

Reply to Queries Raised in Pre Bid Meeting Dt. 01.09.2023

Tender no. MSEDCL/CCPD/PG Tender/R-003

Sr. No.	RFP Clause No.	Existing clause	Query/ Request from Bidder	MSEDCL's Reply to Pre bid query
1	Section -IV Scope of work 4.10 Functionalities of the Service	Providing the ability to block certain users, card numbers, account numbers, etc.	Please suggest the methodology we can do the same but as per recent guidelines we don't save card details and "users shall be blocked at Departments end" Need more clarity on this.	Clarification: The clause is withdrawn
2	SECTION - VII SCHEDULE-(I -A) : PRICE BID	% wise charges for debit card transactions above and below Rs.2000/-	We wish to quote flat transaction charges instead of % wise charges for debit card transactions. Please confirm if the same can be done. Also request you to share the number of expected transactions per month below and above Rs.2000/-	Request is Not accepted. Bidder should adhere to Terms and Conditions as per Tender Document
3	Section-III: Instructions to Bidders (ITB) Clause NO. 38.8, 38.9 - Terms and conditions for Bank bidding with Tie up partner	38.8 Bank should have agreement with its tie-up partner (as defined in eligibility criteria) executed before submission of bid in form of comprehensive service level agreement & on appropriate stamp paper 38.9 The copy of valid service level agreement of bank with the tie-up partner as mentioned in clause no.38.8 above should be submitted. . The agreement with tie up partner should preferably cover the total period of agreement under this tender if allotted.	Request to consider submission of referral/ partnership agreement between bank and tie-up partner valid for the tenure of contract at bidding stage. Comprehensive service level agreement covering detailed scope of the tender will be submitted immediately post award of contract Banks have referral/ partnership agreements with tie-up partners. Detailed service level agreements are executed specific to scope and tenure of individual contracts/ projects. Considering there are very few players having valid / in principle approval for PA from RBI at the time of bidding, banks may not have detailed service level agreements in place at the time of bidding.	Request is accepted. Please refer to the revised clause 38.8
4	Point no.6. Financial Obligations - 6.1.1- Financial Obligation- Settlement Time	The agency must group all the transactions together and shall transfer the payment through NEFT/RTGS to MSEDCL's designated bank accounts on T+1 day till 11.30 am excluding any banking holidays. The payment should be transferred to bank accounts as specified by the Employer. The maximum time duration for settlement of funds is T+1. "T" being date of transaction by consumer/customer/vendor of MSEDCL.	We request to consider opening of bank account with winning bidder (in case of bank), wherein the collections under tender may be credited on T (date of transaction) in MSEDCL account with the bank and remitted to MSEDCL designated bank account on T+1 as stipulated in tender. Contract will be viable for banks engaging with tie-up partner for PA services to participate only if account is opened with bidder bank. There is no change in conditions of the tender, as funds will be credited to MSEDCL designated account on T+1 as stipulated Whether MSEDCL will open a Current Account towards collection of Bills with the Bank selected as BBPOU/PA ? Will the Current Account be opened with the Bank that is a successful bidder & the same if will be considered as designated bank account or MSEDCL Bank account with Bank of Maharashtra is only considered as Designated account. (Whether we can open an account here if there is lending ?)	Clarification: Please refer to the clause no. 6.1.1 of Section IV of revised version of tender document.

