

Pre-Bid Response - RFQ:2014-15/0023 Dated 12.12.2014 for Empanelment of Vendor For manufacturing RuPay Holograms							
Sr.No.	Document Reference	Page No.	Clause No.	Description in RFQ	Clarification Sought	Additional Remarks (if any)	NPCI response
1	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 8 of 60	Section 3 - 3.1 Scope of Work - 3 rd Point – To manufacturer Holographic hot stamping foils as per master specifications	Master type – E-beam	If required E-beam Hologram, the E-beam master has to be developed through single source of supply based in Russian country and no Indian Hologram manufacturer having this facility in house.	Other types of master (except E-beam) can be developed in house with equivalent features in the Hologram.	Master will be procured and provided by NPCI.
2	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 9 of 60	Section 3 - 3.1 Scope of Work - 3rd Point – To manufacturer Holographic hot stamping foils as per master specifications	Number of holographic hot stamping foils/master - 28	Do we need to submit 28 Artworks OR 28 Masters for approval?	Seek your clarification on 28 number.	Bidder needs to supply only holographic foils as samples as per the specifications. The design may be of your choice , however the effects required in RuPay hologram should be demonstrated by example. No master needs to be submitted. The number of 28 hologram images per master is advised for your internal assessments
3	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 12 of 60	4.2-Eligibility Criteria-Point No 6	The bidder must have an existing relationship with at least 3 clients to whom they have been supplying security holographic hot stamping foils or holographic materials out of which at least one should be for hot stamping holographic foils on financial cards or ID cards or PVC	PVC Id cards, PVC is soft or Hard??		PVC as per ISO specifications for financial cards
4	NPCI:RFQ:2014-15/0023 Dated 12.12.2014		General Question		After stamping will any UV layer or lamination be done?	It is not mentioned in the tender documents.	No need for any UV Layer or Lamination
5	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 28 of 60- Wrong Page No	Section 3 Scope of work III	Master size-300mm * 340mm	Is there any specific reason for mentioning the master size of 300 MM X 340 MM by this way any hologram manufacturer will not be able to participate? The master size has no relation will the quality nor does it affects the requirement of the mentioned size of the holograms.		Master will be procured and provided by NPCI. It has been advised in case you need this information for participating in the bid
6	NPCI:RFQ:2014-15/0023 Dated 12.12.2014		General Question		If the company registered with NSIC: are such companies exempted from paying tender fees and EMD.	It is not mentioned in the tender documents.	No change in RFQ
7	NPCI:RFQ:2014-15/0023 Dated 12.12.2014		General Question		What will be the supply location for hologram as transportation will changes as accordingly?	It is not mentioned in the tender documents.	The supply location would be the RuPay empanelled card manufacturers across the country and in certain cases outside India. Additional card manufacturers may be empaneled by NPCI. In either case the courier charges for the hologram procurement are borne by the card manufacturers who place the order with the empaneled bidders
8	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 6 of 60	Scope of work 3.1 - II - (vi)	Silver and/or Gold Foil to be used	Approx. quantity break up	Needed for RM planning	Presently we have only silver hologram however we would like to evaluate the cost of the hologram with a gold foil. No decision in this regard has been taken. NPCI may mandate only a single colour or both and the choice of the colour depends on the Issuing bank and hence the total quantity that may be procured under either or split cannot be advised.
9	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 9 of 60	Scope of Work 3.1 - III	Number of holographic hot stamping foils/master - 28 Master size - 300mm x 340mm	Is the master size 300mm x 340mm or 6" x 6" (152mm x 152mm)? Confirm that the master will be handed over to the successful bidder (s)	28 images matches with 6" x 6"	Yes Master size should be 300*340MM. Yes master would be handed over to the successful bidder by NPCI
10	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 9 of 60	Scope of Work 3.1 - IV	Diagrammatic representation of RuPay hologram for dimensions post hot stamping and post hot stamping are as under	Should this read " Pre hot stamping and post hot stamping " Is the roll head leading or tail leading ?	not clear in diagram	Yes it should read as Pre Hot stamping and Post Hot stamping.

