

 PUNE METRO	<b>MAHARASHTRA METRO RAIL CORPORATION LIMITED (Maha-Metro)</b> (Jointly owned SPV Company of Govt. of India & Govt. of Maharashtra)
	<b>(Pune Metro Rail Project) (PMRP)</b>
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02-Apr-2026

**CORRIGENDUM-V**

Name of Work: Selection of Financial Institution (FI) for Issuance of Open Loop National Common Mobility Card (NCMC) and Acquiring Services for Maha-Metro.

Tender No: Maha-Metro-AFC-01/2025 dt. 15-Dec-2025.

Following Documents shall be a part of Corrigendum-V:

Corrigendum-V (Part-A): Maha-Metro's response to Pre-Bid Queries.

Corrigendum-V (Part-B): Changes in Tender Conditions.

Annexure-I Corrigendum-V (Part-B).

Annexure-II Corrigendum-V (Part-B).

Corrigendum-V (Part-C): Extension of Bid Dates.



Executive Director/Procurement & Contracts,  
Pune Metro Rail Project,  
Maharashtra Metro Rail Corporation Limited

**Corrigendum-V (Part-A)**  
**Maha-Metro's Response to Pre-Bid Queries**

Name of Work: Selection of Financial Institution (FI) for Issuance of Open Loop National Common Mobility Card (NCMC) and Acquiring Services for Maha-Metro.

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SN	Section/ Page No. of Tender Document	Clause No.	Clause Description	Bidders' Queries	Response to Pre-Bid Queries
1	Section-III: Evaluation & Qualification Criteria	Evaluation and Qualification criteria: Specific work experience Clause 4.3 (iv)	The Bidder should have completed Integration with AFC system for an open loop EMV NCMC deployment in public transport and that AFC system shall be under revenue operations for more than one year, during last 7 years (7 year period shall end on the base date i.e. 28 days prior to last date of bid submission.)	AFC System Integration Experience As per the tender, "The Bidder should have completed integration with an AFC system for an open loop EMV NCMC deployment in public transport, and the AFC system should be under revenue operations for more than one year during the last seven years." Kindly clarify whether this is a mandatory requirement, as Bajaj Finserv does not currently have direct integration with an AFC system	Tender clause is self explanatory. Tender conditions prevail.
2	Section-III: Evaluation & Qualification Criteria	Evaluation and Qualification criteria: General Experience: Clause 4.1	The Bidder must be a Scheduled Bank under Second Schedule to the RBI Act, 1934 / Payment bank licensed by RBI under Section 22 of the Banking Regulation Act, 1949.	Eligibility as a Scheduled Bank / Payment Bank The tender requires the bidder to be a Scheduled Bank under the Second Schedule to the RBI Act, 1934, or a Payment Bank licensed by RBI. As Bajaj Finserv is an NBFC, kindly clarify whether collaboration or partnership with an eligible Scheduled Bank or Payment Bank would be acceptable for qualification under this tender	Tender clause is self explanatory and Please refer clause 4.1 of Section-II, Annexure-IIA: Bid Data Sheet (BDS). Further Please refer clause 1.5 Specialized Sub contractor (Technology Service Provider) and clause 4.3 Specific experience for requirement of Technology service Provider (TSP) of Section III Evaluation & Qualification Criteria.
3	Section-III: Evaluation & Qualification Criteria	Evaluation and Qualification criteria: Experience: Clause 4	4.1 The Bidder must be a Scheduled Bank under Second Schedule to the RBI Act, 1934 / Payment bank licensed by RBI under Section 22 of the Banking Regulation Act, 1949. 4.2 Bidder should have experience for the cash collection and management from different locations. 4.3 The Bidder must have the experience of the following: i. The Bidder either through its own or through its Technology Service Provider (TSP) as subcontractors, should have financial switch certified for acquiring transactions of NCMC or EMV contactless cards (Debit/ Credit/ Prepaid) for any payment scheme as per the defined specification of RBI/NPCI, valid on base date i.e. 28 days prior to last date of bid submission. ii. The Bidder either through its own or its Technology Service Provider (TSP) as subcontractors, should have issuer host certified for issuance of NCMC and EMV Cards including NCMC-PPI-MTS card, valid on base date i.e. 28 days prior to last date of bid submission. iii. The Bidder should have the experience of handling digital payments via web and mobile and shall have customer facing mobile applications for both android and ios platform for managing their NCMC cards, during last 7 years (7 year period shall end on the base date i.e. 28 days prior to last date of bid submission.) iv. The Bidder should have completed Integration with AFC system for an open loop EMV NCMC deployment in public transport and that AFC system shall be under revenue operations for more than one year, during last 7 years (7 year period shall end on the base date i.e. 28 days prior to last date of bid submission.)	Further, we request confirmation on whether the experience requirements are mandatory eligibility conditions, or whether they may be reviewed or discussed at the management level to explore a mutually feasible approach for participation in the bidding process.	The experience requirements are mandatory eligibility conditions. Tender conditions prevail.
4	Section-VIIB, KD4		L3 certification	In case of acquiring partner change, will fresh L3 certification be mandated for prepaid/debit/credit NCMC flows, and who will bear these costs?	The scope of work under this Tender is for NCMC acquiring and issuance and acquiring of other digital transactions through out the Contract period. For certification cost, Please refer, Section-VIIB Employer's Requirements Clause 7.12 for Certification requirements.
5	GCC Clause 65		Migration support	Please clarify whether Maha-Metro will define a standard migration plan to protect prepaid customer balances and prevent double liability for FI/TSP.	Liability of customer balance lies with Issuer bank, As cards under this contract are Open loop interoperable NCMC cards therefore customer should be able to use remaining balance for any transit purpose as per relevant NPCI RBI guidelines.



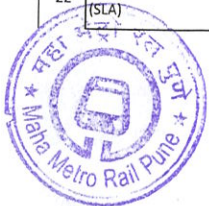
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6	Section-VIIB, Clause 7.5		Prepaid wallet lifecycle	In case of contract termination, please clarify whether prepaid balances are to be refunded, migrated, or transferred, and the timeline for closure. Please elaborate on Migration approach else that shall be taken up as a separate project as and when required with cost estimates to be agreed at the time of Migration	Please refer GCC and PCC clause 53
7	PCC Clause 61 – Change in Law		Regulatory changes	Please clarify whether issuance fee, revenue share, MDR or SLA terms can be revisited in case of RBI / NPCI / MoHUA regulatory changes impacting prepaid NCMC economics.	As per RFP scope, there is no revenue sharing to FI. For Card Issuance and MDR, RBI/NPCI/MoHUA regulatory rules/guidelines shall be adhered. For MDR, the price quoted as a percentage against the reserved MDR shall remain firm and constant throughout the contract period. In the event of any increase or decrease in the reserved MDR by the Regulatory Authority, the contract price shall be correspondingly adjusted in the same proportion as the percentage quoted by the bidder against the reserved MDR
8	Section-VIIB, Clause 7.1 (viii)		NCMC loyalty / rewards program	Clause 7.1 (viii) refers to an NCMC-based loyalty / rewards program. Kindly clarify the exact scope, ownership, and funding responsibility for such NCMC-specific loyalty programs envisaged by Maha-Metro. Additionally, please confirm whether existing bank-led loyalty frameworks will be acceptable, or whether Maha-Metro expects a separate, transit-specific NCMC loyalty solution, and how the associated implementation and operational costs are proposed to be addressed.	Loyalty requirement given is for transit specific loyalty programme for Maha-Metro, to provide indirect discount to commuters of Maha-Metro as loyalty programme. Implementation and operational cost are part of scope of work. Transit related loyalty benefits provisioned by Maha-Metro to be transferred to commuter will be funded by Maha-Metro. Additionally bank may propose bank led loyalty framework at their own cost to commuters as well.
9	Section-VIIB, Clause 7.5(v)		Issuance fee capped at INR 50; per-card sale amount payable to Maha-Metro	While commuter issuance fee is capped, the contractor is required to pay a fixed per-card sale amount to Maha-Metro. Considering card manufacturing, personalization, logistics, KYC and lifecycle costs, please clarify whether Maha-Metro will consider revisiting or rationalising the card hosting cost etc  There are field constraints to how many fields like age and other parameters can be accommodated and will need NPCI and card perso vendor and subject to card network approval. request authority to increase to Rs 100 as the card cost is approx 80 rs, along with overheads it increases more hence requesting to be kept at Rs 100 so that it is viable for FIs to sustain this and there will be less cases of card lost and stolen cause people will take care of the cards.	Please refer, Section-VIII: General Conditions of Contract (GCC) clause 51, which is in line with MohUA guidelines.
10	PCC Clause 66 – Exclusivity		Exclusivity for issuance from TOM/EFO and fixed ₹25 per card payable	Please clarify whether the fixed ₹25 per card payable to Maha-Metro applies only during the exclusivity period or throughout the contract tenure, including periods where other FIs may also be permitted. The Winning FI would be paying only if there's an exclusivity clause across all stations, otherwise if Maha metro allows any other FI it will be a loss making scenario for all FIs. We request deletion of this clause.	Please refer, Section-VIII: Particular Conditions of Contract (PCC) clause 66 in conjunction with clause 7.5 (ii) of section VII (b) employers requirement.
11	PCC Clause 66		Maha-Metro may allow other FIs even during exclusivity	In case other FIs are permitted to issue NCMC cards during the exclusivity period (outside TOM/EFO), will commercial terms for the selected FI be revisited to account for volume dilution?	Tender conditions prevail.
12	PCC Clause 65 – Continuation of Services		Migration to new issuer/acquirer	Please clarify commercial and operational protections for the incumbent FI during mandatory continuation of services until migration is completed, especially with respect to unrecovered issuance and platform costs.	This shall be dealt as per condition of contract of the bid document.