Sr. No.	RFP Clause No.	Existing clause	Query/ Request from Bidder	MSEDCL's Reply to Pre bid query
5	Section-VI: Special Conditions of Contract (SCC) Clause no. 6.1.2 Contract performance guarantee /Security Deposit	6.1.2 Agency shall maintain Security deposit with MSEDCL which shall be equivalent to 3 (Three) days of average collections of the last quarter during the period of agreement	The remittance to MSEDCL is done by the bidder on T+1 day, however the SD requirement is of 3 days volume. As per RBI guidelines, the monies are remitted to the merchants through Escrow / Nodal account. The monies never hit BillDesk account. Hence, the monies are guaranteed by the regulator and NPCI alike for BBPS transactions. No need for the Security Deposit or if required, to be limited to 1 day's collection. Can we submit a letter from our Nodal Bank for reduction / waiver of Contract performance guarantee/ Security Deposit through BG. Request to waive this clause for Public Sector Banks.	Request is Not accepted. Bidder should adhere to Terms and Conditions as per Tender Document
6	Section-II: Eligibility Criteria for Bidders (1) The Technical Eligibility criteria/ competency: Point No.2	Bidder/ tie up partner of bidder should be a registered Payment Aggregator with RBI as per RBI circular RBI/DPSS/2019-20/174 DPSS.CO.PD.No.1810/02.14.008/2019-20 March 17, 2020. In case Bidder/ tie up partner of bidder has not received final registration certificate, but has received in-principle approval and allowed to operate without any conditions as per RBI circular dated 17.03.2020, RBI press release dated 15.02.2023 & further instructions by RBI in this regard will be eligible to bid, subject to submission of undertaking as prescribed in tender annexure XXI or XXII as applicable.	In case the Bidder has not received in-principle approval and is allowed to operate with certain conditions specifically that the Bidder can provide services only to the existing Merchants of the Bidder. Can the Bidder participate in the bid as MSEDCL is an existing Merchant of the Bidder? Bidder has not received the in principal approval from RBI. However, bidder is allowed to continue to provide payment aggregation services to its existing Merchants with the conditions imposed by RBI. Therefore, Bidder should be allowed to submit tender annexure XXI or XXII with such clarification.	Clarification: The bidder can participate in the bid if RBI has allowed it to operate as Payment Aggregator subject to condition that no new Merchant should be onboarded unless advised otherwise and MSEDCL is existing Merchant of the bidder. Such Bidder should submit the Undertaking as per Tender Annexure-XXII.
7	NA	NA	Please confirm if Banks can also participate in tender with payment aggregator as backend partner for Payment gateway integration.	Clarification: Please refer to Sr. No. 1 of Section -II Eligibility Criteria for clarification.
8	Section-II: Eligibility Criteria for Bidders (1) The Technical Eligibility criteria/ competency: Point No.2	Agency should be a registered legal entity with RBI under Payment and Settlement Act 2007. & Registration as per RBI circular RBI/DPSS/2019-20/174 DPSS.CO.PD.No.1810/02.14.008/2019-20 March 17, 2020	Please confirm if this mandatory. As discussed in the Pre-Bid meeting, RBI had not given Certificate to any agency so far. Please see if this can be made non mandatory	Clarification: Please refer to Sr. No. 2 of Section -II Eligibility Criteria for clarification.

Sr. No.	RFP Clause No.	Existing clause	Query/ Request from Bidder	MSEDCL's Reply to Pre bid query
9	Section -IV Scope of work Clause No. 6.1.1 Settlement time	The agency must group all the transactions together and shall transfer the payment through NEFT/RTGS to Company's designated bank accounts on T+1 day till 11.30 am excluding any banking holidays. The payment should be transferred to bank accounts as specified by the Employer. The maximum time duration for settlement of funds is T+1. "T" being date of transaction by consumer/customer/vendor of MSEDCL	T+1 days settlement is fine but please check if there can be some concession on the timings as settlement from service provider does not happen by 11:30 AM. Please advise if the timings can be extended to 5 or 6 PM. Agency should be given time minimum up to T+2 Day 3 Pm to avoid any delays from partner bank or unforeseen circumstances. We request you to change the settlement time upto EOD of T + 1 as the department requires processing of the transactions, reconciliation and then accordingly settle the funds. Also, as the products are different, settlement for each product such as PG, BBPS, NACH will be separate and not possible to club	Request is not accepted. Bidder should adhere to terms and conditions of tender document.
10	NA	NA	As the Settlement is T+1 as per the Tender Documents, can you please clarify whether 'T' is considered as Date of credit to the Bank or the Date of Transaction ?	Clarification: Please refer to Section-IV Point No. 6.1.1. "T" is the date of transaction.
11	Section -IV Scope of work Clause No. 6.1.1 Settlement time	The time for remittance shall be specified by the MSEDCL Mumbai. It will be binding to the Agency to follow that schedule. (details are mentioned in Annexure XIII)MSEDCL Mumbai may also require MORE than one remittance on any given day.	Bank's BBPS reconciliation and settlement is processed from Gujarat so accordingly fund will be settled as per Gujarat holiday schedule	Request is not accepted. Bidder should adhere to terms and conditions of tender document
12	Section-II: Eligibility Criteria for Bidders Sr. No. 4	Bidder should have prior experience of providing online payment aggregator services for at least five years with minimum average annual number of transactions of three Crores per year in last two financial years each	Request to consider performance certificate received as email from valid email ID of merchants along with contact details of relevant officials, instead of on Billers/ Merchant letter Head. Most merchants/ billers have not consented to providing information / experience letter on letterhead of company	Request is not accepted. Bidder should adhere to terms and conditions of tender document.
13	Section-II: Eligibility Criteria for Bidders Sr. No. 4	Bidder should have prior experience of providing online payment aggregator services for at least five years with minimum average annual number of transactions of three Crores per year in last two financial years each	The required Pre-Qualifying criteria Point No-4. The Bidder should have providing online PA service for at least for 5 yr with min. avg annual 3 crore number of Transactions per year for Last 2yr- This criteria is Only for a PA or it may be combined as PA and BBPS service both including for a year.?	Clarification: Experience of Payment Aggregator transactions only will be considered.
14	Section-II: Eligibility Criteria for Bidders (1) The Technical Eligibility criteria/ competency: Point No.4	Bidder should have prior experience of providing online payment aggregator services for at least five years with minimum average annual number of transactions of three Crores per year in last two financial years each	Performance certificate from more than one merchant to whom services are provided by Bidder mentioning the transactions executed. As per format annexure XV Is this only for 5 years' experience	Clarification: The bidder should have experience of 5 years. However performance/experience certificate is to be submitted for FY 2021-22 & 2022-23 as per format given in Tender Annexure -XV.
15	NA	NA	In case of PA service whether the Service is to be Technically integrated to your system?	Clarification: Yes, MSEDCL's Web/Mobile App platforms like android,iOS,Flutter etc. technically are to be integrated as per requirements.

