

Response to Pre-bid Queries - Request for Proposal for Selection of Acquiring Bank across all Public Funded Fee Plazas on National Highways published on 17th September 2021

Publishing Date - 22nd September 2021

Sr No	Ref to RFP (Clause No, Page No)	Category of Query (Technical/ Legal/ General/ Others)	Original Clause of RFP	Clarification Sought	Response IHMCL
1	31	General	Contract Period	The Contract Period for the Project shall be Three (03) years from date of signing of Contract Agreement and further extension of two year would be provided by IHMCL- Please confirm the MDR sourced in the year one would be continued for next applicable years.	Please refer Corrigendum-1
2	12	General	Eligibility/Pre-Qualification criteria	Copy of valid certification by NPCI or any supporting document by NPCI- Will NPCI provide the fresh certificate as on date or existing one can be used	As per RFP
3	76	Other	List of Public funded fee plazas on National Highways	List of plazas along with ETC fastag collection to be provided in Excel format (plaza live on 10th Sept 2021) 1.Is there any cap on preferred list of Plazas 2.If preferred plazas become TOT/BOT etc after receiving LOA from IHMCL, will it be compensated by providing equivalent number of plaza	As per RFP
4	3.2.1, 13	General	The bidder should have the experience of ETC integration and providing service as an Acquirer Bank for at least 25 Fee plazas under the NETC Program.	These 25 plazas should be NH plazas only or a mix of both NH & SH	Any plaza under NETC programme
5	3.18.4, 19	General	Bidders are advised that selection of Bidders will be entirely at the discretion of IHMCL. Bidders will be deemed to have understood and agreed that no explanation or justification on any aspect of the Bidding Process or selection will be given	We believe that the process mentioned in the section 3.20 pertaining to the Award Criteria will be followed. Please clarify whether there can be further deviation around that too	As per RFP
6	3.19.2, 20	General	In the event that two or more Bidders quote the same "Acquirer Rate" IHMCL may (in sequential basis): - i. Declare the bidder having experience of providing acquiring services in respect of a greater number of Fee plazas under NETC programme as the L-1 Bidder;	This does not do justice to all the bidders as merely having more toll plazas at the time of bidding should not be sufficient. We propose to equally distribute plazas among all L1 bidders (quoting same value) as the award criteria for this scenario for having a fair bidding system	No change in the RFP in terms of award criteria
7	3.28 b, 26	Legal	The Contract will incorporate all agreements between IHMCL and the Successful Bidder. It will be signed by IHMCL and the Successful Bidder after the performance security is furnished by the Successful Bidder. IHMCL will issue notice to commence the work after signing of Contract Agreement or submission of Performance Security as the case maybe.	We request IHMCL to furnish the contract agreement copy to be reviewed by our legal teams	Please refer Section 5 of the RFP for Contract Conditions

