


**Queries raised by Banks during pre-bid meeting held on 29<sup>th</sup> February 2024 (Thursday) for selection of Bank for NIFT HO & its Campuses**

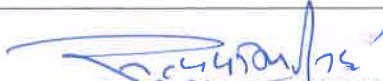
<b>S no.</b>	<b>Name of Bank</b>	<b>Queries</b>	<b>Clarification by NIFT</b>
1	<b>HDFC Bank</b>	<ol style="list-style-type: none"> <li>1. As the scope is missing in the EOI, it becomes important to understand that what all collection modes are required for fees collection?</li> <li>2. While the RFP is for Fee collections but one of the criteria also mentions about faster remittances, so is there payments solution also expected, if yes then for what all payments and is there host to host connectivity required?</li> <li>3. Whether this RFP is for fees collections pertaining to all 17 full fledged campuses across the country?</li> <li>4. Roles and responsibilities of the Bank. As the same is not mentioned in the RFP document shared.</li> <li>5. Information about the agreement or the draft of agreement to be signed between department and Bank.</li> <li>6. It is mentioned in the tender document that "Bank should provide the certified copies of the Annual Accounts for examination of the proposal". Does the department mean self-certification by the authorised</li> </ol>	<ol style="list-style-type: none"> <li>1. All Bank services such as opening of Flexi Saving Accounts of various earmarked funds, General Bank A/c, collection of fees through all online/offline modes, foreign remittances, payment through RTGS/NEFT to suppliers, service providers, employees etc, issue of DD/PO etc, providing educational loans to students, internet banking, balance inquiries, stop-payment requests, issue of cheque books etc are required.</li> <li>2. Fee Collection through all online/offline modes for all the NIFT Campuses are required.</li> <li>3. Fee Collection through all online/offline modes for all the NIFT Campuses are required.</li> <li>4. The selected Bank is expected to discharge duties within the least possible time and also after banking hours, if any urgency.</li> <li>5. Draft agreement with the selected bank will be shared at later stage and will be signed with the mutual consent.</li> <li>6. Documentary evidence of the relevant pages of Audited Annual Accounts duly certified by the Bank authorized signatory of the Bank.</li> </ol>

  
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		signatory of the Bank or they want this information certified by an external CA?	
2.	<b>IDBI Bank</b>	<p>1. Number of Banks Business Correspondence ( BC Points )</p> <p>i) Less than 1000</p> <p>ii) Between 1001 to 10,000</p> <p>iii) between 10,001 to 50,000</p> <p>iv) Above 50,000</p> <p>The range divided in all the four point is very large and very few banks may fall in category iii) &amp; iv). Criteria may be rationalised by giving marks for having Business Correspondence as per banks presence in districts ( same criterion as used in para B.1 &amp; B.2 )</p> <p>2. Number of complaints in major 2 categories received at Banking ombudsman office during the FY 2022-2023.</p> <p>i) Above 10,000</p> <p>ii) Upto 10,000</p> <p>iii) Upto 5,000</p> <p>iv) Less than 3,000</p> <p>It was clarified in the meeting that although “/-“ mark is suffixed against each figure, the same may be treated as number instead of amount involved in BO Complaint. Kindly clarify on the word” 2 major categories” as in case the total number of complaints in FY-2022-23 would be a total number only, then how the 2 top categories be identified in this case.</p>	<p>1. We have followed the criteria mentioned in the OM no. 23001/1/2021-GBA-CGA/761-852 DATED 6.8.2021 of the O/o the Controller General of Accounts, Ministry of Finance, Department of Expenditure, New Delhi. It is not possible to relax any criteria at this stage.</p> <p>2. Documentary evidence of the relevant pages of Audited Annual Accounts in respect of No. of complaints at Banking Ombudsman duly certified by the Bank authorized signatory of the Bank.</p>

