

Pre-bid queries held on 9th April 2021 in NHIDCL, Ground floor, Conference Room at 11.00 AM and attended by the representatives of four banks only {Indusind bank, Canara bank, Axis Bank, HDFC bank} and officials of NHIDCL {Sh. A.K. Jain, GM(F), Sh. R.S. Puri, GM(T), Sh. Mahesh Gupta, Dy.GM(F) and Ms. Yukti Arora, Company Secretary}. The points raised by the bankers were subsequently sent to NHIDCL through email. The point wise queries and responses thereon are given below:

Indusnd bank

S. No.	RFP Points	Banks reply/queries	Answers of NHIDCL
1.	Cluase 4(f) of the RFP prescribes minimum eligibility criteria which says at least 100 branches in NE Region	<ol style="list-style-type: none"> 1. The Number of Branches criterion in North Eastern States is already being taken care of under the marking Scheme with 15 points allocation. Hence putting a minimum gate is having a double effect, 2. As per MORTH, with thrust on Bhoomirashi, the payments under CALA system are moving online and physical branches requirement is done away with. 3. We are already one of the empaneled banks with NHAI and have been providing door step services at the premises of the CALA and PD. We would be giving doorstep services here as well for the cala and PD. 4. Given the above, we request you to relook at the point of 100 Branches in North East as the Minimum Eligibility Criterion for participating in the RFP. 	<ol style="list-style-type: none"> 1. There is no double effect. 2. The Boomirashi is under development and physical branches requirement has, so far, not been done away with. 3. No comments 4. The condition has been modified to 50 branches with some caveats of minimum 2 branches in the concerned States/UT and additional condition that the bank will give an undertaking that they will open branches in the Districts where CALAs are located.
Axis bank			
2.	Point No.2 (i)- The entire deposit for land acquisition shall be kept in a Centralized Escrow Bank Account	We understand that the Nodal account opened with the bank will be a interest bearing Escrow account. (Request confirmation) (Either Saving / Current).	It is confirmed that the Escrow bank account shall be interest bearing. It is upto bank to decide whether it would be saying or current but interest has to be paid on daily outstanding balance in such an account at the rates determined based on the quoted rate of interest as per RFP.
3.	Point No. 2(V)-The Interest so earned on the bank deposits shall be credited to a separate bank account on monthly basis after	As per the Industry Practice , Interest on Saving Account is payable on quarterly basis. Kindly allow us to remit the Interest so earned, on quarterly basis, to the designated account. Please confirm the nature of designated interest parking	The request of the bank may not be agreed as we have remit interest to the MoRTH on monthly basis.

	applicable TDS.	account (Savings / Current).	
4.	Point No. 2 (VIII)-This arrangement shall facilitate proper accounting, MIS on real-time basis of available funds at the disposal of CALA and their actual utilization. The bank shall also facilitate MIS of interest, TDS, money used for Establishment and Contingencies and preparation of Utilization Certificates.	In this regard, please advise any head to be incorporate to segregate MIS & the same to be incorporated in the Dashboard as well. Request clarification on the parameters against which technical presentation shall be evaluated.	Please refer to clause 2(iv) of RFP. Technical capacity of the bidder to provide MIS through their dashboard.
5.	Point No. 2 (VI)-The Bank shall facilitate preparation of utilization Certificate by CALAs.	As per GFR, please share sample format.	Enclosed as Annexure-
6.	Point No. 4 (f) Network of Branches at least 100 branches in NE Region	Our Bank agrees with this point.	No comments
HDFC Bank			
7.	Point No. 1 (d)- NHIDCL intends to make a panel of scheduled commercial bankers (preferably at least two bankers with a mix of a public sector bank and a private sector bank.)	How will the accounts be divided among empanelled banks? What will be the criteria for accounts distribution across banks?	It will decided by the concerned CALA
8.	Section 2 - Centralized Land Compensation Fund Management System Point ii.,Page No. 2 For each project / CALA, a zero balance account shall be opened by each CALA. Such a bank account shall be operated by the concerned CALAs, who will be given authorization for using deposit up to approved limits as required for	1. Who will define the limit? 2. Does the defined limit have a validity range or is it fixed for each project / CALA? 3. Who would approve and upload the limit for each project / CALA?	NHIDCL shall decide the limit upto which the concerned CALA can use funds for the specified project. The limit will remain valid unless modified. This limit shall be communicated by the NHIDCL, Hqrs to the concerned bank where Escrow account is maintained with a copy to the concerned RO of NHIDCL and concerned CALA. The bank would be required to maintain MIS of the same to be shown on the dashboard.