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8	5.16.16 a, 39	Legal	Without limiting generality of the Clause 5.16.16 (i), the Successful Bidder shall pay to IHMCL by way of compensation, all direct costs suffered or incurred by IHMCL incurred as a result of any and all losses, claims, damages and liabilities (including, without limitation, legal fees and other expenses incurred in connection with any suit, action or proceeding or any claim asserted, as such fees and expenses are incurred), joint or several, that arise out of , or based upon:	Kindly confirm whether these will be governed ONLY by the SLAs proposed for acquiring bank in the section 7 of the RFP document	No change in the RFP terms and conditions
9	5.6.20, 41	Legal	The Successful bidder shall not sub-contract any assignment to a third party.	We would like to highlight that system providers for Acquiring Services are technical partners of the banks and hence are an important part of this ecosystem. Please do confirm whether these Technical Service Providers or TSPs will be under this ambit or not. We propose they should not be under the ambit of this clause. Kindly confirm	Refer Corrigendum-1
10	6 f, 42	Technical	Complete implementation of ICD 2.5 or the latest version of ICD at the acquired fee plaza within 45 days of the date of fee plaza allocation of the fee plazas. The selected bidder/acquirer bank shall be responsible for the up-gradation of ICD requirements at all fee plazas as amended by IHMCL from time to time.	We believe this up-gradation will not include any such activity to be done at the toll plaza with respect to hardware or software deployed at the toll plaza for successfully running the FASTag related operations. It only pertains to new developments in acquiring host basis regular guidelines and inputs by IHMCL to further facilitate the plaza SIs to integrate. Kindly confirm	Please refer RFP section- SLA General Terms
11	6.1, 42	Technical	Availability of PR/ RD	If PR is already available, kindly confirm whether DR is to be there mandatorily. Also, if the answer is yes, can the same be taken up within 6 months of Go Live	Provisioning of DR is mandatory
12	6.2.9, 47	Technical	Technical Requirements	Kindly confirm if the bidder has to submit any declarations around this clause as its sub-clauses speaks about but not mentioned anywhere in the bidding process	As per RFP
13	7.1 iv, 50	Technical	IHMCL shall review the responses/ clarifications from Acquirer Bank and consider the same while working out the default charges. The decision of IHMCL shall be final in this regard.	We propose that this should be jointly done by IHMCL & NPCI further to the inputs provided by the Bank. Same should not be done unilaterally. Same should be followed for all the SLAs. Kindly confirm	As per RFP
14	7.2 1, 52	Technical	In case of ICD 2.5 Implementation The Acquirer Bank shall ensure processing of toll transactions within following time limits (transaction reaching Central Clearing house (CCH) switch from the time it is pushed by Fee plaza SI to Acquirer Bank's system): <input type="checkbox"/> 99% transactions within 5 seconds <input type="checkbox"/> 100% transactions	The SLA of sending txns to CCH within 5 Sec is not feasible as once we receive the txn from SI, same has to be validated with various parameters, mapper class fetched from CCH, fare to be calculated and then ReqPay sent to NPCI. Same cannot be done in 5 secs. We propose 30 Secs for this activity. Kindly confirm	No change in the RFP
15	7.2 3, 53	Technical	The Acquirer Bank shall ensure that SFTP folder of Toll Plaza is updated once every weekwith cutoff of Monday 23:59:59. The File to be shared every Tuesday	In this case, kindly confirm what is to be done if there was a network downtime at the plaza and hence some DIFF files were missed. Still should we be sending the INIT only on Tuesday.	No change in the RFP

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16	7.2 7, 54	Technical	The Acquirer Bank shall ensure that Chargeback transaction details with relevant supporting details are pushed on Fee plaza SFTP server in case of ICD 2.4 implementation or available for pull by Fee plaza SI in case of ICD 2.5 implementation within 30 minutes of receiving by Central Clearing house (CCH) from Issuer Bank	Kindly note that these are available on the dispute module at present and there is no functionality available to push onto SFTP or API call. Also same is not convenient for the agency also as basis their inputs we have got the Dispute Modules prepared on Concessionaire Portals. Pls confirm whether same will be sufficient	Refer Corrigendum-1
17	7.2 8, 54	General	Acquirer Bank shall transfer the amount payable for all clean and violation transactions to the Toll Operator's bank account within 60 minutes of receiving funds from Central Clearing house (CCH) for each settlement cycle (on working	Kindly note that in Payment Ecosystem, settlements happen on T+1 basis and only once a day. This is post there being 6 settlement cycles present today. Performing multiple settlements is also not advisable from a plaza reconciliation perspective. Having said that, even if we are to match the no of NPCI cycles, we cannot do it within 60 mins as it involves reconciliation of incoming money, preparation of settlement files, doing a second round of cross verification with respect to amount received and then initiating it in a batch. NEFTs are done generally in batch of 2 Hrs and also there are no bank teams available 24x7 to perform all these tasks. Request you to please review this so as to keep it plainly as T+1 settlement and nothing else.	Please refer Corrigendum-1
18	7.2 11, 55	General	Acquirer Bank shall map the bank account details as per instruction by NHAI/ IHMCL with effective date as directed by NHAI/ IHMCL	Please confirm what will be the SLAs and penalties if we do not receive bank account details before the mentioned minimum 2 day time period from NHAI/ IHMCL. Will acquiring bank be compensated. Kindly confirm. Also, the communication should be done via official mails and not by unofficially media like WhatsApp messages to avoid any financial risks	The scanned work orders for toll plaza operator signed by authorized signatory of NHAI shall have the bank details. Such scanned work orders shall be shared via email as well as via dedicated Whatsapp group comprising officials of NHAI, IHMCL and banks.
19	7.2 12, 55	General	The default charge shall be imposed on outgoing or incoming acquirer bank depending upon the responsibility for the loss of transactions.	Kindly confirm how will it be ascertained who is responsible for the loss	Please refer RFP section- SLA General Terms
20	7.2 15, 56	General	Complaints by Toll Operators/ Concessionaires to IHMCL/NHAI	We request for specific categorization across each severity category so that there is clarity for all involved stakeholders	As per RFP
21	7.2 16, 56	General	The Acquirer bank shall spend minimum 2% of the revenue generated from FASTag programme on marketing/ promotional/ user awareness activities <input type="checkbox"/> Default charge of Rs. 1 lakh per quarter in case, the spend on marketing activities is less than 2% but more than 1% of the revenue generated from FASTag programme	Kindly confirm whether with this, Bank will not have to contribute in any other way with regards to marketing and promotional activities like NPCI funds or IHMCL funds etc. This will help us get clarity around our costing further. Kindly suggest	Refer Corrigendum-1