11	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 10-11 of 60	3.3	Here incidences means hologram quantity is rejected or a quality defects has been identified by RuPay empaneled Card Manufacturers or NPCI's empaneled Test Labs(s) The empaneled bidder(s) shall guarantee the quality and life of hologram for a period of twelve months from the date of manufacture.	Confirm that this is shelf life when stored safely in proper conditions of temperature and humidity	Foil before stamping	Yes this clause pertains to shelf life of the holograms before hot stamping whether at hologram manufacturer location or at the card manufacturer location prior to hot stamping
12	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 10-11 of 60	3.3	Empaneled bidders would be required to enter into separate agreements with NPCI for supply of Holograms as per terms and conditions stipulated by NPCI	Will this agreement cover all the issues raised above especially with respect to the incidences mentioned above ?		Yes the agreement will cover the said clause.
13	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 8 of 60	3.1 - II (iii)	The security hologram must be suitable for hot stamping on RuPay card. It should be as per the design, approved and finalized by NPCI	Can you identify all substrates used in the manufacturing of the RuPay cards? We could not find in the RFP any reference.	PVC or PETG or both or other material, such as PC, etc.	The RuPay financial cards are manufactured by vendors who are empaneled by NPCI and the base material would be PVC-ISO 9001 & 2008.PVC as per ISO specifications for financial cards
14	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 11-12 of 60	4.2 - 1 and 5	The bidder should be a Company registered under Companies act 1956. The bidder should be in the hot stamping holographic hot stamping foil manufacturing business through an established holographic hot stamping foil manufacturing facility located in India for at least 2 Years as on 31st March 2014.	We are a foreign listed company. Is a consortium allowed for this bid or not? In other words, can we manufacture the holograms in part or in full overseas and have a local Indian registered company under Company Act 1956 to supply to NPCI?		No change in RFQ
15	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 11-12 of 60	4.2 - 1 and 5	The bidder should be a Company registered under Companies act 1956. The bidder should be in the hot stamping holographic hot stamping foil manufacturing business through an established holographic hot stamping foil manufacturing facility located in India for at least 2 Years as on 31st March 2014.	Should the eligibility criteria applicable to the primary or both bidders in case of a consortium is allowed?		No consortium is allowed. No change in RFQ
16	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 12 of 60	4.2 - 4	The bidder should be a full member of Hologram Manufacturers Association of India (HOMAI) at the time of bid submission.	Can the bidder be a member of International Hologram Manufacturers Association (IMHA) instead of a full member of Hologram Manufacturers Association of India (HOMAI) at the time of bid submission?		The Bidder should be a full member of HOMAI at the time of bid Submission.
17	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 10 of 60	3.2 - 1	Turn Around Time (TAT) to dispatch holograms to Card manufactures	The delivery of the RuPay holograms is directly to the RuPay certified card manufacturers, not to NPCI, as we understood. What is the method of delivery of the holograms to these certified card manufacturers allowed? Is it only secure shipment, like using Brinks? If not, what are other methods allowed? Is such a list of certified card manufacturers available where locations are known?		The Holograms must be shipped by the Hologram Manufacturing entity by secure shipment to NPCI empaneled card manufacturers. Yes the list of the card manufacturers would be shared to the successful bidder by NPCI and any additions to this list will be communicated by NPCI to the successful bidders from time to time
18	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 8 of 60	3.1 Scope of work II.Under this Sr No. (IV)	Film Type	Confirm Exact thickness of Foil To be able to quote		Ref Clause 3.1 (II) (iv). The thickness of the foil is 19 to 23 microns

19	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 9 of 60	3.1 Scope of work (III.)	Number of Holographic Masters.	Do you have 28 Masters? , is it 28 Different Designs / Masters? Then whats the quantity of foil required in each master. Do we have to make 28 Masters?		NPCI will procure and provide the Master as specified in the RFQ as per the design finalised by NPCI. No master needs to be submitted by bidders under this RFQ. The number of 28 hologram images per master is advised for your internal assessments in case you need this information for participating in the bid
20	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 9 of 60	3.1 Scope of work (IV.)	Diagramatic Representation.	Hotstamping will be done by which Machine? Will it be done on Individual Cards or wil the cards in roll form? Hotstamping is in sheet form or roll form?		Hotstamping is performed by the card manufacturers on cards. The Holographic hot stamping foil in roll form is mounted on the hotstamping machine in order to perform hotstamping.
