

Pre- Meeting Proceedings

Date: 20-06-2023 Time: 3.30PM

Venue: Board Hall

Meeting Notice: BWSSB/FACAO/AC-Acts/Bank-Tender/2023-24/58 Dt.13-06-2023

Subject: The pre-bid meeting will be held to discuss and clarify the queries raised during the meeting and through email regarding the Request for Proposal (RFP) for the selection of Private Scheduled Commercial Banks and Public Sector Banks. Each bank category has been called separately for the comprehensive collection of BWSSB's capital and revenue receipts. The purpose of the meeting is to address any questions or concerns related to the RFP and provide further clarity on the requirements and expectations.

Members present

Sl. No.	Officers Present	Designation
1	B . Suresh	Engineer In Chief & Chief Engineer (North)
2	Veena R.	Financial Adviser-CAO (i/c)
3	L Kumar Naik	Chief Engineer (East)
4	K. N. Paramesh	Chief Engineer (West)
5	S. V. Venkatesh	Chief Engineer (South)
6	V. B. Maheshwarappa	Add. Chief Engineer (MIS &IT)
7	Madhusudahan	Add. Chief Engineer (North -2)
8	R. D. Venkatesh	Assistant Controller (A/c & Tax)-1
9	R. Latha	Assistant Controller (A/c)-2
10	Shilpa V	Executive Engineer (RBIT)
11	Ashok Gowda T. P.	Executive Engineer (West)-1
12	Manjunath P.	Asst. Accounts Officer (A.C. (A/c))
13	Prakash P.	Accounts Superintendent (A.C. (A/c))

Representatives of the following Banks

1	HDFC Bank
2	ICICI Bank
3	Axis Bank
4	Kotak Mahindra Bank
5	Canara Bank
6	Yes Bank
7	Bank of Baroda
8	IDFC First Bank

Agenda:

1. Discussion to clarify queries raised regarding the bid documents and the intention behind them.
2. Exploring the interests of BWSSB in relation to the comprehensive revenue collection.
3. Official sharing of responses to the queries through the BWSSB website.
4. Additional discussion on the timeline allowed for the submission of bids from banks, which is set at one month from the bid submission date.

Meeting Proceedings:

The meeting commenced with the Chairman, EIC, BWSSB, presiding over the session. All members of the Tender Inviting Committee and participating banks were present.

The Chairman allowed all members to express their thoughts and concerns regarding the bid documents, the intention behind them, and the interests of BWSSB. Discussions focused on addressing queries and providing necessary clarifications.

It was agreed that the official responses to the queries would be shared through the BWSSB website to ensure transparency and equal access to information for all potential bidders.

Furthermore, there was additional discussion regarding the timeline for bid submission by the banks. It was decided that a one-month period would be allowed from the date of submission of bids.

The meeting concluded with thanks to all members for their participation and contributions.



Sd/-
Engineer-In-Chief
Chairman for
Tender Scrutiny Committee BWSSB

BWSSB/FACAO/AC-Acts/AS/Bank-Tender/2023-24/90

Dt. 20-07-2023

Copy to


1. Honorable Chairman, BWSSB for kind information.
- 2 Copy to All the members of Tender Scrutiny Committee for information.
3. EE-MISIT to post the meeting proceedings along with necessary documents in the website.
4. For file.


FA-CAO
BWSSB


Corrigendum

Reference	Existing	Modified and read as
Page No.19, Sl.No.4 & Page No.23, Sl.No.1	Bidder needs to have past experience for handling of e- payment solution for the offered payment modes mentioned at Clause IB.2 Scope of Work for contract(s) in the preceding three (3) financial years i.e. 2019-20, 2020-21, 2021-22 for government, central or state, or PSUs or Govt. undertakings in Karnataka	Bidder needs to have past experience for handling of e- payment solution for the offered payment modes mentioned at Clause IB.2 Scope of Work for contract(s) in the preceding three (3) financial years i.e. 2019-20, 2020-21, 2021-22 for government, central or state, or PSUs or Govt. undertakings in government, central or state, or PSUs or Govt. undertakings pan India.
Page No.19, Sl.No.5 & Page No.23, Sl.No.2	The Bidder should have a minimum processed transaction value minimum (GMV – Gross Merchandise Value) of Rs. 50,000 Crores per year during last three consecutive Financial Years (FY 2019-20, 2020-21 & 2021-22) in both offline and online modes combined in Karnataka.	The Bidder should have a minimum processed transaction value minimum (GMV – Gross Merchandise Value) of Rs. 50,000 Crores per year during last three consecutive Financial Years (FY 2019-20, 2020-21 & 2021-22) in both offline and online modes combined in pan India.
Page No.19, Sl.No.6 & Page No.23, Sl.No.3	Bidder should be having minimum 5,000 active merchants transacting in payment services including POS card transactions as on 31-03-2022 in Karnataka	Bidder should be having minimum 5,000 active merchants transacting in payment services including POS card transactions as on 31-03-2022 In pan India.