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22	7.2 17, 56	General	Compliance with decisions/ directions of NETC Steering Committee	Compliance and adherence has to be there without a doubt. Having said that any new guideline or development should have a well thought implementation plan, a practical and feasible timeline and relevant specification documents ready for the acquiring bank to follow. Only post that the TAT should come into force	No change/query requested
23	7.2 20, 57	General	The Acquirer Bank shall submit its response to RTIs and public grievances along with all required information within two working days to IHMCL.	While it should be a responsibility of the acquiring bank to get back on such critical points at the earliest, we cannot define a generic 2 day TAT as there can be complaints across several categories. If there are multiple stakeholders involved, it takes time co-ordinating with all, taking data and then compiling and sharing with IHMCL. Request IHMCL to have a category wise TAT on this	RTI's are mandated to be disposed off by NHA/IHMCL in a time bound manner. Hence, the requirement of 2- day TAT is desired.
24	3.20 Pt(iii) (Page-42)	General	All Bidders other than L-1 Bidder will be asked to match the Acquirer Rate quoted by the L-1 Bidder (L-1 Acquirer Rate), in ascending order of their quoted Acquirer Rate, i.e. L-2, L-3, L-4 and so on. In case, any bidder does not agree to match the L-1 Acquirer Rate the next lower ranked Bidder will be given the opportunity to match the L-1 Acquirer Rate. Maximum such 4 bidders shall be identified for the purpose of allocation of fee plazas	Need clarification if this process will be followed in this RFP or there is any chance that IHMCL will not ask other bidders to match L1 rate and award all plazas to L1 bidder only.	Refer Corrigendum-1
25	6.1 (Page-42)	Technical	Availability of PR/DR	Whats meaning of this. Please elaborate	Read DC/DR
26	6 Pt. f (Page-42)	General	Complete implementation of ICD 2.5 or the latest version of ICD at the acquired fee plaza within 45 days of the date of fee plaza allocation of the fee plazas. The selected bidder/acquirer bank shall be responsible for the up-gradation of ICD requirements at all fee plazas as amended by IHMCL from time to time.	Please elaborate the scope of acquiring bank for up-gradation of ICD requirements at all fee plazas as amended by IHMCL from time to time. Also 45 days to be considered from the date of receiving complete data for roll over.	Please refer RFP section- SLA General Terms
27	6.2.8 (Page-46)	General	Helpdesk for Fee Plaza operator a) The Acquirer bank should provide helpdesk or toll-free services to fee plaza operator for resolving any issues pertaining to NETC Transaction, as per the SLAs provided by IHMCL. It is the responsibility of the Acquirer bank to ensure all the transactional conflicts are resolved for the fee plaza operator as per TAT.	Whats defined TAT to resolve plaza queries /issues	As per prevailing standard TAT of NETC programme, as amended from time to time with approval of NETC steering committee.