21	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 7 of 60	2.3 Cost of RFQ	Cost of the RFQ	Bid document says ".....non refundable amount of 25000 (exclusive Service Tax). We need to submit the DD for Rs 25,000/- or 25,000/- plus Service Tax? Please confirm the exact amount.		Rs. 25,000 + Plus Service Tax Extra
22	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 8 of 60	3.1 - II(IV) - Scope of Work	Vacuum metallized 19 to 23 Micron Polyester Film of Silver and Gold shade to be used.	Film type should be 'Stamping Foil', instead of 'Polyester Film'.		Hot stamping hologram foil based on a polyester carrier
23	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 10 of 60	3.3 Service Level Agreement (SLA) & Penalty	Service Level Agreement (SLA) & Penalty	The definition of the 'incidence' may please be clarified. A company can have 100 holograms rejected in a lot of 100,000 holograms as one incidence and another can have 10,000 holograms rejected in a supplied lot of 20,000. Would both these be assumed to be an 'incidence' for the purpose of this clause?	We suggest that for the purpose of this Clause, a rejection should be counted only if the rejections are more than 10% of the supplied quantity. Of course the rejections should be replaced, no matter how small they are, but for the purpose of invoking this Clause, the threshold should be 10% of the quantity supplied.	No change in RFQ
24	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 18 of 60	6.2(IV) Opening of Envelope B - Technical Bid	The bidder needs to produce the THHMS certificate.....	Is this the TUV:HoMAI HSSMS (Hologram Safety and Secure Manufacturing Standard) certification?	THHMS has been used in several other places in the RFQ, if at all this refers to TUV:HoMAI HSSMS, necessary amendments may please be issued for all such instances where this term appears in the RFQ.	Yes it means TUV:HOMAI HSSMS
25	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 19 of 60	7.2(III) Evaluation of Technical Bid	Holographic hot stamping foils.....to be stamped on White Plastic.....	Does 'White Plastic' mean Unlaminated Unprinted PVC card?		Laminated but unprinted PVC card
26	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 31 of 60	9.1(III) Technical Specification	The bidder needs to manufacture 7 rolls of holographic hot stamping foil (any design) using the foil and adhesive.....	What is the quantity of holograms needed per roll for testing?		500 images per roll

27	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 42 of 60	Annexure G - Power of Attorney		Can we authorise more than one person in the Power of Attorney?		A Bidder can authorise more than one person as his attorney for the purpose of the RFQ either jointly or severally. If more than one attorneys are authorized under the Power of Attorney severally, in that event any authorized attorney can act for the bidder. But if attorneys are authorised to act jointly in that event all have to sign the papers together	
28	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 47 of 60	Annexure K - Commercial Bid Form		You have asked for two different prices in the Commercial Bid - one of Gold hologram, and the other of Silver holograms. If different bidders are L1 in Gold and Silver respectively, how would you arrive at the overall L1 bidder?	You may either seek different prices and share your quantity split between Gold and Silver holograms for working out the L1 tenderer or you may even ask for one single price for both types of foils.	Presently we have only silver hologram however we would like to evaluate the cost of the hologram with a gold foil. No decision in this regard has been taken. NPCI may mandate only a single colour or both and the choice of the colour depends on the Issuing bank and hence the total quantity that may be procured under either or split cannot be advised. However for purpose of L1 declaration the cost of Silver holographic foil will be considered.	