Revised Schedule		
Sl.	Description	Schedule date & time
1	Publishing and Document Download start date	22-02-2023 from 4.00PM
2	Last date for submission of EMD	21-08-2023 Monday by 3.00pm
3	Last date for submission of Technical Bids and Financial Bids in sealed cover and shall be	25-08-2023 Friday by 5.00pm
4	Schedule for Opening of Technical Bid	30-08-2023 at 11.30 AM conducted by
		Tender Scrutiny Committee
5	Opening of Price Bid	Will be informed to eligible bidders
6	Primary point of contact for RFP process related queries Point of contact for scope and other related queries	Name: Smt. Veena R Designation: FA-CAO, BWSSB.
7	Contact details	Email: fa@bwssb.gov.in Phone No: 080-22945104 Contact Number: 9916496137


 Financial Adviser & Chief
 Accounts Officer, BWSSB
 BENGALURU - 560 009

Common Quarries raised in Pre-bid Meeting held on 20-06-2023

Sl.	Points Selection	Questions	Reponse
1	The selected bank will be responsible for the cost of the 40Nos of KIOSKs	Onwership of KIOSK machine provided by Bank	<p>the ownership of the KIOSK machines, it is important to note that while these machines are placed at BWSSB premises, they have been provided by the Bank at their own cost from a vendor.</p> <p>In response to this, BWSSB suggests that a mutual agreement be executed between BWSSB, the Bank, and the Vendor, clearly defining the roles and responsibilities of each party as per the agreement. This will help establish clarity on ownership, and it is possible that ownership may ultimately be held by BWSSB as per the terms of the agreement.</p>
2	The selected bank will be responsible for the cost of the 40Nos of KIOSKs and must meet half of the monthly expenses (Rs. 17.50 lakh) for generating revenue, primarily for issuing water bills through hand-held terminals, hardware, and software.	How to make payment for cost of generation - by Bank	<p>The selected bank will be responsible for contributing half of the monthly expenses (Rs. 17.50 lakh) for revenue generation. These funds will primarily be utilized for issuing water bills through hand-held terminals, hardware, and software.</p> <p>To facilitate the payment for the cost of generation, BWSSB suggests entering into a mutual agreement between BWSSB, the bank, and the vendor responsible for providing services related to cost generation. This agreement will clearly define the roles and responsibilities of each party involved.</p>
3	All accounts proposed to be opened under each mode must be savings bank accounts only.	Is it compulsory	Currently, these are being operated under a savings bank accounts only.



Financial Adviser & Chief
Accounts Officer, BWSSB
BENGALURU - 560 009

HDFC Bank				
email dated 01-03-2023				
Sr.No	Page No	Point Selection	Query	BWSSB Response
1	3	Machine has to collect through Cash, Cheques, Demand Draft, QR Code	Request the authority to please clarify, Is there going to be Cash and cheque deposits by way of consumer walking into HDFC branches also or only through BWSSB counters?	No.
2	3-4	Collection Modes	Request the authority to please share any break up on the number of transactions and value expected through different modes. Require the numbers to do internal feasibility and viability checks.	Data Enclosed
3	4	By creating virtual account in numerical format	Request the Authority to note that fully-numeric virtual account can be provided subject to senior level approval only as various risks measures have to be ensured. Authority to also note, subject to approval a fully-numeric virtual account will be provided but the length of these virtual accounts will be restricted to less than 13 digits.	Noted. The virtual account should access RR numbers of the consumers which have one 1-3Alpha, 1 special character(-), and 5 digits.
4	4	NACH-NPCI otherwise with a suitable solution	Request the authority to clarify, the expected mode of reporting to the department - Email/H2H/API	Data transfer through API Reports through e-mail
5	6	The Technical Bid will be evaluated based on the criteria set out in the tender documents and the results will be used to determine which bidders will be shortlisted for further evaluation and consideration.	Many a times the submitted proofs and documents are not legible. In such cases Authorities have provided a fair opportunity to resubmit the documents. Request the Authority to provide standard time to submit additional details/documents/proofs, if any required.	Noted and Not Allowed.
6	6	BWSSB reserves the right to reject any bid or part thereof without any explanation. The decision to reject a bid will be at the sole discretion of BWSSB and is not subject to challenge	Request the Authority to please provide a fair chance to the Bidder to justify their stance before rejecting a bid or award of contract at any point.	Noted and Not Allowed.
7	6	It is important for potential bidders to understand the terms and conditions of the bidding process as set by the BWSSB. BWSSB reserves the right to reject any bid or part thereof without any explanation. The decision to reject a bid will be at the sole discretion of BWSSB and is not subject to challenge.	Authority to note that Bank is strictly not okay with this clause. Challenge to bid can be done on the permissible grounds. Bank strictly cannot waive off its rights to approach court.	Noted and Not Allowed.
8	7	It is important to note that the tender documents provided by the BWSSB may not include all the clauses and provisions relevant to the tender process. In the event of any omission, the standard terms and conditions indicated in the BWSSB's policy prevailing at that time will be used as a guide. The BWSSB reserves the right to reject any bid that does not comply with its policies and procedures	Authority to note that Bank cannot agree to this open-ended clause. Entity to furnish the copies of BWSSB's policy for Bank to go through over and above the RFP.	Noted and Not Allowed.
9	8-9	Under BBPS	Request you to please clarify frequency of billing for each collection method. BBPS implementation is for recurring receipts such as monthly/quaterly water bills etc, and not one-time payments such as one-time registration costs of the consumer to avail services. Request the Authority to incorporate this understanding for applicability of BBPS in Capital and Revenue Receipts as mentioned in the RFP.	BWSSB has opted to utilize BBPS for the collection of water revenue and capital receipts (one time payment). BBPS, being a part of NPCI, offers enhanced security measures for both BWSSB and the Qualified Bank, ensuring a safer transaction environment. As BBPS provides a robust framework for payment processing, it has been made mandatory for the collection process. However, if BBPS does not currently provide certain solutions required by BWSSB, we welcome any suitable alternatives that can fulfill the specific needs and requirements.