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28	6.2.11 Pt-1 (Pa	General	1. Acquirer Bank within 1 month from the date of issuance of LoA shall provide a Central Monitoring Portal (CMP) with IHMCL. Following reports shall be accessible from the Central Monitoring Portal in the real time manner: - a. Summarized Traffic and Revenue Report b. Vehicle Class wise Summarized Traffic and Revenue Report c. Detailed Transaction Report d. Debit Adjustment Status Report e. Chargeback status report f. Rejected Transaction report (Category wise) g. Detailed rejected transaction report h. Clean vs Violation Transaction report i. Complete details of the POS agents deployed at the Toll plazas a) Daily sale report of FASTag issued by the POS agents b) POS-wise real time stock report of the blank tags available with the POS agents:	1. Please share defined format to provide these reports	As discussed in pre-bid meeting the format of reports cannot be frozen during RFP phase. The successful bidder should develop necessary reporting format capturing all the details of data/information as sought in the RFP. Also, these reporting format shall be modified as per project requirement from time to time.
29	6.2.11 Pt-1 (Pa	General	Acquirer Bank within 5 days from start of service at the fee plaza shall ensure to maintain the following lane structure at all allocated fee plaza: - LHS – L01, L02, L03 ,L04...L0n RHS – R01, R02, R03, R04....R0n	Currently Lane codes are defined by operating agency and there is no such standardization in eco system as given in this clause	As discussed in pre-bid meeting it is essential to have uniform lane id format across all toll plazas for better analyses. Therefore, successful bidder(s) shall be required to develop uniform lane id while processing/sharing the transaction data with CCH provider.
30	7.2 Pt-3 (Page-	General	Sharing blacklist INIT file	Most of the toll plaza's request INIT daily. This needs to be communicated with all agencies and concessionaire.	As per RFP
31	7.2 Pt-8 (Page-54)	General	Settlement of transactions (clean transactions as well as violation transactions)	Processing settlement in 60 min for clean transaction is not possible as bank has to perform multiple recon in their system, hence this should be kept as T+1 as mentioned earlier.	Refer Corrigendum-1
32	7.2 Pt-7 (Page-54)	General	Sharing of Chargeback details with Toll Operator post receipt in EGCS	Processing of chargeback transactions in 30 min not possible as bank has to perform multiple recon in their system, hence this should be kept as per current timeline of dispute management.	Refer Corrigendum-1

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33	3.30 (Pg-26)	General	<p>Performance Guranntee</p> <p>Within 15 (Fifteen) days of the receipt of the Letter of Award, the Successful Bidder shall submit an irrevocable and unconditional Bank guarantee issued in the name of IHMCL for an amount equal to INR 1 Lakh per toll plaza allocated at the time of issuance of LOA, issued by a Bank described under this RFP which shall be verified at any branch located in the National Capital territory of Delhi and through SFMS mode as performance security for the due performance of its obligations under the Contract.</p>	Request to waive off performance guaranttee	No change in the RFP
34	6.2.11 Pt-7 (Pg-49)	General	Acquirer Bank shall ensure to settle the amount for all rejected transactions where the liability of rejection lies with them in T+1 day. Any delay in settlement shall attract penalty as per SLA.	T day would be the date of arriving at ownership of liability. The bidder should be allowed 15 days from T day to remit the payment	As per RFP
35	7.2 Pt-1 (Page-51)	General	<p>In case of ICD 2.4 ImplementationThe Acquirer Bank shall ensure processing of toll transactions within following time limits (transaction reaching Central Clearing house (CCH) switch from the time it is placed by Fee plaza SI on its SFTP server):</p> <ul style="list-style-type: none"> <input type="checkbox"/> 99% transactions within 10 minutes <input type="checkbox"/> 100% transactions within 1 hour <p>In case of ICD 2.5 Implementation The Acquirer Bankshall ensure processing of toll transactions within following time limits (transaction reaching Central Clearing house (CCH) switch from the time it is pushed by Fee plaza SI to Acquirer Bank's system):</p> <ul style="list-style-type: none"> <input type="checkbox"/> 99% transactions within 5 seconds <input type="checkbox"/> 100% transactions within 1 hour 	The planned downtimes permitted should not be considered. 90% TRANSACTIONS should be acceptable within 60 seconds	As per RFP
36	3.3.1 (Page-14)	Legal	The Bidder should submit a notarized Power of Attorney in the format provided at Annexure 6 and Letter of Authorization for authorizing the signatory of the Bid to sign the Bid and all related documents. It is clarified that Bidders may submit equivalent documents (for example, delegation of power, board resolution copy), in lieu of this document, as applicable.	Requesting the Banks format to be accepted instead of the Notarised format as Bank's board would be meeting only post the bid date	As per RFP

