



FINANCIAL INCLUSION WING

HEAD OFFICE: MALAPPURAM: : FINANCIAL INCLUSION WING

All queries relevant to the RFP received within the stipulated timeline are responded. Same/similar queries of different bidders are excluded for avoiding repetition

Sl. No.	Page No. of RFP	Clause No	RFP Clause	Bidder's Query	Bank Reply
1	17	5. Engagement of Multiple Bidders	5.2. The Bank reserves the right to split the order to L1, L2 and L3 bidders at 50:30:20 or any other ratio, if L2 and L3 bidders are ready to accept the order at L1 rates.	With reference to multiple bidder engagement (L1, L2 & L3) and the proposed order split ratio of 50:30:20, the RFP does not specify the district-wise allocation methodology. Kindly clarify whether allocation will be district-wise, branch-wise, or location-wise and the criteria that will be adopted for such allocation.	Splitting will be decided only after bid opening
2	24	10.13 Technical Capabilities: Tab/Tablet Based Solution Pre-Requisites	10.13.1 Tab/Tablet/Laptop/Micro ATM Based BC Operations Specifications	Since the Bank is providing the FI application and the successful bidder is required to provide compatible hardware devices, kindly share the list of Tablet/Micro ATM makes and models that have already been tested and certified for compatibility with	1)Vision Tek Model VA 21 POS 2)Evolute Model FALCON-PLUS and Lenovo Tab

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				the Bank's existing FI application. This will assist bidders in accurately assessing project costs and deployment timelines.	
3	31	15.5. Operations at BC Outlet (BCO) – Allotted Location KIOSKS	15.5. Operations at BC Outlet (BCO) – Allotted Location KIOSKS	As per the latest RBI BCBO framework, approximately 28 banking services are expected to be made available through BC outlets. Kindly confirm the number of services currently available in online mode through the existing FI application and provide the Bank's roadmap/timeline for enabling the remaining services through the BC channel.	<p>1)Cash withdrawal and Cash Deposit from/to SB accounts with any Bank in the Aadhaar Enabled Payment System (AEPS) platform using Aadhaar Number and fingerprint authentication</p> <p>2)Fund transfer from an account with Kerala Grameena Bank to accounts with other banks using Aadhaar</p> <p>3)Customer e-KYC account opening,Updation of KYC</p> <p>4)Account Balance Enquiry</p> <p>5)Mini Statement</p> <p>6)PMSBY.PMJBY enrollment</p> <p>7)ReKYC</p> <p>Loan recovery and lead generation will be implemented by September.</p>

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					Remaining services expected to be on boarded by 31=12=2026
6	General	BCBO Model	RBI BCBO Guidelines	Kindly clarify the Bank's implementation approach towards BCBO (Business Correspondent Outlet) in line with the latest RBI guidelines. Further, whether the Bank proposes to adopt the unified BC commission structure envisaged under the revised RBI BC framework and from what date the same is expected to be implemented.	We have already communicated the proposed commission structure
7	General	Monitoring & MIS	BC Operations Monitoring	Kindly clarify whether any centralized real-time dashboard, MIS portal, transaction monitoring system, agent productivity reports, reconciliation reports, exception monitoring reports, and performance tracking tools will be provided to the Corporate BC for effective	Dashboard will be put in place

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				monitoring and management of BC operations. If available, kindly share the scope and accessibility of such monitoring tools.	
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24.06.2026

General Manager

Malappuram