Sr. No.	RFP Clause No.	Existing clause	Query/ Request from Bidder	MSEDCL's Reply to Pre bid query
16	Tender Annex-VIII : Service levels of Performance & Penalties Point no. 1 to 6	Any delay by agency to repatriate the collected funds to MSEDCL's designated bank account, above the period as agreed i.e. T+1, will attract a penalty charge of 18% p.a. of the collected amount for each day of delay & 24% per annum for subsequent instances for the delay in fund transfer = Tender Annex-VIII : Service levels of Performance & Penalties	<p>If the delay is due to reasons beyond the control of the agency / bidder / Bank and a valid reason / relevant justification is provided by the bidder, then the same should be relaxed; Can the quantum of Penalties be revised / relaxed;</p> <p>Bank makes payment on T + 1 basis to all billers. However, due to technical or other related difficulties in very few cases beyond Bank's control, settlement may delay. We request you to consider relaxation in such scenarios.</p>	<p>Request is not accepted.</p> <p>Bidder should adhere to terms and conditions of tender document.</p>
17	Section - III Instruction to bidder Point No. 31.2 Issue of Letter of Award, Contract Signing and Issue of Work Order	Post issue of Letter of Award to the Successful Bidder, Contract Agreement as per annexure X would be signed between MSEDCL & the bidder, subject to receipt of Contract performance guarantee of requisite amount.	Will the terms & conditions be discussed before the execution of the agreement after the LoA is issued; is the scope for negotiating the terms available post award of the tender or expectation is unilateral and has to be accepted by the Bank (Successful Bidder) as is draft annexure X	<p>Request is not accepted.</p> <p>Successful bidder has to execute agreement as per Tender Annexure -X. No negotiations on terms and conditions, post award of the tender will be done.</p>
18	Section VI - Special Conditions of Contract		<p>Provisions pertaining to payment aggregations services and provisions as required in furtherance to the RBI Guidelines for payment aggregators need to be included which should include indemnification, Limitation of Liability, Termination for Convenience for both parties, Security Audit, other provisions for compliance with RBI Guidelines, Customer Grievance redressal provisions etc. Accordingly the SCC needs to be modified.</p> <p>Payment Aggregation Services being a regulated business by the RBI and Regulatory Bodies, certain provisions as briefly described need to be incorporated in the Special Conditions of Contract.</p>	<p>Request is not accepted.</p> <p>Bidder should adhere to terms and conditions of tender document.</p>
19	Section -II: Eligibility Criteria for Bidders (1) The Technical Eligibility criteria/ competency: Point No.4	Agency should have prior experience of providing online payment aggregator services for at least five years with minimum average annual number of transactions of 3.00 Crores per year in last two financial years each	<p>Can the combined business of the Bidder and its parent company be considered under this requirement?</p> <p>As per the RBI Notification/ RBI Mandate, Bidder was made a wholly owned subsidiary to its Parent Company and Payment Aggregation business of the Parent company was transferred to its subsidiary i.e. the Bidder. The total experience of both the companies is greater than 5 years. Will it suffice? We will provide an undertaking to this effect and also submit documents of both the companies to meet the eligibility criteria.</p>	<p>Request is partially accepted.</p> <p>Bidder has to submit the documents available with them with proper justifications as self declaration and documentary evidence such as board resolution etc. Same will be considered after confirmation from MSEDCL's legal department.</p>