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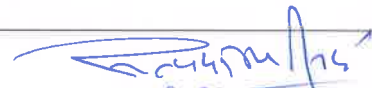
		<p>3. Presentation by Banks ( para c)- Carrying 10 marks-Kindly share the specific format, if any and/or details to be covered in presentation.</p>	<p>3. Presentation of the shortlisted Banks will be evaluated by the Committee on the parameters such as :</p> <p>i. Generation of Customized MIS Report on the collection of fees from students.</p> <p>ii. Educational loan to the NIFT Students: facility &amp; offers to be extended by Bank</p> <p>iii. Levy of Bank Charges for collection of Admission fees and semester fees on various modes, Internet, Debit/credit Card etc : Rates and discounts.</p> <p>iv. Opening of Saving Flexi Bank Accounts with auto Flexi Fixed deposits with minimum bank balance of the Bank A/c : No. of facilities</p> <p>v. In built coverage of insurance to the Salary bank Account holders and any other benefits to NIFT Employees and additional benefits.</p>
3	<b>Bank of Baroda</b>	<p>1. Total Number of transactions &amp; their amount in FY 2022-23.</p> <p>From :</p> <ul style="list-style-type: none"> <li>• Offline Collections -</li> <li>• Through Payment Gateway -</li> </ul> <p>2.Any customized solution / ERP is required or only PG is required from the Bank</p> <p>3. Whether PG transaction charges (i.e. MDR) will be borne by the students?</p> <p>4. Whether Foreign Transaction facility is also required on PG if so, please mention the currency/ies?</p>	<p>1. No such records are being maintained at NIFT.</p> <p>2. It will be decided as per requirement by NIFT.</p> <p>3. PG Transaction charges will be borne by the students</p> <p>4. It will be decided as per requirement by NIFT.</p>

  
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		<p>5. What will be the timelines for integration of PG once the LOI issued in favour of the selected Bank?</p> <p>6. Any other Digital Banking Services is also required for fee collections apart from PG like POS / QR Codes etc. If so, please provide the tentative numbers &amp; facility expected.</p> <p>7. Any Security Deposit / Performance Guarantee/ indemnity bond will be obtained from the Bank.</p> <p>8. Any penalty will be applicable on the Bank for delayed settlement of per day PG collections. Except, holiday in Gujarat &amp; Mumbai and for unforeseen circumstances due to any technical issues.</p> <p>9. Whether, Institute can sign the PG / Digital Banking Services Agreement as per the Bank's approved policy.</p>	<p>5. Minimum least time</p> <p>6. It will be decided as per requirement by NIFT.</p> <p>7. No</p> <p>8. Collections of fees may be credited within the timelines as per RBI Guidelines.</p> <p>9.As per mutual consent</p>
4	<b>Punjab National Bank</b>	<p>1. <b>Under Part B: Performance Criteria Sr No. 3 – Number of Business Correspondence (BC) :</b> It is requested to modify last slab as above 25,000 to make bid more inclusive.</p> <p>2. <b>Under Part B: Performance Criteria Sr No 8 - Number of complaints in major 2 categories received at Banking Ombudsman Office during FY 2022-23 :</b> It is requested to consider Number of Complaints in proportion to number of Branches of a particular Bank.</p>	<p>1. We have followed the criteria mentioned in the OM no. 23001/1/2021-GBA-CGA/761-852 DATED 6.8.2021 of the O/o the Controller General of Accounts, Ministry of Finance, Department of Expenditure, New Delhi. It is not possible to relax any criteria at this stage.</p> <p>2. Documentary evidence of the relevant pages of Audited Annual Accounts in respect of no. of complaints at Banking Ombudsman duly certified by the Bank authorized signatory of the Bank.</p>
5	<b>Bandhan Bank</b>	<p><b>Banking Outlets</b> are fixed-point service delivery units operated by banks or their Business Correspondents. These outlets provide services such as deposit acceptance, cash withdrawal, and lending etc. They are equipped with uniform signage</p>	