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10	9/18	Tender submitted by any Bidder who has been black-listed by any State Government/ Central Government/State & Central Undertakings and / or convicted by a Court of law will be rejected.	Request the Authority to consider Self-certificate of this also. Bank can use the format provided by the Authority for the same and submit a self-certificate.	Noted and allowed for self-declaration. The bank may utilize the format provided by the Authority for self-certification purposes.
11	11	Annual Audited Accounts and Auditors Certificate needs to be enclosed as proof	Request the authority to please clarify whether they would accept only the Annual Reports of Bank as they are already audited and then published? Request Authority to waive off the requirement of separate Auditor's certificate in this regard.	No. You can provide information on the formate by duly filling. The FD GOK (Financial Department, Government of Karnataka) has given us the opportunity to verify the data you provided by referring to their guidelines. According to the FD Circular, it is required to verify the financial data of the banks. For this purpose, we should use the information available on the Indian Bankers Association website. Please note that the website currently displays financial data only up to FY 2021-22 as of today's date(18-07-2023). Therefore, the tender is based on the data from that period and we are limited to using the same information for verification purposes. FD 91 TAR 2022 Dtd.02-07-2022
12	11/ C- 1	Net worth i.e., the paid up capital + free reserve of the bank, as at the end of the immediate preceding financial year shall be at least Rs.5000.00 Cr	We request your goodselves to enhance the networth value in the RFP to sizable one.	Noted and Not Allowed since need to bind with FD GOK Circular - FD 91 TAR 2022 Dtd.02-07-2022
13	14	Bidders are required to quote "FIRM PRICES" for all items in their proposal. The prices quoted must remain stable and unchanging for the duration of the contract, regardless of any circumstances. No price variations will be allowed for any reason as per the scope of work outlined in the contract.	Request the Authority to consider the scenario of price change by Govt order or regulatory requirement. In such case if prices remain unchanged, then Bank will need to bear such extra costs from own pocket. Request the Authority to modify the clause to incorporate price changes elements that are not in control of the Bank.	Noted and allowed. In the event that rates need to be modified as per changes in law or statutory mandates, the rates will be finalized upon mutual understanding.
14	16	As mentioned in clause GC-9 bid guarantee of INR 1,00,000/- (Rupees One Lakh only) shall be submitted through Demand draft in favor of Chairman, BWSSB	Request the Authority to consider Bank Guarantee for EMD amount instead of DD (as currently mentioned in the RFP).	Noted. The Authority acknowledges the request and will allow the option of both Bank Guarantee and Demand Draft modes for the submission of the Earnest Money Deposit (EMD) amount. Bidders may choose either mode as per their convenience and compliance with the requirements mentioned in the RFP.
15	19	Work order along with supporting documents specifying the method of payment	There is ambiguity on the number of work-orders required to be submitted to get certain marks in evaluation criteria. Request the authority to please clarify that how many workorders will be required for respective marks in the evaluation criteria.	Noted. Please refer to Page 23, Sl.1 in the table, which outlines the scoring criteria. It is mentioned that experience in providing services is considered. Therefore, there is no specific limit on the number of work orders required. However, it is important to showcase relevant experience in handling e-payment solutions for the payment modes mentioned in Clause IB.1 of the Scope of Work. Work orders, along with supporting documents specifying the method of payment, should be submitted to demonstrate past experience in this area.

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16	20	Private Scheduled commercial banks shall have profitability track record during the preceding 3 consecutive years	Same point is mentioned in Financial requirement table as "Banks shall have profitability track record of at least 2 years out of 5 immediate preceding years." Request the authority to please provide clarity on for atleast 2 years is required or for preceding 3 years is required	The profit criteria are set based on the Government of Karnataka (GOK) FD Circular. According to the circular, public sector banks, including Regional Rural Banks (RRBs), are required to have a profitability track record of at least 2 years out of the immediate preceding 5 years. On the other hand, private sector banks must demonstrate consistent profitability over three years. Please refer to Sl.11 above
17	22	The request for clarification and the response must be in writing, but no changes in the price or substance of the bid shall be sought, offered, or permitted.	Request the authority in such case to provide sufficient time to the bidder so that a proper clarification can be shared with the authority.	Noted. The time allowed for participation will be announced on the BWSSB website at soon.
18	23	Bidder needs to have past experience for handling of e- payment solution for the offered payment modes mentioned at Clause IB.2 Scope of Work for contract(s) in the preceding three (3) financial years i.e. 2019-20, 2020-21, 2021-22 for government, central or state, or PSUs or Govt. undertakings in Karnataka	Request the authority to please mention the number of workorder/supporting documents would be required to score 4/8/12 marks and also request the authority to please provide relaxation in clause of providing "undertaking specific to Karnataka" by replacing it as "government, central or state, or PSUs or Govt. undertakings pan India".	Noted and allowed. Please refer corrigendum for bid documents published in the BWSSB website.
19	23	The Bidder should have a minimum processed transaction value minimum (GMV – Gross Merchandise Value) of Rs. 50,000 Crores per year during last three consecutive Financial Years (FY 2019-20, 2020-21 & 2021-22) in both offline and online modes combined in Karnataka.	As to get such certificate from Government bodies is difficult, request the authority to kindly accept a self declaration from the bidder Bank. Also request the Authority to provide relaxation in clause of processed transaction value from Karnataka and replacing it by processed transaction value pan India.	Noted and allowed. Please refer corrigendum for bid documents published in the BWSSB website.
20	23	Bidder should be having minimum 5,000 active merchants transacting in payment services including POS card transactions as on 31-03-2022. In Karnataka	Request the authority to please provide relaxation in clause of 5000 active merchants in Karnataka and replace it with 5000 active merchant in India as on 31-03-2022	Noted and allowed. Please refer corrigendum for bid documents published in the BWSSB website.
21	23	Consolidated Dash Board Solutions for all Collections, including internet payments, POS transactions, card payments, and others, should be offered by bidders. From the start date forward, the dash board must have real-time access to both history and current data.	Request the authority to please provide clarity regarding the start date, that exactly which date will be considered as start date? For eg: - from the date since the solution is implemented, from the date since since the contract is awarded to the bid winner, or since inception of the Authority.	Noted. Upon completion of the tender, the letter of acceptance of the bid will be issued, calling for the submission of a Performance Bond Guarantee (PBG) and the execution of an agreement. Following the above procedure, a letter of commencement will be issued, indicating the date of commencement for each mode of collection as per the executed agreement based on FD Circular Dtd.30-01-2017 (FD 5 TAR 2017)