Sr. No.	RFP Clause No.	Existing clause	Query/ Request from Bidder	MSEDCL's Reply to Pre bid query
20	Section-II: Eligibility Criteria for Bidders The Financial Eligibility criteria for bidders have been given in table hereunder: Point No.1	Bidder's average annual turnover for last three financial years should be equivalent to or more than Rs.50.00 (fifty) crores	For the year 2019 -20 and 2020-21 can the turnover of parent company shall be considered? Bidder was made a wholly owned subsidiary of its parent company pursuant to the directions of RBI and payment aggregation business was transferred from parent company to its subsidiary.i.e. the Bidder. For the year 2019-20 and 2020-21 the turnover of parent company shall be considered.	Request is partially accepted. Bidder has to submit the documents available with them with proper justifications as self declaration and documentary evidence such as board resolution etc. Same will be considered after confirmation from MSEDCL's legal department.
21	Section-II: Eligibility Criteria for Bidders The Financial Eligibility criteria for bidders have been given in table hereunder: Point No.2	Bidder's Net Worth for last financial year should be at least Rs. 25 Crores.	For the year 2019-20 and 2020-21, can the P&L statement of the parent company be submitted along with a declaration?. Bidder was made a wholly owned subsidiary of its parent company pursuant to the directions of RBI and payment aggregation business was transferred from parent company to its subsidiary. For the year 2019-20 and 2020-21 the P&L statement of the parent company shall be considered.	Request is partially accepted. Bidder has to submit the documents available with them with proper justifications as self declaration and documentary evidence such as board resolution etc. Same will be considered after confirmation from MSEDCL's legal department.
22	Section-III: Instructions to Bidders (ITB) Clause No. 11. Deviations terms and conditions of the Bid	The bidder/Agency must furnish Annex-II: Proforma for 'No Deviations' from Terms and Conditions of Bid Document given as Annexure duly filled and signed by the authorized signatory of bidder.	There will be deviations as agreed in the response received under the Response to these pre-bid queries. Can such deviations be made an exception under this undertaking? Deviations to the Specific Conditions of Contract, Experience Certificates/Undertakings etc. shall be provided. Therefore, exceptions should be allowed to be carved out under this undertaking	Request is not accepted. Bidder should adhere to terms and conditions of tender document.
23	NA	NA	Can the Merchant ID and Bank Account number of MSEDCL remain the same with the Bidders who are existing service providers to MSEDCL? MSEDCL is an existing Merchant to the Bidder and as per RBI directives, Bidder is allowed to continue services to its existing Merchants.	Clarification: If the bidder is existing service provider of MSEDCL and awarded the contract under this tender, for providing seamless services to MSEDCL's consumer existing integration arrangements will be continued, however revised agreement as per tender documnet will be executed.
24	SECTION IV : SCOPE OF WORK Clause no. 1.2 Introduction	MSEDCL will add any receipt type and any mode of payment as and when required or introduced. Agency has to integrate with MSEDCL for facilitating the online payment system for such requirement within period of one month from date of intimation from MSEDCL.	Kindly elaborate for BOU in BBPS. It appears that the aforementioned modifications might be made at the relevant COU level.	Clarification: MSEDCL will not add any receipt type other than energy bill for collection through BBPS platform. However for any new mode of payment introduced, same should be integrated as per NPCI guidelines by COU.
25	SECTION IV : SCOPE OF WORK Clause no. 7.3 MIS and other reports	MSEDCL may change, modify or add new MIS formats during period of the contract, which should be made available within reasonable time by agency.	In case of change in MIS format , Bank will also require to pay additional charges to the service provider. Hence, please remove this clause and mutually, the amount of change can be finalized.	Request is not accepted. Bidder should adhere to terms and conditions of tender document.