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		<p>displaying the bank's name and authorization, along with contact details and a complaint escalation mechanism. Banking outlets are essential for bringing banking services to underserved areas and are subject to regular monitoring to ensure uninterrupted service and timely resolution of customer grievances.</p> <p>1. <b>Point 3-</b> Number of Banks Business Correspondence (BC Points)- Bandhan Bank's extensive network of 6255 banking outlets, including 1658 bank branches across 35 out of 36 states and union territories in India, covering 598 districts i.e. 78% as per 766 districts as on 2023, renders the Bank Business Correspondence model unnecessary. Thus, we request permission to report the number of banking outlets instead of Bank Business Correspondents.</p> <p>2. <b>Point 8 –</b> Number of Complaints in major 2 categories received at Banking ombudsman Office during the FY 2022-2023- We were given to understand that the Banks are supposed to share the number of Banking Ombudsman complaints it has as per the annual report. Please clarify our understanding.</p>	<p>1. We have followed the criteria mentioned in the OM no. 23001/1/2021-GBA-CGA/761-852 DATED 6.8.2021 of the O/o the Controller General of Accounts, Ministry of Finance, Department of Expenditure, New Delhi. it is not possible to relax any criteria at this stage.</p> <p>2. Documentary evidence of the relevant pages of Audited Annual Accounts in respect of No. of complaints at Banking Ombudsman duly certified by the Bank authorized signatory of the Bank.</p>
6	<b>ICICI Bank</b>	<p>1. Performance Criteria; all points- Bank should provide certified copies of the documentary evidence in respect of the Mandatory and Performance criteria for evaluation.-Request for Certification/documentary response with signatures of AGM and above official on the letterhead of the bank with signatures be considered as a valid RFP response.</p>	<p>1. Documentary evidence of the relevant pages of Audited Annual Accounts in respect of Net Profit, Capital Adequacy Ratio (CAR), Net Non-Performing Assets (NPA), Net Worth ,Provisioning Coverage Ratio (PCR) and No. of Banks Business Correspondence (BC Points) duly certified by the Bank authorized signatory of the Bank.</p> <p>Documentary evidence in respect of Branches in Districts and Banks own ATM Network in form of</p>

  
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		<p>2. Number of complaints in major 2 categories received at Banking ombudsman Office during the FY 2022-2023- The bid document has been formed as per document issued by CGA no "No. R-23001/1/2021-GBA-CGA/761-852" dated 6 August 2021. As per Point no. 8 under Annexure 1, Part B- Performance Criteria of the document refers to "number of complaints of major categories received at Banking Ombudsman office" enlisting the different categories in a sequential order as: a. Deposit Accounts; b. Loans and Advances; c. ATM/ Debit Card/ CC; d. Mobile Banking/ Electronic Banking; e. Levy of Charges without Prior Notice; f. Pension; g. Non-observance of Fair Practices; h. Failure on Commitments and Failure of commitment to BCSBI code; i. Other</p> <p>Request for The sequential listing of ombudsman categories, as desired in the bid document regarding top 2 categories are namely, "Deposit Accounts" and "Loans and Accounts" and we shall submit the same</p>	<p>certification by authorized signatory of the Bank on the letter head of the Bank.</p> <p>Documentary evidence of the relevant pages downloaded from the site of RBI in respect of No. of live Debit Cards issued by the Bank &amp; Capability of Bank I.T. Infrastructure, MEITY ranking for digital transactions downloaded from the site of Ministry of Electronics &amp; Information Technology duly certified by the Bank authorized signatory of the Bank.</p> <p>2.Documentary evidence of the relevant pages of Audited Annual Accounts in respect of No. of complaints at Banking Ombudsman duly certified by the Bank authorized signatory of the Bank.</p>
7	Central Bank of India	<p>1. With reference to eligibility criteria for profitability(Sr. number1), our Bank fulfills all other three Mandatory eligibility conditions for this RFP except Sr. Number 1.We submit that out of three mentioned financial years, our Bank has earned net profit for latest two years (2021-22 and 2022-23) and for financial year2020-21there was net loss. We request you to kindly relax these criteria by considering net profit for any two years out of these three years so that our Bank having PAN India presence becomes eligible for</p>	<p>1. We have followed the criteria mentioned in the OM no. 23001/1/2021-GBA-CGA/761-852 DATED 6.8.2021 of the O/o the Controller General of Accounts, Ministry of Finance, Department of Expenditure, New Delhi. It is not possible to relax any criteria at this stage.</p>