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22	23/ SI - 5	Bidder to provide dedicated help desk to BWSSB to handle all collection related queries.	<p>We at HDFC Bank avail services from third party service providers for managing Heldesk Management. As per the clause to have Banks own Helpdesk, will reduce the capability of the Bank in securing maximum marks in technical qualification.</p> <p>Also would like to know the Boards capability to evaluate whether the services are provided by the Bank directly or third party service provider.</p>	<p>Noted.</p> <p>Bidder is required to provide a dedicated help desk to BWSSB for handling all collection-related queries. The term "help desk" in this context refers to the provision of a dedicated counter and staff at the selected branch to promptly address and resolve any issues that may arise regarding all modes of collections.</p> <p>Please note that this point has been taken into consideration during the technical evaluation. It is recommended to include a suitable declaration as suggested on Page 19, Sl.10 in the table.</p>
23	23/ SI - 6	Bidder providing single agency for KIOSK cash management	<p>We at HDFC Bank avail services from third party service providers for managing KIOSK operations, maintenance, etc. As per the clause to have Banks own KIOSK operations, will reduce the capability of the Bank in securing maximum marks in technical qualification.</p> <p>Also would like to know the Boards capability to evaluate whether the services are provided by the Bank directly or third party service provider.</p>	<p>Noted and allowed.</p> <p>Please refer Page No.19, Sl.11</p> <p>BWSSB has observed both the collection of KIOSK money directly from the bank and also through a service provider in the past. Based on our experience, BWSSB finds collection through the bank to be safer, easier, and more effective. Therefore, the inclusion of the clause regarding technical credentials is made with this consideration in mind.</p> <p>However, it should be clarified that the bank has the right to collect the KIOSK money either through the bank itself or through a service provider, as deemed suitable.</p> <p>Please note that this point has been taken into consideration during the technical evaluation. It is recommended to include a suitable declaration as suggested on Page 19, Sl.11 in the table.</p>
24	27	Qualifying bank must provide written, unconditional acceptance of the Letter of Acceptance within 2 days of receipt. Failure to comply may result in BWSSB's right to cancel the Letter of Acceptance and proceed among shortlisted vendors at its discretion.	Request the Authority to confirm whether there will be separate contract the authority will sign over and above RFP submissions by the Bank and issuance of the LOI by the Authority.	Yes. Contract will be executed between BWSSB and qualified bank as per FD, GOK issued a circular dated 30-01-2017.
25	27	The Qualifying bank must provide written, unconditional acceptance of the Letter of Acceptance within 2 days of receipt. Failure to comply may result in BWSSB's right to cancel the Letter of Acceptance and proceed among shortlisted vendors at its discretion.	Request the Authority to note that Draft of Contract is not mentioned in the Tender. Request the Authority to share it as part of the RFP as it is required to assess the clauses before finally submitting a bid.	The FD, GOK issued a circular dated 30-01-2017, which provided a format for the execution of the agreement. However, the specifications and scope of work have been mutually defined with a qualified bank.
26	28	IB.30 Conflict of Interest:	Request the Authority to sign the Bank's standard documentation/product specific documentation over and above RFP and prevail to the extent of conflict to the RFP terms.	Noted and allowed. However subject to mutual understandings.

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27	28	Any Bidder will be found to have a Conflict of Interest if any employee of the bidding bank has developed a financial or other interest with any employee/officer of BWSSB associated with tender inviting authority during execution of the contract	Request the Authority to note the following scenario... As to sub-point (d), we being bank we can offer the loans generally including personal loans, even to the officers of the Bidder. This cannot be a reason of conflict of interest. There may be many such reasons that appear to be conflict of interest. Request the Authority to always give a fair hearing before disqualifying bid/award and forfeiture of EMD/PBG.	This conflict of interest provision will remain valid and applicable until the execution of the contract. However, BWSSB is committed to providing a fair hearing before disqualifying a bid, revoking an award, or forfeiting the Earnest Money Deposit (EMD) or Performance Bank Guarantee (PBG). This ensures that all parties involved have an opportunity to present their case and provide any necessary explanations before any actions are taken.
28	31	Revenue is collected offline using 74 Board-owned KIOSKs machines which are over 7 years old.	Request the Authority to confirm whether the existing 74 no's Board owned KIOSK machines will be scrapped or continued for service.	Yes, all 74 KIOSKS are owned by BWSSB. However, since they are 8 years old and spare parts are not available in the market, they are proposed to be scrapped as per Board decision.
29	31	Revenue is collected offline using 74 Board-owned KIOSKs machines which are over 7 years old.	Request the Authority to clarify that once the Bank supplies New KIOSK for above project, whether these KIOSK will be property of BWSSB or the Bank.	Since the payments are made by the qualified bank to the vendor, the ownership rests with the Bank. However, in case of any issues, they will be discussed and addressed through mutual understanding with the qualified bank during the execution of the agreement. Please refer pre-bid meeting proceedings for further or updated information.
30	31	Cash, cheques, and demand drafts are accepted as payment at the KIOSK machine.	Request the Authority to confirm whether BWSSB Cashier will accompany Bank Custodian while collecting Cash from KIOSK or it will be sole responsibility of the Bank Custodian. As per our understanding, currently BWSSB Cashier accompanies the Bank Custodian.	No. The qualified bank is solely responsible for the entire collection process. Once the money, including both cash and cheques/DDs, has been collected, the bank is required to provide the MIS report and receipts to the designated incharge. The process and procedure for the collection will be jointly established and implemented in collaboration with the qualified bank.
31	31	Cash, cheques, and demand drafts are accepted as payment at the KIOSK machine.	Request the Authority to clarify whether the BWSSB Personal who have been deployed are Permanent Employees of BWSSB or Outsourced employees. And whether these Employees will accompany the Bank Custodian while collecting the cash and other physical instruments.	No. The entire collection responsibility rests with the qualified bank. Please refer SI.30 above
32	31	Both qualifying banks are responsible for collecting money from each KIOSK on each working day at their own cost and risk from their allotted KIOSK machines.	Request the Authority to give clarity on the term "Both qualifying bank". This Tender is for Private bank only and only one private bank will be allotted a tender, right?	Yes. This tender is only for private bank. A separate tender has been called for PSU banks.