	making payment to the beneficiaries		
9.	Section 2 - Centralized Land Compensation Fund Management System Point vi., Page No. 2 The Bank shall facilitate preparation of Utilization Certificates by CALAs.	1. What is the utilization certificate and is it a report or stamp format data? 2. Can we get a sample certificate format which is to be shared? 3. Is the certificate to be shared in software to the authorized user or through mail or SFTP?	A format of the UC is enclosed. The certificate is to be issued by the concerned CALA. The bank is to provide information for the UC through the dashboard.
10	Section 3 - Scope of Work Point ii., Page No. 2 Provide internet identification and passwords for view rights and SMS alerts, and other deliverables like Cheque Book, immediately upon opening of the account.	1. If view rights are given to CALA then how will they fulfil the requirement in section 2 - Point ii? 2. Does the software provided require facility to send funds to beneficiaries added by each CALA?	The cheque book and NEFT/RTGS facility would be made available to the concerned CALA to facilitate payment to the beneficiaries. No. The facility for online transfer of funds is not required by CALA but dashboard would be available with CALA
11	Section 3 - Scope of Work Point v., Page No. 3 Promptly remit the funds through transfer/NEFT/RTGS to the beneficiaries for the payment of compensation amount and to the statutory authorities for the statutory payments, as the case may be, immediately upon receiving the instructions from the authorized signatories.	1. Does the software provided require facility of success/failure reports for transfers? 2. What is the expected timeline for remitting of funds to beneficiary account for eg. T, T+1, T+2, where T is the date of receiving instruction?	1. yes, the software will require to indicate success/failure of the transaction. 2. The funds to the beneficiaries should be transferred on the same day or by next day (i.e T or T+1)
12	Section 3 - Scope of Work Point vi., Page No. 3 Provide the statement of account on weekly basis and also on demand to the designated officers at NHIDCL Hqrs and CALAs	1. What statement format is expected by NHIDCL designated officers and CALAs? 2. Will the standard bank statement be accepted by the authority? 3. Mode of receiving the weekly statement should be email or SFTP? 4. Is there any requirement of their Operations Team?	Standard bank statements through emails are to be sent to the designated email address. There is no specific requirement of the operational team for the bank statement. The operational requirements are to be met through dashboard.
13	Section 2 - Centralized	1. How will the funds from	NHIDCL, Hqrs shall transfer

	<p>Land Compensation Fund Management System, Page No. 1</p> <p>for deposit of land acquisition money in a centralized Escrow Bank account at NHIDCL Hqrs, New Delhi. For each project/CALA, a zero balance account shall be opened by each CALA</p>	<p>Centralized Escrow Account move to CALA account?</p> <p>2. Who would be responsible for adding funds to the Escrow Account where will the Escrow Account be maintained?</p> <p>3. Who would be responsible for sending instructions for debiting Escrow Account and crediting CALA Account?</p> <p>4. Can one CALA have more than one project, or vice versa?</p>	<p>funds from its other bank account to the Escrow bank account and authorise the concerned CALA to utilize it upto the specified limit.</p> <p>The concerned CALA will have authorization upto the specified limit to send instructions to utilize funds from the Escrow bank account and transfer it to the beneficiary through their zero bank account. Thus, the concerned CALA will transfer the funds to the beneficiary and bank will ensure transfer of funds from Escrow Account to the concerned CALA to the extent of authorisation used by him.</p> <p>Yes, a CALA can have more than one projects and one project may be with more than one CALA.</p>
14	<p>Section 2 - Centralized Land Compensation Fund Management System Point iv., Page No. 2</p> <p>Date-wise and CALA wise all deposits</p>	<p>Till what date range is the data to be maintained in app server, and later can be archived?</p>	<p>One least for current year and immediately preceding year is to be maintained.</p>
15	<p>Section 3 - Scope of Work Point viii., Page No. 3</p> <p>Provide suitable returns, agreed with NHIDCL as interest, calculated on daily balances of the account(s). The amount of interest earned on the deposit may be credited to an account specified by NHIDCL on monthly basis.</p>	<p>1. We require understanding of the entire flow (from calculation to credit returns to expectation) to credit the amount in specified NHIDCL account. Please clarify.</p> <p>2. Will the specified account be held in HDFC Bank or other bank?</p> <p>3. If the account is held in other bank then please clarify the method through which the amount is to be transferred.</p>	<p>Please refer to item (i) to (iv) of para 2 of the RFP. The main Escrow Account and accounts of the CALA shall be kept in the empanelled bank and concerned CALA will have option to select one of the empanelled bank. The limit to the concerned CALA shall be given to the bank selected by the CALA.</p> <p>The bank of the beneficiary may be in any bank. The money shall be transferred by one of the modes like NEFT/RTGS/cheque/bankers cheque. No bank charges shall be levied for all these transactions.</p>
16	<p>Section 4 - Minimum Eligibility Criteria Point f., Page No. 3</p>	<p>1. Is a declaration of net work of 100 branches in NE Region required? Please clarify.</p>	<p>States: Network of branches should of in the following States/UT:</p>