Sr. No.	RFP Clause No.	Existing clause	Query/ Request from Bidder	MSEDCL's Reply to Pre bid query
26	Tender Annex-X: DRAFT Service Contract Agreement 8.2. Penalty clauses Point No. 4	Integration not done within commencement period of 45 days from the date of execution of agreement	The integration depends on many factors including dependency on the service provider of MSEDCL. Hence request you to keep integration at 3 months excluding dependencies/ delays by MSEDCL TSP.	Request is not accepted. Bidder should adhere to terms and conditions of tender document.
27	SECTION-I (A) KEY DATES & BASIC TENDER INFORMATION	End date of sale of bid document	Request Extension of Bid Submission date Will enable bidders to arrange for requisite documents in full, issuance of BG for EMD from other bank requires at least 3-4 weeks, considering no change in BG text is permitted in the tender Can you please extend the Bid End Date? Request you to extend the Bid End date post the Ganapati Festival	Request is accepted. Please check the announcements on MSEDCL website for updations/ extension of tender
28	SECTION-I (D) GUIDELINES & INSTRUCTIONS TO BIDDER Sr. no. 5.3 Bid Submission – Techno commercial Bid / Price Bid / EMD	Pay EMD online or in form of Bank Guarantee as per format provided at Annexure XVII & Section I (B) 10.	As per point no 3, EMD can be paid online or as through Bank Guarantee. Please confirm if Axis Bank provide Bank Guarantee issued by Axis Bank itself.	Clarification: As per Tender Annex VII-B 1, Bank Guarantee can not be issued by bidder bank itself.
29	Section IV Sr. No. 1.1.2.b	The Agency should have all technologies (like PHP, JAVA, .NET etc.) compatible API services with detailed documentation. The API service package must include, i. Status/Query API ii. Server to Server (s2s) call API iii. Refund API iv. Chargeback API etc. These API should have secure communication method implemented with latest security protocols.	As per Section IV Sr. No. 1.1.2.c, Under PG and BBPS Chargeback is handled as a manual process and not as a part of API Integration. Also refund API doesn't seem to be available under BBPS. Request you to check and provide the clarity.	Clarification: As per tender the referred clause no is 1.1.2.b and not 1.1.2.c. Refund API is excluded for BBPS Platform. Please refer to Sr. No. 1.1.2.c of Section IV of tender
30	Section IV Sr. No. 1.1.2.c	Refund API is excluded for BBPS Platform. However, penalty for delay in refund will be applicable as per RBI circulars issued from time to time (current RBI circular dt. 20.09.2019) and shall be payable by agency accordingly. The penalties will be charged as per defined SLA for delay in refund to the consumer in addition to the RBI guidelines. Tender annexure XXI.	For BBPS, Refunds will be initiated by respective COUs as per NPCI guidelines and BOB has no control on it. BOB can refund its customers as per the clause. Hence Respective COUs to deal with the complaints.	Request is not accepted. Bidder should adhere to terms and conditions of tender document.