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33	34	All accounts proposed to be opened under each mode must be savings bank accounts only.	Request the authority to please clarify whether the final settlement account will be also opened with bid winner bank	To clarify, a separate savings bank account will be opened for each mode of collection under the TREE structure, with a common customer ID. If there is a special interest rate applicable for savings bank accounts, then a single common account at the Main Stem level in the TREE structure will be permitted to be opened. However, it is important to note that the collection amounts from respective accounts of each mode will be consolidated and moved to the common account. This arrangement ensures efficient management and consolidation of funds while maintaining clarity and transparency in the final settlement process.
34	34	If given the opportunity, it will take the appropriate steps to switch to the bank accounts to the qualifying bank	"If given the opportunity, it will take the appropriate steps to switch to the bank accounts to the qualifying bank." Not clear what this means. Request the Authority to give clarity on this.	Currently, the collection methods for Bangalore One and Khajne-2 are governed and operated through e-governance. The funds collected through these methods are credited to two different nodal banks, as chosen by the e-governance system. If permitted, BWSSB take the appropriate steps to switch to the bank accounts to the qualifying bank.
35	34	The full range of services, including banking services, shall be provided without any charge.	This section states that "Full range of services, including banking services, shall be provided without any charge." While Section GC 2 and IB 8 states that bidders are required to quote their rates per transaction separately for each payment mode offered. There appears to be a conflict between the 2 provisions. Request the Authority to provide clarity as to whether the Bank has to submit rates per transaction or the services are to be provided without any charge?	Noted . The charge-free service is sought only for banking services, such as demand draft charges, SMS charges, returned cheque charges, transfer charges, etc. It is restricted to the mentioned services and does not cover GC-2, IB-8, and price bid.
36	34	All accounts proposed to be opened under each mode must be savings bank accounts only.	We understand that all KIOSK accounts are non operative accounts. Hence we request you to kindly allow us to open Current Account.	Noted and allowed. Currently, these are being operated under a savings bank accounts only. Also refer SI.34
37	35	Customization & up-gradation of Application as and when required	Authority to please note that this clause is widely open to interpretation. Request the Authority to consider that too much customization outside the existing Scope of Work can aggressively impact the costs of the Bidder Bank. Hence, any significant change in the scope related to customization shall be discussed between the Authority and the Bank, and finalized mutually.	Noted. The customization and upgrading are restricted to API integration, MIS reporting, and reconciliation. However, these actions are carried out based on mutual understanding.
38	36	The selected bidder shall furnish to BWSSB a performance security deposit in the form of Demand draft within ten (10) days from the date of receipt of LOA.	Request the Authority to consider other forms of Performance Bank Guarantee. Currently a DD has to be issued for an amount of 50 Lakhs. Request the Authority to also consider Bank Guarantees issued on self, other private Banks, or nationalised Banks.	Noted and allowed. The Authority acknowledges the request and will allow the option of both Bank Guarantee and Demand Draft modes for the submission of the performance security deposit amount. Bidders may choose either mode as per their convenience and compliance with the requirements mentioned in the RFP.