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37	3.2.1 Eligibility Criteria, Page no. 12	Technical	The bidder should have been deployed acquiring system with "real time transaction processing" functionality at any one fee plaza for a period of at least 1 year as on the bid due date. For the purpose of evaluation, "real time transaction processing" shall mean compliance to Interface Control Document (ICD) 2.5 specifications as set out by IHMCL.	Bing live on ICD 2.5 on any plaza for 1 year. Is this to be considered as a calendar year or financial year?	As per RFP
38	3.6.2 Page 13	General	IHMCL shall not be liable for any omission, mistake or error in respect of any of the above or on account of any matter or thing arising out of or concerning or relating to the RFP or the Bidding Process, including any error or mistake therein or in any information or data given by IHMCL.	Request to delete this clause	As per RFP
39	3.12 Page 15-16	General	Bid Security Amount	If we don't Match the L1 rates then what will happen to the Security amount.	No forfeiture of EMD in case bidder does not match the L1 rates. However, after matching the L1 rate if bidder denies to accept the allocated plazas, under such scenario EMD shall be forfeited.
40	3.14.1 page 16	General	All documents including Bids Fee, EMD, Power of Attorney, relevant annexures, eligibility documents etc. need to be submitted on e-tender portal. The Bidder shall submit the scanned copy of the original documents as mentioned in the RFP along with the bid on or before due date of submission. Evaluation of bids shall be carried out with the available scanned copy of original document submitted by bidder on eportal as per RFP requirement. However, the successful bidder has to submit the original documents physically with IHMCL before the issue of LOA.	Only remaining Physical documents need to be submitted as per key dates before issue of loa or the entire set needs to be submitted again	Yes
41	3.18.4 Page 18	General	Bidders are advised that selection of Bidders will be entirely at the discretion of IHMCL. Bidders will be deemed to have understood and agreed that no explanation or justification on any aspect of the Bidding Process or selection will be given.	Request to delete this clause	As per RFP
42	5.5.1 Page 30	General	IHMCL reserves the right to include new fee plazas in the scope of Acquirer Bank which shall be made operational by NHA1 during the Project duration. IHMCL also reserves the right to remove the any fee plazas from the scope of Acquirer Bank due to operational or other reasons. No compensation shall be paid to the Acquirer Bank on account of de-scoping of these fee plazas	In case, any plaza is required to be removed from the scope of Acquiring bank, acquirer bank should be given additional new/existing plaza in replacement of the removed plaza.	As per RFP

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43	6 Page 41	Technical	Complete implementation of ICD 2.5 or the latest version of ICD at the acquired fee plaza within 45 days of the date of fee plaza allocation of the fee plazas. The selected bidder/acquirer bank shall be responsible for the up-gradation of ICD requirements at all fee plazas as amended by IHMCL from time to time	Implementation of ICD2.5 is a collective task of SI and acquirer bank. Timelines of 45 days should be applicable only where SI support is available. Any delay due to SI should not be considered in the time frame of 45 days.	Please refer RFP section- SLA General Terms. No penalty shall be impose when delay is due to reasons beyond the scope/control of bank.
44	6.2.8 & 6.2.10 page 45 & 46	Technical	Help Desk Requirements	kindly clarify on requirement of helpdesk or toll free services for toll operators	As per scope mentioned in the RFP
45	6.2.11 5 page 47	Technical	Acquirer Bank within 5 days from start of service at the fee plaza shall ensure to maintain the following lane structure at all allocated fee plaza:	Acquirer bank have dependency on System Integrator as this work is to be done by both the parties. The timeline should be mutually decided, after the said changes shall be implemented at TMS end by the SI.	As per RFP
46	8.6 Annexure 6 Page 64-65	Legal	Power of Attorney/Letter of Authorization	Will Only the Board resolution Signed Digitally by the Authorised Signatory suffice instead of POA	Refer Corrigendum-1
47	General	Legal	General query	i. Will digital signature from authorised signatory be fine or do we need physical signatures? ii. Will Board Resolution with digital signatures be ok, or do we also need to submit letter of authorization along with Board Resolution?	As per RFP
48	7.2 SLA for Acquirer Banks. Point 8 (Page 54)	General	Acquirer Bank shall transfer the amount payable for all clean and violation transactions to the Toll Operator's bank account within 60 minutes of receiving funds from Central Clearing house (CCH) for each settlement cycle (on working days).	Settlement processing is done post processing of EGCS files in host system. ICICI Bank is processing an average of 22 lakh transactions per day in acquiring host system. Reconciliation with EGCS files is to be done for calculation and validation. Hence TAT of T+1 is required for settlement of funds in toll operator's Bank account.	Refer Corrigendum -1
49	3.14.4- The document bid fee (Page 18)	General	The Document/Bid Fee needs to be transferred in IHMCL bank account as per details provided below and payment receipt/proof needs to be submitted in the Technical Bid document uploaded on e-tender portal. IHMCL bank account detail for transferring document fee is as follows: - <input type="checkbox"/> A/c Holder Name = Indian Highways Management Company Limited <input type="checkbox"/> Bank Name = Canara Bank <input type="checkbox"/> A/c No. = 8598201006217 <input type="checkbox"/> IFSC = CNRB0008598 <input type="checkbox"/> Branch = Delhi NHAI Dwarka Branch New Delhi-110075	Can the document fee be submitted in the form of DD instead of NEFT.	Yes, please refer RFP Clause
50	7.2 SLA for Acquirer Banks. Point 16 (Page 56)	General	The Acquirer bank shall spend minimum 2% of the revenue generated from FASTag programme on marketing/ promotional/ user awareness activities	Acquirer Bank shall spend a minimum of 1% of the revenue for marketing promotions as agreed previously with IHMCL.	Refer Corrigendum -1