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13	Section-VIIB, Clause 7.5(iii)		Biometric devices & hardware for issuance in FI scope	The RFP states that the supply of biometric device and any other hardware/software required for Aadhaar-based e-KYC and instant issuance at TOM/EFO counters shall be in the scope of the FI. Kindly clarify the exact specifications, quantity, and locations of biometric devices expected to be supplied by the FI. Additionally, please confirm whether the FI's responsibility is limited to provisioning of biometric devices and related peripherals only, and does not extend to maintenance, replacement, re-certification, or costs arising due to AFC system upgrades, TOM/EFO hardware changes, or policy/regulatory changes mandated by UIDAI, RBI, or other authorities	Please refer, Section-VIIB Employer's Requirements; clause 7.6 for conversion of Min KYC to Full KYC of commuter cards. Please refer Corrigendum-V (Part-B).
14	Section-VIIB – Key Dates KD4		L3 certification for NCMC & EMV	In case of hardware refresh, AFC system upgrades, or acquiring partner change, will L3 re-certification be required again? If yes, please clarify cost ownership and timelines.	The scope of work for this tender is for a contract period of 10 years, bidder needs to make self assessment accordingly. Please refer, Section-VIIB Employer's Requirements Clause 7.12 for Certification requirements.
15	GCC Clause 48 – Insurance		Insurance for hardware & software	Please confirm whether hardware and software deployed by the FI / its TSP specifically for Maha-Metro will require separate insurance coverage, and whether such costs are recoverable in case of Maha-Metro-initiated changes.	Insurance is part of scope of this work, Tender conditions prevail. Before deployment of hardware FI shall take prior approvals of Maha-Metro. However, whole responsibility shall lie with the bidder to maintain SLA and provide services in line with tender requirement.
16	Section-VIIB, Project Overview		Multiple metro projects (Nagpur, Pune, Thane)	Please clarify whether a single certification and integration setup will be valid across all Maha-Metro projects, or whether separate certifications will be required per city/line.	Scope of work under this tender divided into different lots (Nagpur, Pune and Thane) which may have different OEM's, AFC system integrator, Hardware/Software hence FI shall provide certification and integration support accordingly in line with NPCI/RBI guideline.
17	PCC Clause 66 (Acquiring Exclusivity)		Exclusive acquiring rights for full contract period	In case Maha-Metro changes or appoints additional acquiring partners for certain lines or use cases, please clarify the impact on certification, settlement flows, and cost allocation.	Tender clause is self explanatory. However, Digital Transaction acquiring i.e. mobile application and WhatsApp lies with Phase-1 of Individual scope of the project (Pune, Nagpur and Thane).
18	PCC Clause 65		Transition to new acquirer	If an acquiring partner's contract expires or is replaced, who bears the cost of terminal re-certification, integration testing, and prepaid/NCMC platform changes?	Complete responsibility shall lie with FI only, in case any TSP/subcontractor has been changed by Them. Responsibility of terminal re-certification, integration testing, and prepaid/NCMC platform changes shall be in scope of next FI whenever tenure is nearby completion.
19	Section-VIIB – APIs & Integration		APIs, SDKs, backend integration	In case of change of Prepaid TSP by the FI, please clarify whether re-integration and re-certification with AFC systems will be required and who will bear the associated cost.	Complete responsibility shall be of FI to provide seamless services to Maha-Metro in case of replacement of TSP by FI without any cost implication to Maha Metro. Replacement of TSP shall be permitted only after approval of Maha-Metro. New TSP shall also meet the requirement given in Section-III of tender document.
20	PCC Clause 65 – Termination / Migration		Continuation of services & migration	In the event of FI or TSP change, please clarify how prepaid wallet balances will be protected, migrated, or refunded, and whether the outgoing TSP will be indemnified against post-migration liabilities.	Liability of customer balance lies with Issuer bank, As cards under this contract are Open loop interoperable NCMC cards therefore customer should be able to use remaining balance for any transit purpose as per relevant NPCI RBI guidelines. Any change of TSP liability shall be bear by FI.
21	Section-VIIB, Clause 7.14		Security compliance & audits	Please clarify whether FI / its TSP will be subject to audits initiated due to AFC system or Maha-Metro vendor changes, and associated audit costs shall be reimbursed by Maha metro.	Any cost associated with respect to security compliance and audit arises due to change in AFC system after go live shall not be bear by FI. However, FI shall be responsible to bear the cost for changes attributed to FI
22	Section-VIIB, Clause 11 (SLA)		SLA measurement & penalties	Please clarify whether SLA penalties will apply in cases where transaction failures are caused by AFC hardware, network outages, or OEM firmware issues beyond FI/TSP control.	Tender clause is self explanatory. Tender conditions prevail.



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23	PCC Clause 68		Application of SLA penalties	Kindly clarify whether SLA penalties are applicable only post Go-Live stabilization or from Day-1 of pilot / trial operations.	SLA penalties shall be applicable from first Day of Revenue Operations.
24	PCC Clause 67		Penalty for delayed manpower	Please confirm whether penalties for delayed deployment will be waived if delays arise due to Maha-Metro or AFC integrator dependencies.	Tender clause is self explanatory Tender Conditions prevail
25	Section-VIIB, Clause 3.1-3.3		AFC system overview & interoperability	Please clarify whether all AFC hardware across Maha-Metro projects will follow uniform EMV/NCMC specifications, or whether FI/TSP must support multiple OEMs and firmware versions.	Clause 3.1 - 3.3 are self explanatory, Scope of work under this tender divided into different lots (Nagpur, Pune and Thane) which may have different OEM's, AFC system integrator, Hardware/Software hence FI shall provide certification and integration support accordingly in line with NPCI/RBI guideline.
26	Section-VIIB, Clause 7.5(iii)		Issuance application integration	In case AFC system undergoes technology refresh or OEM change, please clarify responsibility and cost for re-integration and regression testing.	IT shall be joint responsibility of AFC system provider and FI
27	GCC Clause 50 – IPR		Intellectual Property Rights	Please clarify whether FI/TSP proprietary platforms will be required to provide perpetual licenses or escrow arrangements in case of termination or migration.	Tender clause is self explanatory and shall be read in conjunction with GCC and PCC clause for termination and migration. Tender Conditions prevail
28	Section-VIIB, Clause 7.8		Top-up & acquiring interfaces	If acquiring interfaces change, please clarify expected timelines for FI/TSP to re-enable top-ups and whether downtime penalties will apply.	Complete responsibility shall be of FI to provide seamless services to Maha-Metro and Commuters. Any such changes if required shall be planned accordingly after revenue hours. There shall be no disruption to services and shall be dealt as per SLA clauses.
29	PCC Clause 65		Mandatory continuation during migration	Please clarify maximum duration for mandatory continuation of services during migration to a new acquirer/issuer and compensation for extended support.	Clause is self explanatory
30	Section-VIIB, Clause 7.14(i-ii)		Data confidentiality & audit access	Please clarify data ownership between Maha-Metro, FI, Acquirer, and Prepaid TSP, especially for transaction logs, settlement files, dispute records and recon ownership	FI is the identity which shall be responsible for acquiring, issuance and settlement for Maha-Metro. Roles and responsibility matrix is already given in Tender document. As these are financial transactions all shall be governed in line with RBI/NPCI guidelines for data management and be finalised during design and execution period.
31	Section-VIIB, Inventory Mgmt		Card inventory & tracking	In case of migration or termination, please clarify retention period and handover format for inventory and transaction data maintained by FI/TSP.	This shall be dealt during design and execution period and shall be read in conjunction with GCC/PCC clause 60 and 65
32	GCC Clause 60 – Exit Management		Exit obligations	Please clarify scope of exit obligations for FI/TSP, particularly with respect to continued wallet operations, customer support, and settlement during transition.	Clause is self explanatory and shall be read in conjunction with GCC/PCC clause 60 and 65
33	PCC Clause 66 – Exclusivity of Issuance		Fixed per-card amount payable to Maha-Metro for issuance of NCMC cards from TOM/EFO counters	Clause 66 specifies a fixed amount of ₹25 per card payable to Maha-Metro for each NCMC card issued from TOM/EFO counters. Kindly confirm whether this amount is exclusive of applicable GST and whether the said amount is fixed for the entire 10-year contract period or subject to escalation / revision during the tenure.	Clause is self explanatory
34	Section-VIIB, Clause 7.5(iii); GCC Clause 48		Supply of biometric devices and insurance of hardware/software for issuance of NCMC cards	The RFP indicates that the supply of biometric devices and other hardware/software required for Aadhaar-based e-KYC and instant issuance at TOM/EFO counters is in the scope of the FI, and also requires insurance coverage for hardware and software services. Kindly clarify the exact hardware components expected to be supplied by the FI, and confirm whether the FI's hardware responsibility is limited only to issuance/KYC peripherals, and does not extend to AFC core equipment such as TOMs, TVMs, validators, readers, or station infrastructure. Additionally, please clarify responsibility for replacement, re-certification, and insurance in case of hardware failure or technology changes initiated by Maha-Metro or its AFC system integrator.	FI's Hardware responsibility shall be limited to FI provided Hardware only to fulfil the entire scope of work as per the bid document. FI shall be responsible for Maintenance, replacement and upgradation during entire contract period if required. All other details shall be finalised during design phase.  Please refer Corrigendum-V (Part-B).
35	Section-VIIB, Clause 7.5(x)		FI to provide website and mobile app for managing Maha-Metro NCMC cards and to function as Soft-PoS for balance synchronization	The RFP requires the FI to provide an easy-to-use website and mobile application (which may be the FI's existing net-banking / mobile banking application) for requesting and managing Maha-Metro NCMC cards, along with APIs for integration with Maha-Metro mobile app and other third-party applications. Kindly clarify whether the FI is expected to develop a dedicated Maha-Metro mobile application, or whether integration of NCMC functionality into the FI's existing mobile / net-banking application will suffice. Additionally, please clarify any branding, ownership, and approval requirements for such mobile application(s).	Clause is self explanatory