Sr. No.	RFP Clause No.	Existing clause	Query/ Request from Bidder	MSEDCL's Reply to Pre bid query
31	Section IV Sr. No. 1.1.2.d	A Common approach for implementation of Payment system will be preferred. i.e., Generic or Common URL for all types of Online Payment Integration has to be provided.	As per Section IV Sr. No. 1.1.2.c, Each Product integration e.g. PG, BBPS, E-NACH is different and hence the integration approach would also be different and can't be common. Please provide required clarity on the same.	Clarification: As per tender the referred clause number is 1.1.2.d and not 1.1.2.c. Transactions which are initiated from MSEDCL platform should have generic URL for all MID i.e. Consumer or Non Consumer.
32	Section IV Sr. No. 1.1.2.i	Dashboard for all payment channels transactions should be available along with statistics and details as per requirements of MSEDCL	As per Section IV Sr. No. 1.1.2.f, Each Product platform for PG, BBPS, E-NACH is different and hence the Dashboard/front end for the same would also be different. Please provide required clarity on the same.	Clarification: As per tender the clause is 1.1.2.i and not 1.1.2.f. As agreement will be between MSEDCL and Payment Aggregator, Payment Aggregator must make provision to show all types of transactions. Payment Aggregator can do this in co-ordination with third party partners or any other regulatory organisations like NPCI.
33	Section IV Sr. No. 1.1.2.i	Dashboard for all payment channels transactions should be available along with statistics and details as per requirements of MSEDCL.	Bank will provide MIS on T+1 basis over email in excel format for BBPS services.	Request is not accepted. Bidder has to provide dashboard and should adhere to tender conditions
34	Section-III: Instructions to Bidders (ITB) Clause No. 36.2.8 Method of Evaluating Price Bid	Volume of transactions	For Some of the Modes Total monthly collection amount is mentioned and for some of the modes only transaction count is mentioned. Request you to provide no of transactions, average ticket size and total expected monthly collection which can help us in doing the costing calculation properly and quote best rates to MSEDCL. Request you to also provide No of transaction break up for Internet banking/EBPP/ECS/Cash Card and wallets along with average ticket size and total monthly collection amount Please provide BBPS Transaction Count and Amount for last 2 Financial years FY 21-22, FY 22- 23 and FY 23-24 (up to Aug 2023)	Clarification : Details are provided in Tender document Section -III Point no. 36.2.8
35	SECTION - VII SCHEDULE-(I -A) : PRICE BID	Rates	Charges mentioned as NIL for BBPS transactions using UPI Mode NPCI charges interchange charges on every payment done through BBPS irrespective of mode of payment, hence, this point needs to be suitably rectified or deleted.	Clarification : There is No such clause in Tender document .
36	Section-VI: Special Conditions of Contract (SCC) Clause no. 6.1.1 Contract performance guarantee /Security Deposit	Agency shall submit initial Security deposit of Rs. 10.00 crore	In case of more than 1 PA is selected as a Service Provider, whether the Security Deposit in the Form of BG is Fixed OR it may be divided among the PA service providers as the income will be divided among multiple PA service providers. Since multiple parties would be doing the work so the Bid security shall be divided equally amongst the selected parties.	Clarification: Each service provider will have to provide Security Deposit calculated as per clause No. 6.1.8 of Section - VI.

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37	NA	NA	In case of Technical API Integration whether separate Reconciliation Dash board is required to MSEDCL ?	Clarification: Yes, Dashboard for all payment channels transactions should be available along with statistics and details as per requirements of MSEDCL.
38	NA	NA	Whether specific format for Reconciliation report is there OR service providers general format is acceptable.?	Clarification: MIS is to be provided in specified format. Please refer to Tender Annexure- IX - Deliverable/MIS
39	NA	NA	Rate Revision on Commercials across payment modes awarded to Banks - Will the revision of the commercials be allowed at the set intervals after the commencement of activity say after 1 year or so. or the commercials will be fixed as per BID submitted for a period of total contract period of 3 years (Tenure of the service)	Clarification: Commercials will be fixed for tenure of 3 years of contract.
40	NA	NA	What is the remedy in case of delayed payment of invoices by MSEDCL under the arrangement? Remedy in case of delayed payment of invoices by MSEDCL is not captured in the Tender.	Clarification: Please refer to "Terms of payment of commission bill" of agreement as per Tender Annex-X.
41	NA	NA	How the amount of refund and chargeback be settled? As per the process, the Bidder will deduct such amount from subsequent payments. Settlement process for refund and chargeback is not provided in the Tender. Therefore, same need to be captured.	Clarification: It is covered in the Tender document. Please refer to Tender Annexure- XIV
42	Section -IV Scope of work Clause no. 3	Integration with MSEDCL Mumbai portal(s)/Mobile App/ BBPS	Please confirm the integration is with how many systems of MSEDCL for BBPS Services. For eg: Rural & Urban power systems integration is separate are only one systems	Clarification: Integration for BBPS services will be only for MSEDCL energy bill collection.
43	Section -IV Scope of work 4.13. Functionalities of the Service	If for any reason, the Company changes its billing solution to any other platform then or in case the Company reengineers its centralized platform or migrates the same to a different platform then, the Agency shall necessarily incorporate suitable changes, if any required, in its solution to continue with the defined services. For these changes the Agency will not be given any kind of extra payment.	In case of change in integration, Bank will also require to pay additional charges to the service provider. Hence, please remove this clause and mutually, the amount of change can be finalized.	Request is not accepted. Bidder should adhere to terms and conditions of tender document.

