



## Response to Pre-bid Queries

### REQUEST FOR PROPOSAL (RFP) FOR

### Supply, Printing, Personalization, Fulfillment & Dispatch of RuPay Contactless Card (DI Card)

RFP No.: PDCC/IT-RFP/26-27/01 dated 09.04.2026

Sr. No.	Section Number	Point Number	Page Number	Original Clause	Query	PDCC Bank Response
1	4. Eligibility Criteria	Point no 3	PG No 11	Bidder should have a minimum annual turnover of INR 5 Cr for each of the last 3 financial years (2023-24, 2024-25 and 2025-26) in RuPay Card business exclusively from their Indian operations.	We request you to modify this clause as below - Bidder should have a minimum annual turnover of INR 5 Cr for each of the last 3 financial years (2023-24, 2024-25 and 2025-26) in Smart Card business exclusively from their Indian operations.	Thank you for your suggestion. However, as per our current requirement, the clause will remain unchanged.
2	4. Eligibility Criteria	Point no 6	PG No 11	Bidder should be PCI DSS compliant and should have necessary card upload interface.	PCI DSS certification is not required for card manufacturing. This certification is primarily required for payment switch, transaction processing, and PIN processing. We hold PCI Card Production (PCI-CP) certification. We kindly request you to remove the PCI DSS requirement or make it anyone out of PCI DSS/ PCI CP.	Thank you for your suggestion. However, as per our current requirement, the clause will remain unchanged.
3	4. Eligibility Criteria	Point no 10	PG No – 12	Bidder should have at least 3 years of experience in Personalization of RuPay DI Card including all the activities as per the scope of the work given and have supplied more than 5 Lacs cards to Banks within India.	We are a 20-year-old organization with diversified industry experience, and we commenced our banking card manufacturing operations in 2023. We request the Bank to encourage participation from emerging players in the industry as well. Accordingly, we	Thank you for your suggestion. However, as per our current requirement, the clause will remain unchanged.



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					kindly request that this eligibility clause be reviewed and relaxed/removed to provide an opportunity for new entrants.	
4	4. Eligibility Criteria	Point no 8	PG No 11	Bidder should have competent DC and DR setup and Business Continuity Plan functional in all respects capable to execute activities as per over all scope of work for both card management and card processing.	We have an established DR (Disaster Recovery) and BCP (Business Continuity Plan) arrangement with another card manufacturing vendor. We kindly request the Bank to allow submission of the agreement copy as valid proof of compliance for this requirement.	Thank you for your suggestion. However, as per our current requirement, the clause will remain unchanged.
5	4. Eligibility Criteria	Point no 11	PG No – 12	The Bidder should have prior experience and capability for issuing at least 10,000 Credit / Debit / Prepaid Cards per day.	We have per day capacity of manufacturing 60k cards. We request you to allow self-declaration letter along with technical documents	Thank you for your query. Revised Clause: Credentials from clients in form of Purchase Orders / Contract Agreement / Credential Letters etc. is required to be provided for reference with the Bank. Also, self-declaration letter duly supported by relevant technical and infrastructural capability documents to be provided to substantiate at least 10,000 Credit / Debit / Prepaid Cards per day issuance capability.
6	5. instructions to bidder	Point No 7	PG No - 13	Softcopy (in CD/Pendrive/USB HDD) of the Technical and Commercial document shall also be submitted along with hard copy	We kindly request the Bank to avoid seeking the commercial bid in soft copy format, as it may pose a risk of pilferage.	Thank you for your suggestion. The commercial bid soft copy shall be provided separately in commercial bid envelope and will be password protected. The password for the same shall be shared with the Bank via email



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						at <a href="mailto:it.tender@pdcc.bank.in">it.tender@pdcc.bank.in</a> . All other submission requirements mentioned in the RFP shall remain unchanged.
7	2. Request for Proposal	Point No 2	Page No 7	The bidder having MSME certificate is not required to submit the Tender fees and EMD. The bidder must submit a valid MSME certificate and undertaking For MSME Benefits as per the format given in Annexure - 10 (issuance date before submitting the RFP response) as part of the technical response.	We request you to kindly confirm the definition of MSME applicable for this exemption. Specifically, whether the exemption is extended to all categories under MSME (Micro, Small, and Medium Enterprises) or restricted to any particular category (e.g., Micro & Small Enterprises only).	The exemption from submission of Tender Fee and Earnest Money Deposit (EMD) is applicable to all categories classified under MSME, namely Micro, Small, and Medium Enterprises, provided the bidder holds a valid MSME registration certificate issued by the competent authority. Bidder to provide: 1) A valid MSME certificate (covering Micro, Small, or Medium category), issued prior to the RFP submission date, and 2) A duly signed Undertaking for MSME Benefits as per the format provided in Annexure-10, along with their technical bid.
8	4. Eligibility Criteria	Point No 2 & 3	Page No 11	Bidder should have a positive net-worth for the last three financial years (2023-24, 2024-25 and 2025-26) in RuPay Card business.	As the Financial Year 2025-26 has recently concluded, we are currently in the process of finalizing our audited financials for the same. In the interim, we request your confirmation on whether submission of audited financial statements for the last three completed financial years, i.e., FY 2022-23, FY 2023-24, and FY 2024-25,	Certified copies of audited balance sheet along with CA certificate for last 3 years i.e. 2023-24, 2024-25 and 2025-26 to be provided. Bidder to provide provisional Balance sheet and P&L along with CA certificate for 2025-26 in case audited balance sheet is not published.