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36	Section-VIIB – Manufacturing & Inventory Management		Web-based inventory management system for NCMC cards across stations, FI branches, and BC locations	The RFP requires the FI to maintain a web-based inventory management system capable of tracking NCMC cards across Maha-Metro locations, FI branches, BC locations, and inter-station transfers, along with audit capabilities. Kindly clarify whether the FI will be responsible only for system-level inventory tracking and reporting, while physical custody, loss, or reconciliation discrepancies at station or BC locations remain under Maha-Metro's operational control. Additionally, please clarify responsibilities and data handover requirements for inventory records in case of migration, exit, or change of issuer/acquirer.	Bidder's understanding is correct.  Bidder is required to Handover all the data pertains to inventory management system in case of migration, exit or change of issuer/acquirer as per tender conditions.
37	Section-VIIB, Clause 7.5(x)		Mobile application to function as Soft-PoS for balance synchronization	The RFP specifies that the FI's mobile application shall also function as a Soft-PoS for balance synchronization operations. Kindly clarify the exact scope of Soft-PoS functionality, including supported devices, operating systems, certification requirements (NPCL / network / AFC), and security standards. Additionally, please clarify responsibility for ongoing maintenance, re-certification, and compatibility in the event of AFC system changes, device OS upgrades, or third-party application integrations initiated by Maha-Metro.	Bidder needs to provided soft POS function in their Mobile Application as well as need to provide interface/API in Maha-Metro existing Mobile Application.  As Scope of work shall be executed in different lots and there are possibility to have different AFC vendors if AFC system changes after implementation of FI then impact of the same shall be handled separately.
38	Clause 7.7 (iii)		Marketing of NCMC Cards	Kindly note in order to promote digital vision of Hon' PM Nr Narendra Modi and since FI is investing huge amts to run the program at Maha metro, the digital promotion should be allowed to support mutual cause without any cost.	Tender conditions prevail
39	Pre-Bid Process		Request for extension of pre-bid / submission timelines	Considering the extensive scope of the RFP, multiple technical, commercial, and compliance clarifications sought through pre-bid queries, and the requirement for internal approvals and partner alignments, we request the Authority to kindly consider granting a reasonable <b>extension of the pre-bid query submission date and bid submission timelines</b> , to enable bidders to submit comprehensive and competitive responses.	Please refer Corrigendum-V.
40	Section-VIIB, Clause 7.8(v)		Bank to check	FI shall also provide facility for top-up of NCMC cards at all branches of FI across Nagpur, Pune and Thane city by option to load cash in NCMC card or by option to transfer funds from commuter's other account held with FI without any additional charges to commuter or Maha-Metro.	Bidder's Query is not clear. Hence, Tender conditions prevail.
41	Section-VIIB, Clause 7.9(i), (ii) and (viii)		Installation of POS terminals at TOM/EFO, provision of spare POS terminals, and integration & certification of POS-integrated HHDs	Clause 7.9 specifies that the FI shall provide multiple payment gateway services for online recharge and QR ticket purchase, ensure connectivity from EMV POS terminals to FI acquiring switches, and that Maha-Metro may avail these services on a non-exclusive basis, including deployment of POS terminals and payment gateway services from other banks. In this context, kindly clarify the exact scope and quantities expected to be supported by the FI, including (a) approximate number of POS terminals and locations, (b) expected transaction volumes to be routed through the FI's payment gateway, and (c) extent of integration and support required in case Maha-Metro onboard additional banks or payment gateways. Further, please clarify how commercial terms (MDR, capex recovery, connectivity and integration costs) will be addressed in scenarios where services are availed partially or volumes are materially impacted due to non-exclusive deployment.	(a) Please refer; Section-VIIB Employer's Requirements clause 7.2 Also, Please refer part -b to Corrigendum V  (b) Respective project DPR are available on Maha-Metro website bidder needs to make suitable assumption as per their self assessment. (c) Acquiring exclusivity is for Station level equipment for awarded lot to the FI.
42	Section-VIIB, Clause 7.10		Bank to check	Bank to check call center scope	Bidder's Query is not clear. Hence, Tender conditions prevail.
43	Pre-Bid Process		Eligibility	additional provision - IN order to increase reach and sale of Maha metro ncmc cards- maha metro is requested to allow onboarding of Fintechs via the FI, which can offer marketplace services and buyer seller network for NCMC cards.	Tender conditions prevail.



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44	Section-VIIB, Clause 7.12(i)		The FI will be responsible for necessary certifications and compliances required for transactions acquiring and issuance of NCMC cards.	Maha metro is requested to confirm the number of AFCS providers, which shall require integration with FI's issuance and acquiring systems. Maha metro will also be required to facilitate the integrations basis the FI issuance and acquiring APIs with requisites changes at the AFCS end in view of standardization of the systems across MAHA metro and the cost can be accordingly arrived.	Scope of work under this tender divided into different lots (Nagpur, Pune and Thane) which may have different OEM's, AFC system integrator, Hardware/Software hence FI shall provide certification and integration support accordingly in line with NPCI/RBI guideline.
45	Section-VIIB, Clause 7.12(iii)		FI shall provide the required services for L3 certifications for all the Maha-Metro terminals (AG/TR/TOM/TVM/Digital Kisok/EFO/HHD) for processing NCMC and EMV contactless credit/debit/pre-paid card including transit ticketing transactions.	As per clause Clause 7.12(i) - Maha metro shall get the L3 app developed through its AFCS service provider, we understand FI is only supposed to help with required certification. We understand the L3 is only for transaction acquiring and we request maha metro to list down the type of transactions that will be enabled on this L3 application.	Please refer para 7.12 of section VII B for L3 certification requirement, further development of L3 Application shall be dealt during design phase.
46	Section-III – Project Background		Existing phase-wise Financial Institutions	Kindly clarify the scope, roles, and responsibilities of Financial Institutions (banks) engaged in earlier phases of Maha-Metro projects, and whether their existing issuance / acquiring arrangements will continue alongside the selected FI under this RFP. Please also clarify whether any preferential rights, volumes, or functional scope are reserved for such existing FIs.	Maha Metro is in process for settlement of existing FI. lots shall be awarded only after settlement with existing FI of Maha-Metro.
47	Section-III, Clause 4.3		Onboarding of relevant TSPs	We request the Authority to kindly consider making experience through FI-onboarded TSPs mandatory and acceptable across all experience criteria under Clause 4.3 (similar to Sr. No. 1 & 2), so as to enable maximum participation of capable banks through established ecosystem partners.	Tender conditions prevail
48	Section-VIIB, Clause 7.1 (iii) & (iv)		Support for Visa / Mastercard NCMC schemes	As per current industry understanding, Visa and Mastercard are not issuing NCMC-compliant cards and MoHUA/NPCI are presently promoting RuPay for NCMC. Given the absence of defined specifications, timelines, and cost estimates for non-RuPay schemes, we request the Authority to kindly delete Clause 7.1 (iii) and (iv), or clarify that only RuPay NCMC is envisaged under the present scope.	Tender conditions prevail
49	Section-VIIB, Clause 7.1 (vi)		Tender conditions prevail	Account-Based Ticketing involves multiple operational and settlement unknowns. Kindly clarify, in case of ABT transactions, who will bear the first-rider risk (fare evasion, incomplete journeys, offline transactions, dispute scenarios), and whether any risk-sharing or settlement protection mechanism will be provided to the FI.	As per current practice guidelines about ABT are not available and shall be dealt separately. However bidder shall be capable to handle ABT transactions
50	Section-VIIB, Clause 7.2 (xviii)		PCI-DSS compliance	Clause 7.2 (xviii) appears to envisage multiple PCI-DSS compliant environments. Kindly clarify the number of PCI instances expected and whether shared or consolidated PCI environments through the FI or FI-appointed TSPs will be acceptable.	Bidder need to make their own assessment regarding requirement of PCI DSS as there are different lot of stations in Nagpur, Pune and Thane projects. Overall scope and responsibility shall lies with the FI only
51	Section-VIIB, Clause 7.2 (xvi) & (xxi)		OCC and CCHS integration	Clause 7.2 (xvi) refers to integration with individual OCCs, while Clause 7.2 (xxi) refers to CCHS integration. Kindly clarify whether the FI is required to integrate only with CCHS, or with both CCHS and individual OCCs. If both are required, please clarify the cost ownership and which integration the FI should consider as primary.	Primarily FI shall integrate with individual OCC and if CCHS is provisioned by Maha-Metro bidder is require to integrate with CCHS also are per requirement of CCHS.
52	Section-VIIB, Clause 7.2 (i)		Hardware specifications	Clause 7.2 (i) specifies various hardware components. Kindly provide indicative quantities and deployment locations for the specified hardware to enable accurate commercial and operational assessment.	Please refer; Section-VIIB Employer's Requirements clause 7.2
53	Section-VIIB, Clause 7.4 (ix)		Cap on card issuance charges	Clause 7.4 (ix) caps card issuance charges at ₹50. Considering current NCMC card costs (approx. ₹80 per card) along with personalization, compliance, logistics, and operational overheads, we request the Authority to kindly allow yearly fee and other fees.	Tender conditions prevail Please refer Corrigendum-V (Part-B).



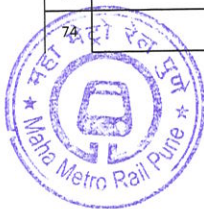
Name of Work: Selection of Financial Institution (FI) for Issuance of Open Loop National Common Mobility Card (NCMC) and Acquiring Services for Maha-Metro.