Sr. No.	RFP Clause No.	Existing clause	Query/ Request from Bidder	MSEDCL's Reply to Pre bid query
44	Section -IV Scope of work 16/16.1 Customer Support and Complaint Handling	Agency should provide full support to MSEDCL to resolve consumer complaints. Turn Around Time (TAT) of agency for any complaint raised by MSEDCL or consumer should be 24 hours. Compliant should be resolved within three days period or should be closed mutually. If there is unreasonable delay in complaint resolution by agency then penalty as per clause penalty will be applicable	For BBPS, Refunds will be initiated by respective COUs as per NPCI guidelines and BOB has no control on it. BOB can refund its customers as per the clause. Hence Respective COUs to deal with the complaints.	Clarification: There is no such clause in tender document
45	Tender Annex-VIII : Service levels of Performance & Penalties Sr. No. 2	Agency should maintain all integrated e-payment services uptime at least 99 %. Failure will attract penalty.	We request you to cap the availability at 97% as to maintain 99% is difficult as it depends on so many different applications.	Request is not accepted. Bidder should adhere to terms and conditions of tender document.
46	Tender Annex-VIII : Service levels of Performance & Penalties Sr. No. 4	Integration not done within two months period from date of mandate	The integration depends on many factors including dependency on the service provider of MSEDCL. Hence request you to keep integration at 3 months excluding dependencies/ delays by MSEDCL TSP.	Clarification: There is no such clause in tender document
47	NA	NA	At present MSEDCL is in tie up with how many banks for BBPS services	Clarification: At present MSEDCL is not in tie up with any Bank for BBPS services.
48	NA	NA	In this tender, MSEDCL will be selecting how many biller OUs (One/ Two) for BBPS services	Clarification: As per BBPS existing guidelines Two biller Ous will be appointed.
49	SECTION IV, Functionalities of the Service Point no.4.3	4.3. After successful online payment transaction. The Agency will provide consumer an online receipt clearly indicating: ☑ Receipt ID, ☑ Transaction date, ☑ Invoice no./ Consumer ID/Customer ID ☑ Consumer name and address, ☑ Bill month, ☑ Net electricity bill amount paid, ☑ Service charges, if any paid ☑ Total amount paid, ☑ Due dates, ☑ Payment Mode ☑ Transaction ID, ☑ Bank reference ID, ☑ Any other important information decided by Officer In-Charge of MSEDCL.	According to the NPCI-approved specification, the bank acting as BOU may send the parameters received from MSEDCL through API to the appropriate COU. Maximum allowable parameters can be decided in consultation with NPCI time to time.	Request is not accepted. Bidder should adhere to terms and conditions of tender document.

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50	SECTION IV, Functionalities of the Service Point no.4.19	Details for all transaction should be made available on dynamic web portal so that MSEDCL may know the online collection at any point of time during a day. MIS for all transactions should be available online on web The MIS of confirmed/authenticated transactions, based on which remittance will be made, should be made available separately.	Bank will provide MIS on T+1 basis over email in excel format for BBPS services.	Request is not accepted. Bidder should adhere to terms and conditions of tender document.
51	SECTION IV, MIS and other reports Point no.7.4	The Agency will share the said MIS with MSEDCL as per prescribed system of MSEDCL only. Agency will transfer data file in format specified on MSEDCL designated portal as per schedule given in Annexure XIII	Bank will provide MIS on T+1 basis over email in excel format for BBPS services.	Request is not accepted. Bidder should adhere to terms and conditions of tender document.
52	Section -IV Scope of work 16/16.1 Customer Support and Complaint Handling	Agency should provide full support to MSEDCL to resolve consumer complaints. Turn Around Time (TAT) of agency for any complaint raised by MSEDCL or consumer should be 24 hours. Compliant should be resolved within three days period (Turn Around Time for complaint resolution for transactions processed through BBPS platform will be FIVE Days) or the complaint should be closed mutually. If there is delay in complaint resolution by agency then penalty as per tender annexure XXI will be applicable.	Bank will provide support to MSEDCL to resolve consumer complaints in BBPS. However, customer compliant will be raised from respective COU from where transaction will initiate and TAT for compliant resolution will be applicable accordingly.	Request is not accepted. Bidder should adhere to terms and conditions of tender document.
53	Section-II: Eligibility Criteria for Bidders Sr. No. 5	Bidder should be a registered user with appropriate authority for processing ECS/EBPP/NACH/ENACH transactions	Query not mentioned.	No comments

Note :

- 1. Please refer to tender document of tender no. MSEDCL/CCPD/PG Tender/R-003 for relevant clauses referred in MSEDCL reply to queries of pre bid meeting dated 01.09.2023**
- 2. Above clarification will be part of tender document**
- 3. Revised version of tender document (RFP) uploaded.**
- 4. Please ensure to submit the bid as per revised tender version only**