29	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 8 of 60	3.1 (III) - Scope of Work	Features Master Type	Specifications E-Beam	Which type of master to be used to manufacture Masters for RuPay holograms	In India there are no E-beam master labs with any of the hologram foil manufacturers Globally there are hardly 2 to 3 manufacturers with E-beam labs, but some of them are just having mastering labs without hologram foil manufacturing. It is advised to allow both labs E-beam and dot-matrix lab with 24000 dpi for manufacture of masters. There are more than 6 Hologram foil manufacturers in India having the dot matrix lab with 24000 dpi	Master will be procured and provided to the successful bidder/s by NPCI.
30	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 9 of 60	3.1 (III) - Scope of Work	Features No. of Holographic hot stamping foils/master	Specifications 28	"28" does it mean we have to make 28 different masters or layout of recombined master plate.	Our understanding is it is the layout of recombined master plate.	There will be single master and 28 images per master
31	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 9 of 60	3.1 (V) - Scope of Work	The Bidder should have complete manufacturing facilities, including intermediate processes to produce holographic hot stamping foils in-house. None of the processes shall be allowed to be subcontracted or sublet to any outside agency.		Our understanding & meaning of the statement is we buy Metallised plain foil either silver or gold color from standard suppliers and then the complete processes of hologram production from Artwork creation till hologram foil creation to be done complete in-house without sub-contracting by the bidder	There are standard suppliers globally for raw material supplies for plain base foil either silver or gold and adhesive on foil for hot stamping on laminated PVC. Currently in India there are no companies who make raw material i.e. plain metallised foil and adhesive manufacturing along with complete set up for hologram manufacturing and will restrict established hologram manufacturers from participating in the Rupay hologram tender.	Raw material to produce the hotstamping holographic foil as per NPCI specifications may be procured from suppliers. However the end to end process of manufacturing RuPay Hologram should be done in the bidders location as per the RFQ.
32	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 9 & 53 of 60	3.1 (V) - Scope of Work and Annexure N	The bidder must provide a self-certification as per Annexure N for the existence of the following:		Since hologram creation & manufacturing of hologram foil needs to be done in house by the bidder, Infrastructure for Mastering lab needs to be added in annexure N page 53	Need to add Infrastructure for Mastering lab in Annexure N	Master will be procured and provided to the successful bidder/s by NPCI.

33	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 10 of 60	3.2 (I) - Delivery Schedule	Above -5,00,000 10 days	What should be the installed daily capacity for hologram foil manufacturing.		Successful bidders shall plan maintain shelf inventory as prescribed by NPCI from time to time, ref clause 3.2 point 2. Further Bidder should assess the daily capacity basis the orders received from time to time and the TAT prescribed by NPCI for fulfillment, ref clause 3.2 point 1.
34	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 10 of 60	3.3 Service Level Agreement (SLA) & Penalty	The empaneled bidder(s) shall guarantee the quality and life of hologram for a period of twelve months from the date of manufacture.	It depends on the storage conditions at premises of certified RuPay card manufacturers		Yes this clause pertains to shelf life of the holograms before hot stamping whether at hologram manufacturer location or at the card manufacturer location prior to hot stamping. Successful bidder may prescribe the ideal conditions for storage of the holograms at the card manufacturer location
35	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 12 of 60	4.2 (5) Eligibility Criteria	The bidder should be in the hot stamping holographic hot stamping foil manufacturing business through an established holographic hot stamping foil manufacturing facility located in India for at least 2 Years as on 31st March 2014.	Can this be explained in detail		The bidder should have been manufacturing hot stamping holographic foils for a period of at least 2 years as on 31st March 2014 in India.