Tender No: Maha-Metro-AFC-01/2025 dt. 15-Dec-2025

SN	Section/ Page No. of Tender Document	Clause No.	Clause Description	Bidders' Queries	Response to Pre-Bid Queries
54	Section-VIIB, Clause 7.5 (ii)		Facilitation of NCMC issuance by Maha-Metro	Clause 7.5 (ii) mentions that Maha-Metro shall facilitate issuance of NCMC cards. Kindly clarify the exact scope of facilitation envisaged, including infrastructure, manpower, systems access, and operational support.	Clause is self explanatory Please refer Corrigendum-V (Part-B).
55	Section-VIIB, Clause 7.5 (ii) & (iii)		KYC requirements at TOM/EFO	Clause 7.5 (ii) indicates issuance of no-KYC cards through TOMs, while Clause 7.5 (iii) refers to Aadhaar-based Min and Full KYC issuance at TOM/EFO. Kindly clarify this apparent contradiction and confirm the intended KYC process.	Please refer Corrigendum-V (Part-B).
56	Section-VIIB, Clause 7.5 (vii)		ABT functionality readiness	Kindly clarify whether Account-Based Ticketing (ABT) functionality is mandatory at Day-1 or may be implemented in a phased manner, along with expected timelines and commercial impact on the FI.	Guidelines from MoHUA and NPCI needs to be followed as and when available. However bidder shall be capable to handle ABT transactions
57	Section-VIIB, Clause 7.15 (ii)		Support management services – bug fixes, improvements, ad-hoc reports	Clause 7.15(ii) states that the FI shall resolve issues including bug fixing, improvements in FI system SLA, card issuance process timeliness, and ad-hoc reports using existing data/functionality at no additional cost during the support and contract period. Kindly clarify that only defect fixes and changes within the scope of the approved BRD shall be covered under this clause, and that any functional enhancements, process changes, new reports, integrations, or modifications suggested by Maha-Metro post BRD sign-off shall be treated as Change Requests, to be mutually evaluated for impact on cost, timelines, and approvals.	Tender conditions prevail
58	Section-VIIB – NCMC Card Inventory Management		Management of fare products and passes on NCMC cards	The RFP mentions facilitation of other fare products such as passes on NCMC cards under NCMC card inventory management. Kindly clarify that the definition, configuration, pricing, validity, business rules, and lifecycle management of passes shall remain entirely within the scope of the AFC system and AFC back-office, and that the FI shall only update or reflect pass-related data on NCMC cards strictly as received from the AFC system, without any ownership or responsibility for fare product logic.	Bidders understanding is correct
59	Section-VIIB – Cash Management Services		Cash collection and management at Maha-Metro stations	The RFP describes cash management activities including collection of cash from Maha-Metro stations and settlement through TOM/EFO outlets. Based on current industry observations, a significant proportion of transactions (approximately 70% digital and 30% cash) are processed through QR and electronic modes. In this context, kindly clarify whether primary responsibility for physical cash collection, handling, custody, and reconciliation will remain with Maha-Metro or its appointed cash collection agency, and that the FI's role shall be limited to settlement, accounting adjustments, and system-level reconciliation based on data received from the AFC system.	Cash collection shall be limited to maximum 5 stations per LOT. FI shall be responsible for collection of cash from the nominated stations/locations.
60	Section-VIIB – Cash Management Services		Setup of Central Clearing and Settlement System (CCHS)	Not under the scope of the RFP, should be deleted.	Clause is self explanatory. Clause pertains to Setup Central clearing and settlement system for Cash Management system project wise/lot.



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SN	Section/ Page No. of Tender Document	Clause No.	Clause Description	Bidders' Queries	Response to Pre-Bid Queries
61		4.1		<p>We would request you to include PPI (Pre Paid Instruments) license holders from RBI to participate in the tender.</p> <p>As per the guidelines issued by the Reserve Bank of India (RBI) and the National Payments Corporation of India (NPCI), Prepaid Payment Instrument (PPI) license holders are fully authorized to issue National Common Mobility Cards (NCMC) independently.</p> <p>PPIs no longer require a banking partner to issue transit cards; the RBI has empowered non-bank PPIs to provide end-to-end NCMC solutions.</p> <p>Interoperability: NCMC cards issued by PPIs are compliant with the "One Nation One Card" vision, ensuring they work seamlessly across all transit segments (Metro, Bus, Toll, and Parking) nationwide.</p> <p>Leading State Road Transport Undertakings (SRTUs) and Smart City operators have already recognized the efficiency of PPI holders, allowing them to lead or participate significantly in digital ticketing tenders, for example - Rajasthan State Road Transport Corporation, Ahmedabad Municipal Corporation etc.</p>	Tender conditions prevail
62		3.1.d		We request you to replace the "Net Profit" clause with a higher net worth or higher revenue requirement, as the former unfairly excludes high growth fintechs/PPI License holders reinvesting in R&D and those impacted by pandemic-era transit declines	Tender conditions prevail
63		3.1.c		Please confirm if we can submit CA certificate in place of Statutory Auditor certificate	Tender conditions prevail
64		4.2		We request you to remove prior cash management experience because it is a non-technical, modular administrative function easily fulfilled through a specialized third-party vendor rather than a core technology provider. Market ready solutions for cash collection are widely available, and forcing this as a primary eligibility criterion unfairly excludes technically superior NCMC and PPI experts	Tender conditions prevail
65		4.3.iv		The Hyderabad Metro AFC solution has been operational for over 7 years. While the NCMC and Controlled User Group (CUG) were implemented in September 2025, the underlying AFC infrastructure meets the requirement for over one year of proven field experience. Please confirm if this understanding is correct	Bidder understanding is not correct. Tender clause is self explanatory.
66		5.ix		Please confirm what is included in "additional payment infrastructure"	Please refer, Section-VIIB Employer's Requirements; Clause 7.9
67		5.xxi		Please confirm if this Admin portal includes all the metros merged (including Pune/Nagpur/Thane)	Admin portal may be same but separate role based credentials shall be provisioned for Pune, Nagpur and Thane separately
68		7.1.xxi		Please note that since CCHS is currently not feasible, we would request if this can be excluded from bid costing perspective	Tender conditions prevail
69		7.5.ii		Please confirm if we need to pay Mahametro for each NCMC card being issued, if yes, is it INR 25?	Please refer Section-IX: Particular Conditions of Contract (PCC) Clause 66
70		7.6		Please confirm NCMC issuance be allowed in ticketing counters	Tender clause is self explanatory.
71		7.17.ii		Please confirm if the Project Manager needs to be based out of the metro operator location? Or, if he can work from a remote location	Please refer Section-VIIB Employer's Requirements; clause 12 Proposed Resources (Key Personnel)
72		7.20.ii.c		Please confirm if Payment Scroll is the same as Settlement Reports (consisting transaction settlement details)	Bidder's understanding is correct
73		Cash Management		Please confirm the settlement for Cash transactions. Is it to be net off from the settlement done on T+2 (page 182, point 24.i)	Please refer Section-IX: Particular Conditions of Contract (PCC) Clause 24
74				Please confirm if the payment application on the gate is to be built by the SI or the FI	Please refer Section-VIIB Employer's Requirements; clause 7.12



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SN	Section/ Page No. of Tender Document	Clause No.	Clause Description	Bidders' Queries	Response to Pre-Bid Queries
75		9		Please confirm if the INR 25 mentioned in point 9 is the fee to be charged to the customer or is it payable to the metro	Clause is self explanatory
76	3	Key Details	Contract Period: 10 (Ten) years beyond ROD of the last Station of each Lot.	1. We understand that FI is already appointed for Nagpur Phase 1 and Pune Phase 1. We request to Please advise the date of start of Contract for these phases. 2. Further, we understand that ROD will be date of start of NCMC based ticketing transactions by the selected Bank. Please confirm	1. Maha Metro is in process for settlement of existing FI. lots shall be awarded only after settlement with existing FI of Maha-Metro. 2. ROD is date of commencement of revenue services of Maha Metro of first station of a particular LOT, NCMC based ticketing shall be required from first day of revenue services.
77	18	Section II: Instruction to Bidder 19.1	The Bidder shall furnish as part of its bid, a bid security as specified in the BDS, in original form and, in the case of a bid security, in the amount and currency specified in the BDS.	We request to kindly waive off the requirement of submitting the bid security for a Public Sector Bank. Bank will provide an undertaking towards the Bid Security.	Tender conditions prevail
78	36	Section-II Annexure IIIA-Bid Data Sheet (BDS) ITB. 11.1 (j) Documents Comprising the Bid (Additional Para)	x. Scanned copy of Power of Attorney	We request to please consider the Govt. of India Gazette mentioning the authority for signing of the documents	Tender conditions prevail
79	46	ITB 20.5 (Additional Para)	Viewing & downloading the document is free of cost, bidder has to pay the Cost of Tender Document at the time of submission of the Bid.	We request to please provide an option for payment towards the Cost of Tender through Bank Account. Please share the account details	Tender conditions prevail Please refer NIT for details regarding cost of Tender document.
80	52	ITB 42.1	Section-II ITB Clause is replaced by the following: The Contractor shall submit Performance Security in accordance with Section-VIII & IX.	We request to kindly waive off the requirement of submitting the Performance Security for a Public Sector Bank. Bank will provide an undertaking towards the Performance Security.	Tender conditions prevail
81	9	1.3 Registration with GST, ESIC, EPF	Bidder shall upload copies of: a) certificate of registration with Provident Funds Department. b) certificate of registration with Employee State Insurance Corporation. c) certificate of registration with GST department. The Bidder shall submit an Affidavit along with the bid, stating that it shall comply with all relevant statutory norms like Minimum wages, Employees' provident fund, Employees State Insurance & GST as well any legislated obligations during entire execution period of the contract.	Bank has own trust for the Employee Provident Fund. Further, we have our Bank policies for insurance. We, therefore, request to please waive off the requirement of point a and point b for our Bank.	Submission of following documents against requirements of this clause will also be considered: -Trust deed, Trust PAN nos against 'a) certificate of registration with Provident Funds Department' - Equivalent Insurance proof against 'b) certificate of registration with Employee State Insurance Corporation'.
82	61	3. Financial Situation & Performance	3.1 (c) Net worth Net worth of the Bidder as on 31st March 2025 should be minimum INR 31.53 Cr. Note: Only Statutory Auditor's certificate required to be enclosed with bid. The certificate must be with UDIN.	We request to please consider the certificate from Chartered Accountant for Public Sector Banks	Tender conditions prevail
83	61	3. Financial Situation & Performance	3.1 (d) Net Profit Summery sheet of audited balance sheets for the last 5 (five) years (FY 2020- 21, 21-22, 22-23, 23-24 & 24-25) shall be submitted and must demonstrate the current soundness of the Applicant's financial position and indicate its prospective long-term profitability. The Bidder Must have made Net Profit before tax during any two of the last 5 financial years i.e. (FY 2020-21, 21-22, 22-23, 23-24 & 24-25) Note: 1. Statutory Auditor's certified summary sheet of each year need to be enclosed with bid. The certificates must be with UDIN Copy of audited balance sheets also need to be submitted along with the bid	We request to please consider the certificate from Chartered Accountant for Public Sector Banks	Tender conditions prevail



