turn Around Time (TAT) for supply of POS terminals is 30 days from date of issue of Purchase Order.	We request Bank to consider the supply period as 90 days from the date of PO without any penalties to the bidder.	No change
13	12	2.XVI	Functionality Requirements:	We understand that Bank is ready and have its owned L3 application and the same will be deployed on the terminal hardware supplied by the bidder. All the merchandised POS applications of the Bank and their integration to the supplied terminal hardware is to the responsibility of the Bank. Please clarify and confirm to have a better understanding on the scope of supplies by the bidder.	Application will be supplied by the Vendor.



14	26	Annexur e-B	17. Do you have a local representation /office in Bhubaneswar? If so, please give the address and the details of staff, infrastructure etc. in the office and no. of years of operation of the local office	We request Bank to consider a declaration from Bidder for opening of local office in Bhubaneswar within 60 days from the date of LOI, if in case of a successful / L1 bidder.	Self Declaration from the bidder for opening of local office in Bhubaneswar within 60 days will be accepted.
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5.New way Electronics

SI	Pg	Clause	Description in RFP	Clarification Sought/Suggestion	Response
1	6	1.3.5	The BIDDER should have supplied minimum 5000 POS terminals to any financial institutions including State Cooperative Bank(s)/ Central Cooperative Bank(s) for capturing Merchant Acquiring transactions in India in the last 3(three) year. Bank reserves the right to reject the bid in case terminals are not successfully tested and deployed in India	Please request to amend as below so many bidder will be participate in tender. "The BIDDER / OEM should have supplied minimum 5000 POS terminals to any financial institutions including State Cooperative Bank(s)/ Central Cooperative Bank(s) for capturing Merchant Acquiring transactions in India in the last 3(three) year. Bank reserves the right to reject the bid in case terminals are not successfully tested and deployed in India.	This will be amended as: The BIDDER/OEM should have supplied minimum 5000 POS terminals to any financial institutions including State Cooperative Bank(s)/ Central Cooperative Bank(s) for capturing Merchant Acquiring transactions in India in the last 3(three) year. Bank reserves the right to reject the bid in case terminals are not successfully tested and deployed in India
2	6	1.3.1& 1.3.2	1. The bidder should have submitted the tender fee of INR 10,000/- (Rupees Ten Thousand only) for the RFP document. 2. The bidder should have submitted Security (Earnest Money Deposit) of Rs. 3,00,000.00 (Rs. Three Lakh) only in the form of DD / BG from a Scheduled Commercial Bank of India.	Requesting you to allow EMD and Tender fees exemption for MSME enterprise as per Public Procurement Policy for Micro and Small Enterprises(MSEs) Order, 2018.	No Change



3	6	1.3.4	Existing manufacturer /Authorized Dealer of Point-of-Sale Terminals who are in the line of activity for a minimum period of 3 years as March 2023.Trade license and other relevant documents.	Which documents are consider, for trade license. Please clarify? Normally GST certificate is use as Trade License.	A trade license is a document/certificate that gives permission to the applicant (Person seeking to open a business) to commence a particular trade or business in a particular area/location. The Municipal Corporation of the state issues the trade license to the applicants. GST certificate will also be accepted.
4	7	1.3.13	The minimum capital and free reservesof the company as per the latest balance sheet should not be less than RS.5 Crores including that of parent company.	Please request to amend as below so many bidderwill be participate in tender. “ The minimum capital and free reserves of the company as per the latest balance sheet should notbe less than RS.1.5 Crores including that of parent company “	This will be amended as: The minimum capital and free reservesof the company as per the latest balance sheet should not be less than RS.1.5 Crores including that of parent company.
5	6	1.3.6	The Bidder(s) have in-house capabilities to develop Point of Sales Terminals, software application and customize it to Bank's requirements. Trade License and other relevant documents.	Which documents are consider, for trade license .Please clarify? Normally GST certificate is use as Trade License. Also requesting to allow self-declaration for “in house capabilities to develop Point of Sales Terminals, software application and customize it to Bank's requirements as relevant documents.	A trade license is a document/certificate that gives permission to the applicant (Person seeking to open a business) to commence a particular trade or business in a particular area/location. The Municipal Corporation of the state issues the trade license to the applicants. Self declaration for having in-house capability for developing Point-of-Sale application will be accepted.



6	11	2.X	The response must clearly state the delivery notice for Terminal supply. Maximum lead time/ Turn Around Time(TAT) for supply of POS terminals is 30 days from date of issue of Purchase Order.	We request you to extend maximum delivery time of 60 days as it involves branding of Bank on hardware and necessary software changes	No change
7	17	1.14	Delivery & Installation Schedule :-The vendor has to start delivery/supply and installation of Point-of-Sale Terminals for Merchant Establishment and other operations of the Bank within 30 days from the date of Work Order. The necessary media, documents should be provided by vendor to bank.	We request you to allow maximum delivery time of 60 days.	No change
8	17	1.16	Clause No -1.16-Payment Terms and Pricing:- i) Prices quoted should be inclusive of taxes. ii) 100% on delivery at Bank's Head Office	Please amended as "100% on Hardware delivery at Bank's Head Office.	This will be amended as: 100% on delivery and implementation of Point-of-Sale Devices at Bank's Head Office.
9	12	2.XVI	<u>Point-7: Pre-Authorization</u> -This transaction is mostly used in hotel and lodging environment. This transaction will be stored in separate batch. This will not be settled with the normal batch. This will be moved to normal batch/settlement after sale completion transaction.	Pre-Auth transaction support provided by the bank itself.	No Change
10	13	2.XVI.24	On Boarding -Capable for instant on-boarding.	The bank will have to share API for instant KYC on- boarding.	No change



11	17	1.17.VI	The vendor is responsible for arranging defective devices to be taken from service centre to the company and returning the same after service at his own cost and risk.	Request this clause to amend as The merchant is responsible for arranging defective devices to be shipped to vendor's service center at his own cost and risk and vendor return the same to merchant after the service at his own risk and risk	No Change
12			General Query – OSCB Acquiring BIN	Request Bank to clarify if they will use the OSCB acquiring BIN to process this transaction	Yes Bank will use the OSCB acquiring BIN to process this transaction.
13			General Query – Transaction Processing Switch Partner	Request Bank to provide details of transaction processing switch partner, their support required for terminal certification	Our Switch Partner is M/s Finacus Solutions Pvt Ltd. Support will be provided by the Switch Vendor for terminal certification.
14			Generic – SIM, Installation & QR Sticker Charges	Who will supply the SIM and who will pay the monthly charges? Also, there is no clarity on the installation of device & QR sticker supply at customer location. Who will do that?	SIMs will be purchased by the merchant. Installation will be done by the vendor. QR stickers will be supplied at customer location by vendor.