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					would be considered acceptable for the purpose of this tender	
9	4. Eligibility Criteria	Point No 6	Page No 11	Bidder should be PCI DSS compliant and should have necessary card upload interface.	As mentioned in the tender scope of work the tender requires PCI-DSS for manufacturing & personalization of payment cards, Please note that PCI-CP is a mandatory certification for any card manufacturer and personalization bureau. A card manufacturer cannot produce or personalize cards solely based on PCI-DSS certification. Given that PCI-DSS and PCI-CP address different aspects of security, we request that the compliance requirement be kept as PCI-CP, allowing manufacturers to meet the standard most relevant to their scope of work. We had written to NPCI to give clarification on the same. We have attached the reply from NPCI which clearly states that PCI-CP is mandatory and not PCI-DSS. Hence we would request you to amend the clause accordingly. Which will help all manufacturers to bid for the tender.	Thank you for your suggestion. However, as per our current requirement, the clause will remain unchanged.
10	4. Eligibility Criteria	Point no 1	PG No 11	The bidder must be a Government Organization / PSU / PSE or a Public / Private Limited Company or a partnership firm incorporated in India and operating in India for at least 5 years as on date of the RFP.	The bidder must be a Government Organization / PSU / PSE or a Public / Private Limited Company or a partnership firm incorporated in India and operating in India for at least 5 years as on date of the RFP and should	Thank you for your suggestion. However, as per our current requirement, the clause will remain unchanged.



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					have manufacturing and personalization setup within Maharashtra.	
11	4. Eligibility Criteria	Point no 2	PG No 11	Bidder should have a positive net-worth for the last three financial years (2023-24, 2024-25 and 2025-26) in RuPay Card business.	CA certificates should be consider for all last 3 years i.e. 2023-24, 2024-25 and 2025-2026.	Certified copies of audited balance sheet along with CA certificate for last 3 years i.e. 2023-24, 2024-25 and 2025-26 to be provided. Bidder to provide provisional Balance sheet and P&L along with CA certificate for 2025-26 in case audited balance sheet is not published.
12	4. Eligibility Criteria	Point no 3	PG No 11	Bidder should have a minimum annual turnover of INR 5 Cr for each of the last 3 financial years (2023-24, 2024-25 and 2025-26) in RuPay Card business exclusively from their Indian operations.	CA certificate should be consider for all last 3 years i.e. 2023-24, 2024-25 and 2025-2026.	Certified copies of audited profit and loss statement along with CA certificate for last 3 years i.e. 2023-24, 2024-25 and 2025-26 to be provided. Bidder to provide provisional Balance sheet and P&L along with CA certificate for 2025-26 in case audited profit and loss statement is not published.
13	4. Eligibility Criteria	Point no 4	PG No 11	Bidder should be NPCI authorized about Card manufacturer and supplier for necessary services.	Bidder should be NPCI authorized about Card manufacturer and supplier for necessary services for last continues 5 years and card manufacturing and personalization should be at one single location within same premises.	Thank you for your suggestion. However, as per our current requirement, the clause will remain unchanged.
14	4. Eligibility Criteria	Point no 5	PG No 11	Bidder should have NPCI Certification or EMV & Contactless manufacturing / personalization.	Bidder should have NPCI Certification or EMV & Contactless manufacturing and personalization.	Thank you for your suggestion. However, as per our current requirement, the clause will remain unchanged.



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15	4. Eligibility Criteria	Point no 6	PG No 11	Bidder should be PCI DSS compliant and should have necessary card upload interface.	As its related to card production PCI CP will be applicable instead of PCI DSS as all Rupay VISA Mastercard audit is perform under PCI CP clause and PCI DSS is applicable for switch vendors who are generating the card data emboss files.	Thank you for your suggestion. However, as per our current requirement, the clause will remain unchanged.
16	4. Eligibility Criteria	Point no 10	PG No 12	Bidder should have at least 3 years of experience in Personalization of RuPay DI Card including all the activities as per the scope of the work given and have supplied more than 5 Lacs cards to Banks within India.	Bidder should have at least 3 years of experience in Personalization of RuPay DI Card including all the activities as per the scope of the work given and have supplied more than 5 Lacs cards to Banks within India along with experience in supply of Cards to 8-10 DCCB banks and at least 5 should be within Maharashtra DCCB banks.	Thank you for your suggestion. However, as per our current requirement, the clause will remain unchanged.