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84	62	3. Financial Situation & Performance	<p>3.2 Average Annual Turnover Minimum Average Annual Turnover (From Indian Operations) of INR 18.92 Crores. Notes: -</p> <p>1. Last five years shall be (FY 2020-21, 21-22, 22-23, 23-24 &amp; 24-25)</p> <p>2. In case of Companies, which follow Financial Year as Calendar Year (January to December), data for 2024 shall be treated equivalent to the data of FY 2024-25 and so on.</p> <p>3. Statutory Auditor's certified summary sheet of audited balance sheet need to be enclosed with bid. The certificate must be with UDIN</p>	We request to please consider the certificate from Chartered Accountant for Public Sector Banks	Tender conditions prevail
85	92	Financial Resources	Specify proposed sources of financing, such as liquid assets, lines of credit, and other financial, other than any contractual advance payments, net of current commitments, available to meet the cash flow requirement of the subject contract as specified in Section-III Clause No. 3.3.1 and 3.3.2 (Evaluation and Qualification Criteria)	We request please allow the Annual Report to be submitted against the financial resources.	Tender conditions prevail, the required Bidding forms submitted by Bidder shall be duly signed by Statutory Auditor.
86	109	Undertaking for passing on benefits of exemptions to Maharashtra Metro Rail Corporation Limited and for adjustment of amounts due from balance due	I _____ (State Name of Director/Partner/ Karta/Authorized Person) in capacity of _____ of _____ (State name of the undertaking organization) here by undertake to reimburse / pass on benefit of any duty draw back / export, import incentive / exemption / concession / benefit etc. obtained for the Maharashtra Metro Rail Corporation Limited project to Maharashtra Metro Rail Corporation Limited.	We understand that the bidding parameter Merchant Discount Rate (MDR) is excluded from passing on any exemption/concession/ benefit to Maha Metro. Please confirm.	MDR is not excluded from passing on any exemption/concession/ benefit to Maha Metro.  For MDR, the price quoted as a percentage against the reserved MDR shall remain firm and constant throughout the contract period. In the event of any increase or decrease in the reserved MDR by the Regulatory Authority, the contract price shall be correspondingly adjusted in the same proportion as the percentage quoted by the bidder against the reserved MDR.
87	110	Undertaking for obtaining registrations under various fiscal and labour laws	Letter of undertaking	The Undertaking for obtaining registrations under various fiscal and labour laws to be exempted for Public Sector Banks. Please confirm	Tender conditions prevail
88	125	Project Overview	System readiness in all respects required by expected RoD/CoD	We understand that certain dates for the expected RoD/CoD are within 1 to 10 months of the tender date. We, therefore, request to please share the revised timelines.	Please refer Annexure-II of Corrigendum-V.
89	127	3. Automatic Fare Collection System Overview	An efficient Automatic Fare Collection (AFC) System is an operational requirement of any Mass Rapid Transit (MRT) System. In line with the latest development in this field of automation, AFC System based on following fare media has been proposed for Maha-Metro AFC System: i) NCMC. ii) QR- Code Tickets (Paper & Digital). iii) NFC Ticketing	NCMC ticketing is based on NFC technology. We request to please elaborate on point iii) NFC ticketing	NFC ticketing in terms of Mobile phone, Wearable, Ring, wrist watch etc.



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SN	Section/ Page No. of Tender Document	Clause No.	Clause Description	Bidders' Queries	Response to Pre-Bid Queries
90	128	5. High Level Scope of FI	ii. Supply, installation, testing and commissioning of EMV NCMC compatible POS machines which can accept all types of payment modes such as Debit/Credit/Prepaid/UPI etc. in attended as well as unattended POS machines.	We understand that the proposed PoS terminals are for accepting retail payments, while the NCMC transactions will be performed on the card reader provided by AFC. Please confirm.  Further, we request to please mention the Quantity of the PoS terminals including spares.	Bidder's understanding is correct. Please refer; Section-VIIB Employer's Requirements clause 7.2
91	128	5. High Level Scope of FI	iii. Providing transaction clearing, reconciliation of accounts and money settlement functions for all parties participating in the Maha-Metro AFC ecosystem.	We understand that all parties mean Bidder, Maha Metro and NPCI. Please confirm	All parties of Maha-Metro AFC eco system includes but not limited to, Maha-Metro, FI of this tender, AFC system provider for all the lots, CCHS provider and any other party integrated with Maha-Metro for Fare collection.
92	128	5. High Level Scope of FI	vi. Design, Development and maintenance of Top-Up channels	In case of CC on UPI is to be considered as Top-up channel. Please advise whether effective MDR can be collected from Maha Metro.	Maha Metro shall not bear such charges.
93	128	5. High Level Scope of FI	viii) Provision of CSA activated cards which shall be topped up at TOM/EFO, TVM, Digital Kiosk and HHD and through online digital means like Mobile app and Web portal.	We understand that Provision of CSA activated cards means Pre-created CSA for NCMC prepaid cards issued from the station premises. Please confirm	Bidder understanding is correct.
94	128	5. High Level Scope of FI	ix) Providing additional Payment Infrastructure to Maha-Metro.	We request to please define the additional Payment Infrastructure.	Please refer, Section-VIIB Employer's Requirements; Clause 7.9
95	128	5. High Level Scope of FI	xi) Support and helpdesk for cardholders and commuters.	We understand that Support and Helpdesk for the cardholders and commuters will be online. Please confirm	Bidder understanding is correct.
96	128	5. High Level Scope of FI	xiii) Requirement and scope around Certifications and Compliances	Bank will facilitate for L3 certification. However, the application development and certification cost will be the responsibility of AFC.	Please refer, Section-VIIB Employer's Requirements Clause 7.12 for Certification requirements.
97	128	5. High Level Scope of FI	xiv) Integration with AFC Back Office Systems including provision of redundant lease lines/ network connectivity from the Bank servers up to the location of AFC Central Control System (CCS)/Master Central Computer System (MCCS) Network and Central Clearing House (CCHS).	We understand that the location of AFC Central Control System (CCS) will be in the OCC. We request to please advise the location of Master Central Computer System (MCCS) Network and Central Clearing House (CCHS).	CCS interface for individual project of Nagpur/Pune/Thane shall be from their individual OCC and BOCC. Location of MCCS/CCHS shall be discussed during design phase.
98	129	5. High Level Scope of FI	xv) Ensure Security Compliance and Support Management service.	We understand that the Security Compliance is pertaining only to Bank related activities. AFC and other related compliance will be taken care by respective vendor. Please confirm	Please refer; Section-VIIB Employer's Requirements Clause 7.14
99	130	6. MAHA-METRO Phase-1 and Phase-1 Extension AFC System	AFC System Concept Diagram for illustration purpose	We request to please advise the CCHS functionalities and the place of hosting CCHS. We understand that CCHS will be appointed by Maha Metro through a separate tender. Please confirm	Place of Hosting CCHS may be on Prim Or on Cloud to be decided later. CCHS vendor will be appointed by Maha-Metro through separate Tender
100	131	6. MAHA-METRO Phase-1 and Phase-1 Extension AFC System	The station terminals shall be integrated to accept & process NCMC Contactless Smart Card transactions, EMV contactless credit/debit/pre-paid card transactions, QR code and NFC-based ticketing as given below: a. Automatic Gates (AG) b. Ticket Office Machine (TOM) c. Ticket Vending Machine Cash/Cashless (TVM/ Digital KIOSK/Card Dispensing Machines) d. TR (Ticket Reader cum Add Value Machine) e. Excess Fare Office Machine f. Handheld Devices (HHD)	b. TOM will have a numeric keypad for entering OTP by the customer. Please confirm. f. Please advise the functionality of HHD	For (b) TOM May have numeric key pad/touch pad which shall be finalised during design phase. For (f) Please refer Section-VIIB Employer's Requirements; clause 7.9 (iii)
101	131	7. Detailed Scope of Works 7.1. Design, development and maintenance of Acquiring System	vii. FI System shall be ready with Account Based Ticketing (ABT) Functionality	i) The MDR is capped at 0.90% as per the NPCI guidelines for RuPay NCMC related cards. Will there be separate revenue model for establishing the acceptance transactions from other schemes. ii) Further, please advise whether ABT is to be integrated with CCHS? iii) Whether there will be separate readers for acquiring NCMC and ABT transactions? iv) Whether multiple Acquirer can be considered for NCMC and ABT transactions?	i. Acceptance of other payment scheme transactions shall be as per price quoted in price bid.  ii, ii and iv: As per current practice guidelines about ABT are not available and shall be dealt separately. However bidder shall be capable to handle ABT transactions.