	Net worth of branches at least 100 branches in NE region	If yes, will self-certification from authorized signatory from the bank stating the same be sufficient? 2. How does NHIDCL define NE region?	Andaman & Nicobar Island, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura & Gorkha Hill region in West Bengal. The bank will have to provide a certified list of branches of the bank in the NE Region.
17	Section 6 - Process of Empanelment, Page No. 5 Bidders who meet minimum 70% technical score & highest continues score shall be empanelled.	Please clarify 'highest continue score'.	Highest could be 50 at 100%
18	Section 8 - General Instructions, Point no 9 (ii), Page No. 7 Certified copy of the various ratios mentioned in the technical proposal	Will a self-certificate mentioning various ratios and signed and stamped by Authorised Signatory suffice the requirement? Kindly clarify.	The ratios should be certified by the Company Secretary or one of the Auditors of the Bank.
19	Section 8 - General Instructions, Point no 9 (iii), Page No. 7 Undertaking for not blacklisted and EMD	We could not find any mentioning of EMD amount in the tender document. Does the authority mean an undertaking in lieu of EMD which is mentioned at point no x on page no 3? Kindly clarify.	No EMD is envisaged. In lieu of EMD, the bank will furnish undertaking attached with RFP.
20.	Annexure I, Technical Proposal Point no 2, Page No. 8 Name of / Director of Tendering Bank	Kindly clarify do we have to provide names of board of directors of the Bank.	No.
21.	Annexure I, Technical Proposal Point no 18, Page No. 8 Years of experience of providing similar services in other Organizations	1. Kindly elaborate what is meant by experience of providing similar services provided. 2. Do we have to attach supporting documents for demonstrating the experience? If yes kindly specify which supporting documents are required.	Services of maintaining CALA accounts for any of the clients of the bank under Escrow systems of banking for main account linked with the CALA accounts. Yes, the bank has to attach the certificate from the client indicating the nature of services provided to demonstrate the experience.
22.	Annexure I, Technical Proposal Point no 17,	We request you to kindly increase the time frame of acquiring technical	This may be allowed.

	Page No. 8 Software - Technical Capability - Present of would be acquired within 7 days of empanelment.	capability from 7 days to 30 days.																												
Canara Bank																														
		<p>With reference to the Pre-Bid conference held on 09.04.2021 at your office we would like to seek the following clarifications:</p> <p>1) Our bank got amalgamated with Syndicate Bank on 01.04.2020. As per your RFP you require the financial documents of banks as on 31.03.2020. We would like to request you to kindly accept financial documents of our bank as on 30.06.2020 (of the amalgamated ENTITY).</p> <p>2) The criteria on Gross NPA and Net NPA percentage should be in accordance with the ratios of Public sector Banks. We have attached herewith the Gross and Net NPA ratios of major Public Sector banks for your kind reference.</p> <table border="1" data-bbox="646 1161 1114 1646"> <thead> <tr> <th colspan="3" data-bbox="646 1161 1114 1205">As on 30.06.2020</th> </tr> <tr> <th data-bbox="646 1205 865 1272">Bank</th> <th data-bbox="865 1205 987 1272">Gross NPA %</th> <th data-bbox="987 1205 1114 1272">Net NPA %</th> </tr> </thead> <tbody> <tr> <td data-bbox="646 1272 865 1318">Canara Bank</td> <td data-bbox="865 1272 987 1318">8.84</td> <td data-bbox="987 1272 1114 1318">3.95</td> </tr> <tr> <td data-bbox="646 1318 865 1365">Bank of Baroda</td> <td data-bbox="865 1318 987 1365">9.39</td> <td data-bbox="987 1318 1114 1365">2.83</td> </tr> <tr> <td data-bbox="646 1365 865 1411">Bank of India</td> <td data-bbox="865 1365 987 1411">13.91</td> <td data-bbox="987 1365 1114 1411">3.58</td> </tr> <tr> <td data-bbox="646 1411 865 1457">Indian bank</td> <td data-bbox="865 1411 987 1457">10.9</td> <td data-bbox="987 1411 1114 1457">3.76</td> </tr> <tr> <td data-bbox="646 1457 865 1524">Punjab National Bank</td> <td data-bbox="865 1457 987 1524">14.11</td> <td data-bbox="987 1457 1114 1524">5.39</td> </tr> <tr> <td data-bbox="646 1524 865 1591">State Bank of India</td> <td data-bbox="865 1524 987 1591">5.44</td> <td data-bbox="987 1524 1114 1591">1.86</td> </tr> <tr> <td data-bbox="646 1591 865 1646">Union Bank of India</td> <td data-bbox="865 1591 987 1646">14.95</td> <td data-bbox="987 1591 1114 1646">4.97</td> </tr> </tbody> </table>	As on 30.06.2020			Bank	Gross NPA %	Net NPA %	Canara Bank	8.84	3.95	Bank of Baroda	9.39	2.83	Bank of India	13.91	3.58	Indian bank	10.9	3.76	Punjab National Bank	14.11	5.39	State Bank of India	5.44	1.86	Union Bank of India	14.95	4.97	<p>1. This is a genuine case, therefore, the RFP has been amended to that extant.</p> <p>2. This has been considered and RFP has been revised accordingly.</p>
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