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39	36	The Qualifying bank shall, in all matters arising in the performance of the Contract, comply with all respects, give all notices and pay all fees required by the provisions of any national or state statute, ordinance or other law or any regulation or bye-law of any duly constituted authority	Request the Authority to give clarification on what is meant by "give all notices", and "performing in all respects"? The representation required to be accepted by the Bank is very wide and open to interpretation.	The meaning of it is The Qualifying bank is required to fully comply with all provisions of applicable national or state statutes, ordinances, laws, regulations, and bye-laws of duly constituted authorities. This includes giving all necessary notices, making all required payments, and adhering to all obligations arising from the Contract.
40	37	The time schedule stipulated in the clause no.TC-8 Settlement Time shall be deemed to be the essence of the contract and LOA will be terminated	Request the Authority to note that the RFP does not specifically provide the termination for convenience right to the Bank meaning that Bank are locked-in for 5 years. Authority to kindly note that Bank will require this right of termination for convenience with say 30 days' notice. This is most critical point.	Noted. Government Order No. FD 5 TAR 2017, dated 30.1.2017, outlines the procedure and formats for the execution of an agreement with the qualified bank. The discussed topics are covered in detail within that order.
41	37	Right to Audit: BWSSB can perform audits of all related activities/systems of the selected bidder or by the third-banks aggregator against the services under the scope of the bid as and when required.	Request the Authority to define the scope of Audit and delete the clause. Bank cannot allow any audit or inspection right to Authority. We are RBI regulated entity and a listed entity. All the information available with us is price sensitive information. Any which ways the Authority to note that Bank is RBI regulated and audited entity and is not allowed to be audited by third parties. The authority is a merchant for us and there is no reason the authority to audit us and we given the right to audit to them.	Noted. The purpose of conducting audits by BWSSB is to ensure compliance with AG regulations, evaluate the performance of the selected bidder or third-party banks aggregator, and identify any new services or ensure compliance with legal requirements. However, prior to initiating such audits, the qualified bank will be formally notified through a letter to inform them about the upcoming activity.
42	37	Force Majeure	Request the Authority to widen the scope of Force Majeure to include modern/new age issues like technical issues, global internet shut down, Cyber Attacks, System failure, epidemic, pandemic, lockdown, etc. Request the Authority to include all these new age force majeure events to be included here.	Noted. Government Order No. FD 5 TAR 2017, dated 30.1.2017, outlines the procedure and formats for the execution of an agreement with the qualified bank. The discussed topics are covered in detail within that order.
43	39	Termination of LOA	Authority to note that they have reserved a right to terminate the contract if bidder fails to deliver the services; fails to complete integration process; provide wrong declaration; failure to deposit PSD; fails to execute agreement, etc. This is very onerous clause. Such right of termination are arbitrary in nature as such right of termination are only reserved by the Department and the Bank has not been given the right to terminate either for cause, or convenience. Request the Authority to modify the clause accordingly to include Bidder Bank's rights.	Noted. Government Order No. FD 5 TAR 2017, dated 30-01-2017, outlines the procedure and formats for the execution of an agreement with the qualified bank. The discussed topics are covered in detail within that order.
44	40	The period of contract for the work is for 05 (Five) years from the commencement date of project as per the schedule mentioned at the LOA. Prayer for enhancement of rate during the contract period will not be accepted in any circumstances	Locking prices for a period of 5 years may turn unrealistic given fast changing work environment. Request the Authority to give scope of Price Revision every few years basis some price band.	Noted. Please refer Sl.No.13 Price revisions will be permitted during the contract period in the event of a change in law or regulation that significantly impacts the terms and conditions of the agreement.

HDFC Bank				
email dated 01-03-2023				
Sr.No	Page No	Point Selection	Query	BWSSB Response
45	40	This term can be extended for another period of maximum 02 (Two) years depending on the performance of Bidder / need of the BWSSB and mutual understanding at the same rates of contract in the event of no finalization of next tender process.	Authority is looking to renew 5 year contract by 2 more years based on performance. Request the Authority to provide clarity on the basis of assessment and criteria of renewal. Currently the term "basis of performance" is very vague and open to interpretation.	The main objective of this proposal is to assign the qualified bank with the responsibility of collecting revenue on behalf of BWSSB through various modes. The performance of the qualified bank in efficiently and effectively collecting the revenue during the award period will be evaluated for a possible extension of up to two years if further tender processes are not finalized
46	42	Except in cases of gross negligence or willful misconduct: a) The aggregate liability of the selected bidder to BWSSB shall not exceed the un-deposited amount by the bidder against which payment data has already been sent to BWSSB vide designated API specified in the contract. b) However, the limitation shall not apply to the revenue loss of BWSSB due to a defective solution from the selected bidder, or to any obligation of the selected bidder to indemnify BWSSB with respect to patent infringement.	Clarity required on this section. The limitation of liability clause is vague and need clarity on below points:- (i) The clause starts with "Except in cases of gross negligence or willful misconduct".. however, it does not mention by whom? Need clarity on the same; (ii) Point (a) states that the liability of the Bidder shall not exceed the un-deposited amount by the bidder against which payment data has already been sent to Department, which is unclear.. which un-deposited amount being referring to herein?	Noted. Government Order No. FD 5 TAR 2017, dated 30.1.2017, outlines the procedure and formats for the execution of an agreement with the qualified bank. The discussed topics are covered in detail within that order.


 Financial Advisor & Chief
 Accounts Officer, BWSSB
 BENGALURU - 560 009

IDFC First Bank

e mail dated - 01-03-2023

Sl	Points Selection	BWSSB Response
1	The selected bank will be responsible for the cost of the 40Nos of KIOSKs and must meet half of the monthly expenses (Rs. 17.50 lakh) for generating revenue, primarily for issuing water bills through hand-held terminals, hardware, and software.	
	a. Mentioned here that half of monthly expenses to be used to generate revenue and issuing bills. Is BWSSB expecting bank to deploy people on ground for issuing bills door to door basis.	No, the expectation is not for the bank to deploy individuals for door-to-door bill issuance. BWSSB has its own Meter Readers who are responsible for issuing bills based on the readings obtained.
	b. Is the cost of machine and software to be recovered from the balance 50%? Along with AMC.	No, the cost will not be recovered from the balance 50%. The total cost will be divided equally between the qualified PSU bank and the Scheduled Commercial banks as specified in the separate tender. Therefore, both parties will share the total cost equally.
	c. Will all the costs for PG be borne through this fixed cost module?	No and the cost being restricted to KIOSK collection only, please note that the cost under the Payment Gateway (PG) mode needs to be specified in the Price bid.
	d. Will extra costs be borne by bank ?	No, the bank will not bear any extra costs other than those specifically specified in the agreement as above.
2	Bidder to be able to handle any load with ease by dynamic routing and dynamic capacity addition.	
	a. Can everything be on cloud. Can all the solution be hosted in our premises /cloud premises.	Please refer Sl.6.
3	The Quote must taken into account of the expenses associated with the procurement and maintenance of 40Nos of KIOSKs, as well as the cost of generating revenue.	