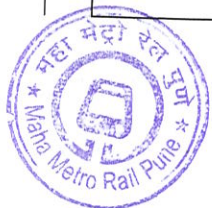


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102	132	7. Detailed Scope of Works 7.1. Design, development and maintenance of Acquiring System	x) FI shall be performing clearing and settlement for Maha-Metro transit transactions with various issuers/payment schemes at EOD	We request to please consider the following change: x) FI shall be performing clearing and settlement for Maha-Metro transit transactions with various issuers/payment schemes by T+2 working days.	Please refer: Section-IX: Particular Conditions of Contract(PCC) Clause-24 in conjunction with GCC Clause 2.1
103	132	7. Detailed Scope of Works 7.1. Design, development and maintenance of Acquiring System	xii) FI shall allow to perform, cancel, refund and chargeback the transactions as per the specification mentioned by the payment schemes of the card issued	We understand that this functionality is proposed to be made available to the operator and requires discussion. We request to please finalise this process during design phase.	Tender conditions prevail
104	132	7. Detailed Scope of Works 7.1. Design, development and maintenance of Acquiring System	xiii) FI shall be able process the transactions as per the ISO 8583 specifications for all transaction authorization & settlement FI Should be capable of processing the EMV card transactions for authorizing. Should be capable of routing the transactions to various card Issuers for transactions authorization Should be perform clearing and settlement for Maha-Metro and other integrated transit payment system transactions with various issuers after EOD. Should be able to manage all type of authorizations required for transit transaction types. Should be able to cancel, refund and chargeback the transactions as per the specification mentioned by the payment schemes of the card issues.	Considering the offline nature of transit transactions. We, request to please cap the clearing and settlement of transit transactions at T+2 working days.	Please refer: Section-IX: Particular Conditions of Contract(PCC) Clause-24 in conjunction with GCC Clause 2.1
105	132	7. Detailed Scope of Works 7.1. Design, development and maintenance of Acquiring System	x) FI shall process the settlement transactions as per the specification provided by the Maha-Metro and payment schemes.	We request to please consider the following change: x) FI shall process the off-us settlement transactions as per the specification provided by payment schemes.	Tender conditions prevail
106	132	7. Detailed Scope of Works 7.1. Design, development and maintenance of Acquiring System	xii) Should have in-house payment processors or Technical Service Providers to process the EMV card transactions from AFC devices.	ABT will be a new system to be developed for Metro Projects and can be hosted outside the Bank Premises. We, therefore, request to please exempt the requirement of in-house Payment Processors or Technical Service Providers and allow them to be appointed as a Sub-contractor.	As per current practice guidelines about ABT are not available and shall be dealt separately. However bidder shall be capable to handle ABT transactions
107	133	7. Detailed Scope of Works 7.1. Design, development and maintenance of Acquiring System	xviii) FI and the AFC contractor will jointly take responsibility for obtaining and renewing L3 Certification and PCI/DSS certification from a certified authority as required throughout the contract period.	Bank will facilitate for L3 certification. However, the application development and certification cost will be the responsibility of AFC.	Please refer, Section-VIIB Employer's Requirements Clause 7.12 for Certification requirements.
108	133	7. Detailed Scope of Works 7.1. Design, development and maintenance of Acquiring System	xix) FI shall provide transaction settlement and cash collection at MAHA-METRO stations and deposit to Maha-Metro account on or before T + 2 day where T is date of Deposit.	We request to please consider the following change: xix) FI shall provide transaction settlement and cash collection at MAHA-METRO stations and deposit to Maha-Metro account on or before T + 2 working days where T is date of Deposit.	Please refer: Section-IX: Particular Conditions of Contract(PCC) Clause-24
109	133	7. Detailed Scope of Works 7.1. Design, development and maintenance of Acquiring System	xx) FI shall allow collection of all types of payment transactions from various payment service providers – PSPs (such as Phonepe, GPay etc.). The amount collected shall be credited to Maha-Metro account on or before T+3 day where T is the date of transaction.	We request to please consider the following change: xx) FI shall allow collection of all types of payment transactions from various payment service providers – PSPs (such as Phonepe, GPay etc.). The amount collected shall be credited to Maha-Metro account on or before T+3 working days where T is the date of transaction.	Please refer: Section-IX: Particular Conditions of Contract(PCC) Clause-24

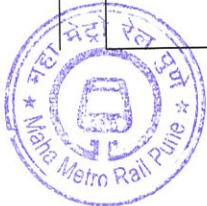


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110	135	7. Detailed Scope of Works 7.4. Manufacturing and Printing of FI issued NCMC Cards	ix) FI shall provide the personalized cards for concession holders and employee/staffs based on Maha-Metro requirements with required details of photo, name, Age printed on the card and deliver the same to the central location of Maha-Metro or directly to commuter in Nagpur and Pune and Thane within 7 days of receiving the request. Personalization charges payable to FI shall not be more than Rs 50/- per card excluding taxes. Personalization cards shall be issued directly from FI premises. No personalization card shall be issued from Maha Metro Stations, however necessary arrangement shall be made.	The list with details of the concession card holders will be provided and authenticated by Maha Metro. Since the personalisation are required, we request the personalisation charges to be Rs. 100/- per card.  The cards will be sent to the central location of Maha Metro within 15 days. please consider	Please refer Corrigendum-V (Part-B).
111	135	7. Detailed Scope of Works 7.4. Manufacturing and Printing of FI issued NCMC Cards	x) Maha-Metro may also permit other FI's to issue NCMC card or issue co-branded cards with other FI's during the contract period from Maha-Metro station premises or any other location.	Considering the scope of work and the capping of MDR, we request to please consider the exclusivity on the issuance of cards from the station premises for the appointed FI.	Tender Conditions prevails.  Please refer Section-IX: Particular Conditions of Contract (PCC) Clause 66
112	136	7. Detailed Scope of Works 7.5. Issuance of NCMC Cards	iv) FI shall issue NCMC cards in the form of Pre-paid/Debit/Credit NCMC card to eligible commuters as per RBI guidelines.	We understand that Maha Metro will provide space at the stations for collecting the forms for issuance of Debit and Credit Cards	Please refer: Section-VIIB Employer's Requirements clause 7.6
113	136	7. Detailed Scope of Works 7.5. Issuance of NCMC Cards	ix) FI shall maintain entire life cycle indicative activities of NCMC card such as: a) Issuance of Smart card b) Activation of Smart card c) Deactivation of Smart card d) Blacklisting of Smart card e) Decommissioning of Smart card f) Re-loading/ Re-use of Smart card g) Loss of Smart card and h) Replacement of Smart card etc.	We request to please advise the fee for replacement of these cards	Please refer, Section-VIII: General Conditions of Contract (GCC) clause 51
114	136	7. Detailed Scope of Works 7.5. Issuance of NCMC Cards	xi) AFC Card issuance application and commuter card request application should be integrated from backend there shall be single application for ticket/card issuance of Maha-Metro.	We understand that AFC will integrate for NCMC PPI (Min KYC and MTS Card) issuance, please confirm.	Bidder understanding is correct. FI shall be required to fulfil all the technical requirements of AFC provider.
115	136	7. Detailed Scope of Works 7.5. Issuance of NCMC Cards	xii) FI shall also enable issuance of NCMC cards from all branches of the FI in Nagpur, Pune and Thane.	Considering the vast branch network and the business profile of each branch. We request to please consider the following changes:  xii) FI shall also enable issuance of NCMC cards from designated branches of the FI in Nagpur, Pune and Thane.	Please refer Corrigendum-V (Part-B).
116	137	7. Detailed Scope of Works 7.6. Provision of space at Maha-Metro station premises.	Bank shall be allocated one seating space (only space and power) at mutually agreed stations (Maximum 10) to enable conversion of min-KYC cardholders to full-KYC. Bank shall have to deploy its own resources (hardware/software/personnel/others) to enable the conversion process. The facility can also be utilized to issue credit/ debit/ prepaid NCMC and other financial products of the bank.	We request to please consider the conversion of min KYC to full KYC from the Bank designated branches.	Bank may provide additional channels as requested apart from Tender requirements
117	137	7. Detailed Scope of Works 7.8. Design, Development and maintenance of Top-Up channels	iv) FI shall enable automated balance writing (update as per global balance whenever the card goes online for any kind of transaction) on all banks NCMC cards (compliance to NPCI specification) through all retail POS terminals deployed by FI across Maha-Metro without any additional cost to commuter or Maha-Metro.	The balance writing will be at the request of the customer.	This shall be mutually discussed and finalised during design phase. Tender conditions prevail.