  
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		<p>participation in this RFP. For all the quarters of the current financial year (2023-24) also, Bank has earned net profit.</p> <p>2. Please clarify which Banking services (like Fee collection, Accountopening, Fund remittance online mode/offline mode etc. are expected from selected bank.</p> <p>3. Please clarify whether PG service charge etc. will be passed on/levied on students For fee collection.</p> <p>4. Please specify if there is any format to apply/respond for the RFP.</p> <p>5. Please clarify which two major categories of complaints are considered under performance Sr. No. 8</p> <p>6. It was informed during the meeting that all Banks (having own payment gateway [PG] or outsourced PG) will get same marks for Sr.No.9.Please include it in revised RFP document.</p> <p>7. Please extend the last date of RFP since modifications are yet to be published by NIFT.</p>	<p>2. Fee Collection through all online/offline modes for all the NIFT Campuses are required.</p> <p>3. PG Transaction charges will be borned by the students</p> <p>4. There is no specific format.</p> <p>5. Documentary evidence of the relevant pages of Audited Annual Accounts in respect of no. of complaints at Banking Ombudsman duly certified by the Bank authorized</p> <p>6. The criteria of own PG or outsourced PG will be reviewed and decided at the time of evaluation by the Committee.</p> <p>7. <b>Last date has been extended by 22.3.2024</b></p>
8.	<b>Canara Bank</b>	<p>1. Under B. Performance Criteria ( Marking Criteria) Sl No. 3 Number of Banks Business Correspondence (BC Points) – The marking criteria is Less than 1000, Between 1001 to 10000, Between 10001 to 50000 and Above 50000 -Most of the Banks have BC points in the range of 5000 to 15000, Only 1 or 2 Banks have more than 50000 BC points, since majority of Banks Are having BC points less than 20000. The criteria may be restricted to 20000.</p>	<p>1.We have followed the criteria mentioned in the OM no. 23001/1/2021-GBA-CGA/761-852 DATED 6.8.2021 of the O/o the Controller General of Accounts, Ministry of Finance, Department of Expenditure, New Delhi. It is not possible to relax any criteria at this stage.</p>

  
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OR

-As the criteria for Branches in Districts (1) and Banks own ATM Network (2) is being

The distribution/coverage of Districts like Upto 25% of districts, 25% to 50%, 50% to 75% and above 75% of districts. The same may be made applicable to BC points also, as it will indicate More coverage.

2. Under B. Performance Criteria ( Marking Criteria) SI No. 9 Banks own Payment Gateway Aggregator (PGAs)  
IT was informed that all the Banks will be awarded 10 marks for this criterion.  
Please confirm the same in the RFP.

3. Under B. Performance Criteria ( Marking Criteria) SI No. 8 Number of complaints in major 2 categories received at Banking ombudsman office during 2022-2023  
-Presently there is ambiguity and different Banks may report different figures and assessing under this parameter may be not consistent.  
-Please specify the major categories specifically, which will help the Banks to report the figures uniformly.

4. During the meeting it was informed that the Bidding Banks should have branches in all the existing 18 cities where NIFT campuses are situated.  
-Please incorporate the clause in the amendment of the RFP.

5. Banks should provide the certified copies of the documentary evidence in respect of the Mandatory and performance criteria for evaluation.  
-Please provide clarity regarding the certified copies, who has to certify – whether Scale IV or Scale V etc., in the Letter Head of the Bank.

2. The criteria of own PG or outsourced PG will be reviewed and decided at the time of evaluation by the Committee.


3. Documentary evidence of the relevant pages of Audited Annual Accounts in respect of No. of complaints at Banking Ombudsman should be duly certified by the Bank authorized

4. There is no such criteria in the RFP.

5. Documentary evidence of the relevant pages of Audited Annual Accounts in respect of Net Profit, Capital Adequacy Ratio (CAR), Net Non-Performing Assets (NPA), Net Worth, Provisioning Coverage Ratio (PCR), No. of complaints at Banking Ombudsman and No. of Banks Business Correspondence (BC Points) duly certified by the Bank authorized signatory of the Bank.



		<p>6. Number of Bank Business Correspondence (BC Points) No. of BC points should not be a criteria as most banks will not be having 50000 BC Points.</p> <p>This may not be considered for performance criteria &amp; final evaluation.</p> <p>7. Bank's Own Payment Gateway- Most of the Banks are having arrangement with Payment Aggregators. Only a few Banks have their own payment Gateway. However, there is no difference in the services in both the cases. This may not be considered for performance criteria &amp; final evaluation</p>	<p>Documentary evidence in respect of Branches in Districts and Banks own ATM Network in form of certification by authorized signatory of the Bank on the letter head of the Bank.</p> <p>Documentary evidence of the relevant pages downloaded from the site of RBI in respect of No. of live Debit Cards issued by the Bank &amp; Capability of Bank I.T. Infrastructure, MEITY ranking for digital transactions downloaded from the site of Ministry of Electronics &amp; Information Technology duly certified by the Bank authorized signatory of the Bank.</p> <p>6.We have followed the criteria mentioned in the OM no. 23001/1/2021-GBA-CGA/761-852 DATED 6.8.2021 of the O/o the Controller General of Accounts, Ministry of Finance, Department of Expenditure, New Delhi. It is not possible to relax any criteria at this stage.</p> <p>7. The criteria of own PG or outsourced PG will be reviewed and decided at the time of evaluation by the Committee.</p>
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