IDFC First Bank

e mail dated - 01-03-2023

Sl	Points Selection	BWSSB Response
	a. Is there any minimum guarantee on no of transactions or Minimum Guarantee on payment for Capex and Opex ROI .	We have enclosed data that provides insights into the average collection through KIOSK, including the number of transactions. This data will give you a better understanding of the performance and effectiveness of the KIOSK system in terms of revenue generation.
4	Apart from the above, the water tariff was last revised in November 2014; the BWSSB has proposed tariff revision to the Government; if approved, the Board's total monthly revenue is expected to be around Rs.250.00Cr.	
	a. Can we get a breakup of payment modes within the PG and Kiosk as well . Kiosk payment break up is needed for cash management calculations and PG is required for pricing.	Certainly. Please find enclosed the statement that provides details on the collection of revenue through various modes.
5	BWSSB intends to collect water revenue under all payment gateways through Bharath Billing Payment System only.	
	a. Can we get more clarity on this ? does this mean the whole cost of PG to be borne by bank .	BWSSB has opted to utilize BBPS for the collection of water revenue. BBPS, being a part of NPCI, offers enhanced security measures for both BWSSB and the Qualified Bank, ensuring a safer transaction environment. As BBPS provides a robust framework for payment processing, it has been made mandatory for the collection process. However, if BBPS does not currently provide certain solutions required by BWSSB, we welcome any suitable alternatives that can fulfill the specific needs and requirements.
6	Technical queries :	
	a. Can we move everything on cloud ?	Yes
	b. Can we get more clarity on Source code and ownership?	Source Code Access: Should be handed over to BWSSB as and when chagned. Ownership: The ownership of the source code belongs entirely to BWSSB.

IDFC First Bank

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Sl	Points Selection	BWSSB Response
	c. Can we get more clarity on exit clause on both software and hardware?	The importance of having a clear and comprehensive understanding of the exit clauses for both software and hardware. To ensure a thorough discussion and to address all the necessary details, it is advisable to a qualified bank and execute an agreement that covers these aspects in detail. This will help provide the necessary clarity and protection for all parties involved.
	d. As the project is for 5 years will the replenishment of hardware in case of end of life will be on bank ?	Yes
	e. Can we get more clarification on change requests and customisation?	Any changes and customization required for the software modules by BWSSB should be implemented without any additional charges.
	f. Will BWSSB use the software as -is .	BWSSB may consider customizing the software or integrations according to their specific requirements, implying that they might not use the software as it is initially provided. This suggests that BWSSB desires a tailored solution that aligns with their needs and preferences, indicating the potential need for software modifications or customizations to optimize its functionality and effectiveness for their purposes.
	g. Can we get the technical stack information on the third-party apps and software.	The technical stack information on the third-party apps and software includes the usage of C+, .NET, SQL Server, and JavaScript. These technologies are currently being employed in the development and operation of the applications and software.
	h. Will BWSSB continue with existing BBPS OU or will the bidder be the only BBPS OU.	a qualified bank will become the sole BBPS OU
	i. Will all the background data for kiosk will be routed through BBPS- COU or through direct integration with BWSSB?	The collection process will be through direct integration with BWSSB only
	j. Will the certification costs for kiosk payment be taken care by Bank?	Yes



 Financial Adviser & Chief
 Accounts Officer, BWSSB
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Kotak Mahindra Bank			
Email dated - 01-03-2023			
Sl.	Page No	Points Selection	Bwssb Response
1	9	The bidder shall have a capacity of in-house software development team or for the required business solution or can be capable enough to acquire the same from any well established	<p>The bidder should either have an in-house software development team with the necessary expertise to develop the required business solution or should be capable of acquiring the solution from a well-established entity.</p> <p>In other words, the bidder should have the ability to either develop the solution internally or have the resources and capability to procure it from a reliable external source.</p>
2	10	The Bidder should have a minimum processed transaction value minimum (GMV-Gross Merchandise Value) of Rs.50,000 Crs per year during last three consecutive Financial Years (FY 2019-20, 2020-21 & 2021-22) in both offline and online modes combined in Karnataka - A Letter from concerned service receiving authority- What all mode considered and also it should be India	Please Refer Corrigendum
3	10	Bidder should be having minimum 5,000 active merchants transacting in payment services including POS card transactions as on 31-03-2022 in Karnataka-It Should be PAN India	Please Refer Corrigendum
4	11	Bidder to be able to handle any load with ease by dynamic routing and dynamic capacity addition - what does this mean and for what all mode	<p>Bidder to be able to handle any load with ease by dynamic routing and dynamic capacity addition" means that the bidder should have the capability and flexibility to effectively manage and accommodate varying levels of workload or demand.</p> <p>This can be achieved through dynamic routing, which involves efficiently directing traffic or data through different paths or channels based on real-time conditions. Additionally, dynamic capacity addition refers to the ability to swiftly and seamlessly increase resources or capacity as needed to meet the demands of the workload, ensuring smooth operations and avoiding performance bottlenecks.</p> <p>In essence, the bidder should possess the technical infrastructure and operational capabilities to handle fluctuations in workload effectively and adapt to changing requirements.</p>