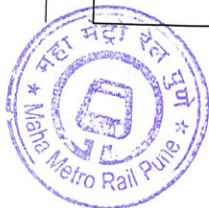
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118	137	7. Detailed Scope of Works 7.8. Design, Development and maintenance of Top-Up channels	v) FI shall also provide facility for top-up of NCMC cards at all branches of FI across Nagpur, Pune and Thane city by option to load cash in NCMC card or by option to transfer funds from commuter's other account held with FI without any additional charges to commuter or Maha-Metro.	Considering the vast branch network and the business profile of each branch. We request to please consider the following changes:  v) FI shall also provide facility for top-up of NCMC cards at designated branches of FI across Nagpur, Pune and Thane city by option to load cash in NCMC card or by option to transfer funds from commuter's other account held with FI without any additional charges to commuter or Maha-Metro.	Please refer Corrigendum-V (Part-B).
119	137	7. Detailed Scope of Works 7.8. Design, Development and maintenance of Top-Up channels	vi) FI shall enable online top-up of NCMC cards through Maha-Metro mobile app and website (inter-operability for top-up of other bank cards to be enabled as and when permitted by RBI) and other third-party apps as approved by Maha-Metro.	The charges on the Top-up from the digital channels as permitted by the scheme will be collected from the customer or Merchant. Please confirm	Please refer Section-VIII: General Conditions of Contract (GCC) clause 51, Maha-Metro shall not bear any such charges.
120	138	7. Detailed Scope of Works 7.8. Design, Development and maintenance of Top-Up channels	vii) FI should provide the required APIs and documentation for enabling such top-up through Maha-Metro mobile app and website & other third-party apps on approval from Maha-Metro.	We request to please consider the re-direction link for top-up to our web page for Maha Metro mobile application.	Tender conditions prevail
121	139	7. Detailed Scope of Works 7.9. Providing additional Payment Infrastructure to Maha-Metro	vi) FI shall provide Multiple Payment Gateway for online recharge and QR-code ticket purchase through Maha-Metro website and mobile app and other service providers. FI shall interface with the AFC Contractor, Employer's Mobile App & Website developer(s) and third-party app providers to provide APIs, interface information to facilitate QR-code ticket purchase and online recharge of NCMC cards through these channels.	i. Please advise the number of Paymet Gateways ii. We understand that integration of Payment Gateway will be only with one Mobile Application and One Web Page. Please confirm	i. Minimum two different payment gateways shall be provisioned with full redundancy to complied the SLA requirement of each Lot to avoid single point of failure. ii. Bidder needs to do integration with per project (Nagpur, Pune and Thane) one mobile application and one web page.
122	139	7. Detailed Scope of Works 7.9. Providing additional Payment Infrastructure to Maha-Metro	viii) The above services will be availed by Maha-Metro on its discretion and on nonexclusive basis. Maha-Metro may deploy POS terminals and may avail Payment Gateway services of other banks also.	We request to kindly consider the exclusivity of acquiring for the PoS terminals.	Please refer Corrigendum-V (Part-B).
123	139	7. Detailed Scope of Works 7.10. Support and helpdesk for cardholders and commuters	ii) FI shall provide customer support over toll-free helpdesk/ IVRS, over Phone, Internet and at bank branch level in Nagpur, Pune and Thane region for NCMC card issuance, renewal, refunds, customer account management and customer support with payment gateway and authentication services. FI's customer support helpdesk shall also integrate with Maha-Metro's existing customer help desk.	We request to kindly elaborate on the requirement. The integration is subject to Information Security clearance and can be discussed during design Phase.	Maha-Metro already have customer support module, it is required to integrated functioning of both customer support for timely mitigation of customer complaints related to FI cards for each project (Nagpur, Pune and Thane).
124	139	7. Detailed Scope of Works 7.10. Support and helpdesk for cardholders and commuters	iv) The customer interactions shall be recorded (i.e. logs about the calls and call resolutions) and the records shall be maintained for reference for a period of at least 6 months.	The integration is subject to Data Privacy and Information Security clearance. The requirement can be discussed during design phase	Tender conditions prevail
125	139	7. Detailed Scope of Works 7.10. Support and helpdesk for cardholders and commuters	vii) The FI should provide the following helpdesk performance monitoring reports. a) Details of Calls logged on weekly, monthly or any other duration as specified by Maha-Metro. b) Numeric and graphical representation of customer calls logged at Helpdesk. c) Access to the recording shall be provided to Maha-Metro as and when required by Maha-Metro.	The integration is subject to Data Privacy and Information Security clearance. The requirement can be discussed during design phase	Tender conditions prevail



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126	141	7. Detailed Scope of Works 7.13. Integration with AFC Back Office System	i) FI System shall integrate with AFC Back Office System to issue NCMC card and Phase- 1 FI to enable seamless paid to paid connectivity and facilitate NCMC Transaction processing.	We understand that the facilitation of NCMC transaction processing will be the responsibility of CCHS. Please clarify	clause is self explanatory
127	141	7. Detailed Scope of Works 7.13. Integration with AFC Back Office System	xi) FI shall also provide the required security & system third-party audit services through accredited service provider appointed by payment schemes for the audit of L3 certifications of the Maha-Metro AFC system before the Go-live of the system & over the contract period as required.	We understand that AFC vendor will be PCI - DSS certified, please confirm.	clause is self explanatory
128	142	7. Detailed Scope of Works 7.14. Ensure Security Compliance	i) FI shall take all necessary steps to ensure strict confidentiality of the information pertaining to Maha-Metro, during the contract period and after the contract expires or is terminated for any reason. FI shall isolate and clearly identify Maha-Metro's customer information, documents, records and assets to protect the confidentiality of the information and build strong safeguards so that there is no mingling of information/documents, records and assets, where the service is provided to multiple entities from the same Hardware/ Location. FI shall not divulge any Data/information received from Maha-Metro to any other person/ entity without prior written permission of Maha-Metro and neither will he use the data himself for any other purpose without prior written permission from Maha-Metro.  ii) FI, upon the written request of Maha-Metro, shall allow the authorized representatives of Maha-Metro (including internal/ external auditors acting on its behalf), Reserve Bank of India or any other Statutory Authority for Inspection, Audit and IS-Audit purposes at all reasonable times to have access to its records relating to its performance from time to time and also obtain copies of any audit or inspection or review reports or findings made on the service provided to Maha-Metro.	We request to please add the following changes: i) Maha Metro shall take all necessary steps to ensure strict confidentiality of the information pertaining to FI, during the contract period and after the contract expires or is terminated for any reason. Maha Metro shall isolate and clearly identify FI's customer information, documents, records and assets to protect the confidentiality of the information and build strong safeguards so that there is no mingling of information/documents, records and assets, where the service is provided to multiple entities from the same Hardware/ Location. Maha Metro shall not divulge any Data/information received from FI to any other person/ entity without prior written permission of FI and neither will Maha Metro use the data themselves for any other purpose without prior written permission from FI.  ii) Maha Metro, upon the written request of FI, shall allow the authorized representatives of FI (including internal/ external auditors acting on its behalf), Reserve Bank of India or any other Statutory Authority for Inspection, Audit and IS-Audit purposes at all reasonable times to have access to its records relating to its performance from time to time and also obtain copies of any audit or inspection or review reports or findings made on the service used of FI.	Tender conditions prevail
129	143	7. Detailed Scope of Works 7.17. Provisioning, Deployment and supervision of personnel	Fi would be required to recruit, train and deploy personnel for ensuring compliance to SLA requirements. The personnel deployed should be appropriately trained and should be adequate in number to meet all support, technical, functional and other requirements of the application and processes. The personnel deployed for maintenance and support should be regular full-time employees of the FI. iii) The Project Manager shall be a named resource and shall comply with	We request to please consider the personnel to be from the TSP or a Subject Matter Expert from a renowned consultancy firm.	Tender conditions prevail
130	144	7. Detailed Scope of Works 7.17. Provisioning, Deployment and supervision of personnel	iv) The Project Manager is viewed as Single point of contact (SPOC) for the engagement, assigned to keep Maha-Metro team abreast of all the developments and also ensure that the SLA's are maintained. During the contract duration, the Project Manager shall inter alia, attend scheduled project meetings, provide directions to the FI team and ensure timely resolution of faults / disruptions.	We request to please consider the Project Manager to be from the TSP or a Subject Matter Expert from a renowned consultancy firm.	Tender conditions prevail
131	155	8. Roles and Responsibilities Matrix	Cash management FI: • Collection of cash from Maha- Metro stations. • Settlement of funds at the EOD by adjusting the cash collection at all the TOM/EFO outlets with the transaction acquiring revenue. • Setup Central clearing and settlement system.	We request to please consider the following changes: • Settlement of funds by T+1 working day by adjusting the cash collection at all the TOM/EFO outlets with the transaction acquiring revenue.	Please refer: Section-IX: Particular Conditions of Contract(PCC) Clause-24 in conjunction with GCC Clause 2.1