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51	7.1 SLA General terms (51)	General	Default charges payable by the Acquirer Bank to IHMCL for a month shall be capped at ten percent (10%) of the total Acquirer fee for the Bank for the given month. This capping shall not include compensation to the toll operator/ other member participants for any default in service levels or any other reasons.	Default charges to be capped at 5 lakh as agreed previously with IHMCL	No change in the RFP
52	7.2 SLA for Acquirer Banks. Point 15 (Page 56)	General	The Acquirer Bank shall ensure zero complaints from Toll Operators/ Concessionaires to IHMCL/ NHAI	Only proven complaints to be considered for default charges. TAT - Working days to be considered instead of days.	Please refer RFP section- SLA General Terms. No penalty shall be imposed if the delay is due to reasons beyond the scope/control of bank.
53	7.2 SLA for Acquirer Banks. Point 12 (Page 55)	General	The Acquirer Bank shall ensure smooth roll-over of fee plaza in case of change of the Acquirer Bank	Acquirer Bank to hold last day settlement in case of roll over. As the average chargeback is always lesser than chargeback debits post roll over.	Agreed, bank can hold the last day settlement in consultation with fee plaza operator/IHMCL.
54		General		<p>We would like to highlight that at Bank level there are only a limited set of individuals who holds Power of Attorney (POA).</p> <p>With regards to such critical tender submissions, there are relevant grids in place wherein the POA holder issues a Letter of Authority (LOA) to the senior leader who further submits all documents and financial bids on behalf of the Bank.</p> <p>Basis the above, we seek your kind confirmation on whether we can get such LOA issued to our Business Head in bank format and then using it, the Business Head signs all documents as well as uses his Digital Signature for submission of the tender bid.</p>	Refer Corrigendum-1

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55		General		<p>In terms of the Eligibility/Pre-Qualification criteria for the tender reference no. IHMCL/NETC/Acquirer bank/2021/01 dated 17 September 2021 for Selection of Acquiring Bank across all Public Funded Fee Plazas on National Highways, we kindly request you please modify the</p> <p>Eligibility Criteria #2 – Relevant Experience – 1 – “The bidder should have the experience of ETC integration and providing service as an Acquirer Bank for at least 25 Fee plazas under the NETC Program”, and</p> <p>Eligibility Criteria #3 – Relevant Experience – 2 – “The bidder should have been deployed acquiring system with “real time transaction processing” functionality at any one fee plaza for a period of at least 1 year as on the bid due date.”</p> <p>As</p> <p>“The bidder should have the experience of ETC integration and providing service as an Acquirer Bank under ICD 2.5 (Interface Control Document) specifications as set out by IHMCL.”</p>	<p>No change in the RFP. Acquiring system is critical for ensuring smooth FASTag operation at toll plazas. Therefore, given the number of toll plazas being tendered, it is essential that the bidder has adequate experience of providing acquiring services at toll plazas.</p>