Kotak Mahindra Bank

Email dated - 01-03-2023


Sl.	Page No	Points Selection	Bwssb Response
5	21	Tender fee	Please refer Sl.14 of HDFC bank Quarries
6	30	There are 43 water supply sub-divisions known as Revenue collection centers, where the demands are being raised monthly and revenue is collected. The four zones are referred to as Chief Engineer- (North), (East), (South), and (West) - How will 40 KIOSKS mapped to each Bank	Please Refer Corrigendum
7	10	Bidder should be having minimum 5,000 active merchants transacting in payment services including POS card transactions as on 31-03-2022 in Karnataka - It Should be PAN India	Please Refer Corrigendum
8		Whether Grouting will be allowed to fix the machines, while installing the same at BWSSB Office	Yes
9		Clarification on Insurance of the KIOSK, Since the Insurable Interest may arise, Banks may not be able to Insure the KIOSK while at BWSSB, but post cash pickup, Bank's will insure.	Bank has to insure for entire safety. To facilitate, BWSSB suggests entering into a mutual agreement between BWSSB, the bank, and the vendor responsible for providing services related to cost generation. This agreement will clearly define the roles and responsibilities of each party involved.
10	55	Clarification required on POA	A Power of Attorney is a legal document that grants authority to an individual or entity to act on behalf of another person or entity. In the context of signing applications, a Power of Attorney can be used to authorize someone to sign applications on behalf of the grantor
11	3	The selected bank will be responsible for the cost of the 40Nos of KIOSKS and must meet half of the monthly expenses (Rs. 17.50 lakh) for generating revenue, primarily for issuing water bills through hand-held terminals, hardware, and software.	Please Refer Meeting Quarries


Financial Adviser & Chief
Accounts Officer, BWSSB
 BENGALURU - 560 009

Axis Bank Ltd

Email Dated - 01-03-2023

Sl.	Page No	Points Selection	Query	Response
1	10	Consolidated Dash Board Solutions for all Collections, including internet Dashboard payments, POS transactions, card payments, and others, should be offered by required bidders. From the start date forward, the dash board must have real-time access to both history and current data.	Dashboard of history is required for all modes. What is the time period on history data	Realtime
2	29	Cost on Revenue Generation(In Pg 30 it is mentioned absorb complete cost)	More details required	Please Refer Meeting Quaries
3	34	Other Receipts	More details required	Please refer Page-4 of Sl.8 in the table of bid documents
4		For Payment Gateway any specific vendor to be considered		
5		One Vendor for KIOSK for Private and Public banks	Basis for vendor selection for KIOSK	Noted. The selection of a vendor for KIOSKs in both Private and Public banks is at their discretion, but it must comply with the bid documents. However, BWSSB acknowledges the acceptance of common vendors if both banks are in agreement at their respective levels. The basis for vendor selection should align with the criteria outlined in the bid documents to ensure transparency and fairness in the selection process.


 Financial Adviser & Chief
 Accounts Officer, BWSSB
 BENGALURU - 560 009

Canara Bank

Email Dated - 01-03-2023

Sl.	Points Selection	Bwssb Response
1	BWSSB Integration document required to understand the project requirement.	Agreed and Allowed
2	Offline: - For integration at least the following two APIs will be required for real time processing of bills. i) Challan validation API required to validate the Offline challan received at Branch. ii) Response API for sending the challan payment status to BWSSB.	Agreed and Allowed Agreed and Allowed
3	Virtual Account is feasible with RTGS and NEFT while IMPS facility is not available as of now for payment. DBS Wing has to take necessary step for enabling IMPS facility for Virtual Account similar inline to NEFT and RTGS. We are already having similar virtual account integration with Noida Authority and TANGEDCO.	Agreed and Allowed
4	Online: - Internet Banking/ Debit Card An integration document is required for understanding the complete requirement. Prima facie this looks feasible. We are having multiple similar integrations like GST, TIN, ESIC, EPFO etc.	Agreed and Allowed
5	By lodging NACH e Mandate & NACH Physical mandate.	Agreed and Allowed
6	As per the General conditions point need clarification whether the reimbursement of 17.5 Laks is according to the RBI Guidelines.	Please refer - Meeting Quarries
	The Bangalore Water Supply and Sewerage Board (BWSSB) inviting proposals from Public Sector Banks for the design, supply, installation, and maintenance of 40 KIOSKS for water revenue collection at various centers. The aim of the project is to improve the revenue collection process and offer Board consumers a convenient payment option. Interested banks should review the tender documents carefully, which can be found on the BWSSB website, and assess their capabilities and capacity to fulfill the requirements before submitting proposals by the specified deadline. The selected bank will be responsible for the cost of the 40Nos of KIOSKS and must meet half of the monthly expenses (Rs. 17.50 lakh) for generating revenue, primarily for issuing water bills through hand-held terminals, hardware, and software.	

Annexure-1
Pre-Bid Meeting held on 20-06-2023
Selection of Banks
For Comprehensive Collection of BWSSB's Capital and Revenue Receipts

Water Revenue

Sl.	Mode	Average Monthly Transactions	Average Monthly Amount Collection - Rs. Crs
1	KIOSK	67930	26.98
2	Bone	177865	22.93
3	BBPS -1	177140	18.27
4	BBPS- 2	243934	25.81
5	Payment Gateways through Website and Mobile APP	10790	2.63
		2710	0.42
		7885	2.54
		650	1.95
6	ECS	12916	1.91
7	Virtual Account	525	12.05
	Total	702345	115.49

Capitla Receipts

Sl.	Mode	Average Monthly Transactions	Average Monthly Amount Collection - Rs. Crs
1	Payment Gateways through Jaladhare App	2782	62.50
2	NOC - Advance Prorata & GBWASP through Manual	15	2.95
	Total	2797	65.45

Other Receipts

Sl.	Mode	Average Monthly Transactions	Average Monthly Amount Collection - Rs. Crs
1	Other Receipts	100	5.00
	1. SAKALA Services		
	2. Treated water Collections		
	3. Bulk Water Supply		
	4. Deposit Contribution		
	5. Rent Collections		
6. Schemes & others			
	Total	100	5.00
	Grand Total	705242	185.94

Financial Adviser & Chief
Accounts Officer, BWSSB
BENGALURU - 560 000