36	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 12 of 60	4.2 (6) Eligibility Criteria	The bidder must have an existing relationship with at least 3 clients to whom they have been supplying security holographic hot stamping foils or holographic materials of which at least one should be for hot stamping holographic foils on financial cards or ID cards or PVC.	Financial cards or ID card can also be produced on other substrates like paper , core PVC, Teslin etc. but your application is on laminated PVC cards with hot stamping on overlay does the experience has to be based on your application or will allow experience on other substrates. In case if the contract with client is for 1000 cards will it be considered or is there a minimum volume for detailing of the product from client.		No change in RFQ
37	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 18 of 60	6.2 (IV) Opening of Envelope B - Technical Bid	The bidder needs to produce THHMS certificate. In the case where the bidder does not have the certificate, audit shall be performed by Technical Evaluation Committee under this RFQ as per Annexure M. The Audit will be performed at a notice of minimum 48 hours.	HOMAI is a private body with all our major competitors as board members and THHMS connected to HOMAI.	It is recommended to consider THHMS or equivalent certification	No change in RFQ

38	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 23 of 60	8.16 Contract Period and Termination	The Agreement shall be effective from the Effective Date and shall remain in full force and effect for a period of 5 years from the Effective Date or such other extended period as may be mutually agreed by the Parties.	Since raw materials pricing of hologram is linked to crude oil /dollar pricing and if the contract has to be signed for 5 years.It is recommended to allow change in commercials for a variation of above more than 10% on dollar pricing from the date of submission of bid and should be a part of the agreement		No change in RFQ
39	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 31 of 60	9.1 (III) Technical Specification	The bidder needs to manufacture seven rolls of holographic hot stamping foil (any design) using the foil and adhesive as per NPCI specifications under this RFQ and submit to NPCI along with the bid. These holographic hot stamping foils will be transferred on RuPay cards using hot stamping for testing purposes and scoring done on the basis of result of tests to which Hot stamped holographic foil is subjected to.	What is the quantity to be supplied in each roll for testing?		500 images per roll
40	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 33 of 60	9.1 (V) C Scoring Logic	Monitoring of the manufacturing process Through remote monitoring.	Can this be explained in detail		Bidders should be able to monitor the manufacturing facility remotely
41	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 46 of 60	Declaration for acceptance of Test Lab report submitted by NPCI's empaneled Test Laboratory	I agree that Holographic hot stamping foils received from my company will be sent to select RuPay card manufacturing bureaus to be stamped on white plastic for further testing by an independent laboratory. I declare that Test Lab report submitted by NPCI's empaneled Test Laboratory for Technical Evaluation purpose shall be final and acceptable to my company.	It is recommended tests be performed under supervision /presence of NPCI members		Total confidentiality of the name of the bidders vis a vis the holographic foil will be maintained whilst sending the same for hotstamping as well as later for the test lab report
42	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 48 of 60	Annexure L Commercial Bid Format	Commercial bid format	Since we have to offer separate prices for gold and silver foil ,how is the decision you arrive at L1 if one bidder is L1 in silver foil and other bidder is L1 in gold foil		Presently we have only silver hologram however we would like to evaluate the cost of the hologram with a gold foil. No decision in this regard has been taken. NPCI may mandate only a single colour or both and the choice of the colour depends on the Issuing bank and hence the total quantity that may be procured under either or split cannot be advised. However for purpose of L1 declaration the cost of Silver holographic foil will be considered
43	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 8 of 60	3.1 – II - Sr. No. 1	The RuPay Master comprises of high security anti-counterfeiting holographic features such as Full 3D effect, 2D/ 3D background, Micro- switch with 5 channel animation effect, Shrink-expand effect, Micro-text, Nano-text, True color micro image, Laser readable image.	a.Security features do we need to submit samples with these features. b. In order to evaluate technical capability of vendor it is recommended to practically shoot the new master (sample submitted for testing) in presence of a 3rd party auditor or NPCI member to technically qualify the bidder in the tender.		You need to submit holographic foils as samples as per the specifications. The design may be of your choice , however the effects required in RuPay hologram should be demonstrated by example.
44	NPCI:RFQ:2014-15/0023 Dated 12.12.2014	Page 11 of 60	Section 4 eligibility criteria	The bidder should be a full member of Hologram Manufacturers Association of India (HOMAI) at the time of bid submission.	HOMAI is a private body with all our major competitors as board members and they have changed their name to ASPA It is recommended to change membership from HOMAI to IHMA 2014		No change in RFQ. Bidders may note that membership document bearing name of Authentication Solution Providers' Association (ASPA) Formerly HOMAI or HOMAI will be accepted