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132	155	8. Roles and Responsibilities Matrix	NCMC Card top-up outside Maha-Metro premises (for any bank NCMC card) FI: Enable Top-up outside Maha- Metro premises with B2C partner, retail outlets, Payment Service Provider's (PSP's) App, and FI own Mobile application and web portal.	Please advise the B2C partner and retail outlets in this case. Please share the monitoring mechanism of these partner and outlets.	Tender conditions prevail  For Better penetration of FI issued cards and providing multiple avenues to commuters to provide card Top up facilities FI shall engage with the services required in the clause. Also FI should have monitoring mechanism to track progress, usage of such channels.
133	156	8. Roles and Responsibilities Matrix	Document management for NCMC cards (for NCMC cards issued at Maha-Metro station ticket window) FI: Collection of the documents from the TOM outlets at the EOD by FI officials.	We request to please consider the following changes: Collection of the documents from the TOM outlets on monthly basis by FI officials.	Tender conditions prevail.
134	156	8. Roles and Responsibilities Matrix	Payment Settlement FI: Settlement of transaction at the EOD Providing the MIS reports for the settlement & accounts through APIs FI shall provide the interface API to AFCS vendors for Automatic settlement and Reconciliation.	We request to please consider the following changes: Settlement of transaction on T+2 working days Providing the MIS reports for the settlement & accounts through APIs FI shall provide the interface API to AFCS vendors for Automatic settlement and Reconciliation.	Tender conditions prevail However, for settlement Please refer Section-IX: Particular Conditions of Contract(PCC) Clause-24 in conjunction with GCC Clause 2.1.
135	160	10. Key Timelines of Implementation	Key dates Timelines for Nagpur Phase 1 KD1: 7 W KD2 12 W KD 3: 14 W KD 4: 26 W KD 5: 30 W KD 6: 32 W	Based on our experience and considering the scope of the project, we request to kindly consider the below key dates: KD1: 25 W KD2 30 W KD 3: 40 W KD 4: 52 W KD 5: 60 W KD 6: 62 W  Accordingly, we request to please modify the timelines for other phases and Lots	Tender conditions prevail
136	166	11.2.2 Delivery of ready-to-issue NCMC Cards.	Definition: Number of days for NCMC Manufacture, Initialize, Printing and delivery to MAHA-METRO designated locations The NCMC manufacture, initialize, printing, and delivery shall happen within 14 days from the date of receipt of the indent from MAHA-METRO. Delivery means delivery of the total card quantity, as indented by MAHA-METRO, to the MAHA-METRO's designated location.	Considering the timeline for manufacturing, packaging and dispatch, we request to please increase the delivery timeline from 14 days to 30 days	Tender conditions prevail
137	166	11.2.3 Resolution of Critical Faults	(i) Critical Faults: Critical faults is the issues that have a major and immediate impact on the business operation and typically affects the ability of all, or majority of users or cause restrict a user's ability to complete their tasks. Issues with this severity must be reported and resolved on immediate basis. Measurement: Time taken to resolve any Critical Fault as reported through Helpdesk. The resolution time starts from the time the fault is logged by user and ends when the fault is resolved and confirmed by user. The log of start time and end time will be automatically. For the purpose of the SLA, the list of Critical Fault is as follows: a) Customers not getting OTP when issuing cards b) Non- availability/ improper functionality of Payment gateway system/APIs/application	Customer not getting an OTP may also be due to the issue at network service provider of the customer. We, therefore, request to please factor such scenario, please.	Tender conditions prevail



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138	167	11.3 Performance SLA Criteria	Service Level Parameter 1. Availability of Acquiring/Issuing/Top-up and Central Clearing settlement system Base Line Metric: 99.71% Level 1 Metric: 99.16% - 99.71%; Penalty: 2.50 % of quarterly revenue earned by Contractor Level 2 Metric: <99.16%; Penalty: 5 % of quarterly revenue earned by Contractor	Considering the MDR of 0.90%, we request to please consider the following changes: Service Level Parameter: 1. Availability of Acquiring/Issuing/On-Us Top-up and Central Clearing settlement system Base Line Metric: 99.71% Level 1 Metric: 99.16% - 99.71%; Penalty: 0.10% % of quarterly revenue earned by Contractor Level 2 Metric: <99.16%; Penalty: 0.25 % of quarterly revenue earned by Contractor	Tender conditions prevail
139	167	11.3 Performance SLA Criteria	Service Level Parameter Delivery of ready-to-issue NCMC Cards from the date of indent placed by MAHA-METRO. Base Line Metric: 14 days Level 1 Metric: 14 days	We request to please consider the following changes: Service Level Parameter Base Line Metric: 30 days Level 1 Metric: 30 days	Tender conditions prevail
140	168	11.3 Performance SLA Criteria	Service Level Parameter Resolution of Critical Faults as mentioned in Clause 11.2.3 of Section- 6A- Employer's Requirement Base Line Metric :<2 Hours Level 1 Metric: 2-5 Hours; Penalty: 0.15 % of quarterly revenue for each fault Level 2 Metric: >5 Hours; Penalty: 0.25 % of quarterly revenue for each fault	Considering the MDR of 0.90%, we request to please consider the following changes: Service Level Parameter Resolution of Critical Faults as mentioned in Clause 11.2.3 of Section- 6A-Employer's Requirement Base Line Metric :<2 Hours Level 1 Metric: 2-5 Hours; Penalty: 0.01 % of quarterly revenue for each fault Level 2 Metric: >5 Hours; Penalty: 0.05 % of quarterly revenue for each fault	Tender conditions prevail
141	168	11.3 Performance SLA Criteria	Service Level Parameter Resolution of Non- Critical Faults as mentioned Clause 11.2.4 of Section-6A- Employer's Requirement Base Line Metric: 1 working day Level 1 Metric: 1-3 working days; Penalty: 0.15 % of quarterly revenue for each fault Level 2 Metric: >3 working days; Penalty: 0.25 % of quarterly revenue for each fault	Considering the MDR of 0.90%, we request to please consider the following changes: Service Level Parameter Resolution of Non- Critical Faults as mentioned Clause 11.2.4 of Section-6A-Employer's Requirement Base Line Metric: 1 working day Level 1 Metric: 1-3 working days; Penalty: 0.01% of quarterly revenue for each fault Level 2 Metric: >3 working days; Penalty: 0.05% of quarterly revenue for each fault	Tender conditions prevail
142	168	11.3 Performance SLA Criteria	Service Level Parameter Transfer of money to MAHA-METRO Account Base Line Metric: T+3 day Level 1 Metric: 4 to 7 days; Penalty: Interest @ 18% pa calculated on the amount to be transferred Level 2 Metric: >7 days; Penalty: Interest @ 24% pa calculated on the amount to be transferred	We request to please consider the following changes: Service Level Parameter Transfer of money to MAHA-METRO Account Base Line Metric: T+3 day Level 1 Metric: 4 to 7 days; Penalty: Interest @ 18% pa calculated on the amount to be transferred Level 2 Metric: >7 days; Penalty: Interest @ 15% pa calculated on the amount to be transferred	Tender conditions prevail
143	168	12. Proposed Resources (Key Personnel)	12.2. The successful Bidder shall provide a dedicated Project Manager as a single point of Contact to take care of all issue arising out of this contract along with other key resources in each city (Nagpur, Pune and Thane) as per below:	We request to please allow to depute the Project Manager from a reputed consultancy firm for this project on behalf of the Bank.	Tender conditions prevail
144	173	GENERAL CONDITIONS OF CONTRACT (GCC)	xxxvi. "Royalty" means premium paid by Contractor to MAHA-METRO to get rights to issue co-branded NCMC cards and association with MAHA-METRO	We understand that there is no Royalty Payment under this contract, please confirm.	Bidders understanding is correct, There is no Royalty Payment under this tender.



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145	175	GENERAL CONDITIONS OF CONTRACT (GCC)	3.2. Performance Security 3.2.1. The Contractor shall furnish a Performance Security in the form of a Bank Guarantee, of INR 4,75,00,000/- (Indian Rupees Four Crores Seventy Five Lakh) in favour of MAHARASHTRA METRO RAIL CORPORATION LIMITED for securing the obligations under Contract Agreement within 28 days of issuance of LOA before signing of Agreement as per Proforma given in SECTION IX, issued by Scheduled Bank of Indian origin (Excluding Cooperative Banks) other than the Contractor or from a Scheduled Foreign Bank as defined in Section II( c) of RBI Act 1934 read with Second Schedule drawn on and payable & extendable at a designated branch in Pune and acceptable to MAHA-METRO.	We request for a waiver on providing the Performance Security for our Bank. Alternatively, we will provide an undertaking for the same.	Tender conditions prevail
146	175	GENERAL CONDITIONS OF CONTRACT (GCC)	3.3. Professional Indemnity The Contractor shall procure and submit Professional Indemnity Insurance Policy to provide cover in a sum not less than the value as specified in PCC. Contractor's liability by reason of professional negligence and errors in the services carried out shall be valid from the date which is within four weeks of issue of Letter of Acceptance (LoA) up to the expiry of the duration of Liability as described in the GCC clause 12.	The solutions provided by Bank are based on the specification of NPCI and guidelines of RBI. Further, Bank will be integrating with the architecture designed by Maha Metro. We, therefore, request to kindly waive-off the requirement of Professional Indemnity to our Bank.	Tender conditions prevail
147	177	GENERAL CONDITIONS OF CONTRACT (GCC)	11. Revenue Service Period and Revenue Security (i) Revenue Service Period" shall be for 10 (ten) years starting from the date of operations of services of AFC infrastructure compliant with NCMC. (ii) The Contractor shall furnish a Revenue Security in the form of the bank guarantee in favour of MAHA-METRO that Contractor shall obtain, from any scheduled commercial bank in India other than the contractor acceptable to MAHA-METRO and enforceable until 180 days beyond Date of Contract period Completion, towards timely and accurate settlement of daily Fare Box Revenue by the Contractor with MAHA-METRO. The Contractor shall submit the Revenue Security 30 days prior to the opening of the first station for revenue services. (iii) Revenue Security (a) The successful tenderer shall submit a Revenue Security of value of INR 1,00,00,000/- (Indian Rupees One Crore) in the first year in the form of a Bank Guarantee.	Given our institution's long standing financial stature and Proven commitment, the revenue security requirement can be waived off for this project. We, therefore, request to please consider the waiver of revenue security. Bank will submit an undertaking if required.	Tender conditions prevail
148	179	GENERAL CONDITIONS OF CONTRACT (GCC)	14. Maintenance Terms during Service Warranty Period Contractor shall provide operation, maintenance and management services of hardware and software supplied towards system for issuance of NCMC and acquiring services during the Service Warranty Period against the Commercial Terms. The Maintenance Terms are inclusive of spares during the Service Warranty period.	We understand that the Physical damage of the devices will be attributable to Maha Metro.	Tender conditions prevail



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SN	Section/ Page No. of Tender Document	Clause No.	Clause Description	Bidders' Queries	Response to Pre-Bid Queries
149	182	GENERAL CONDITIONS OF CONTRACT (GCC)	<p>24. Commercial Payment Terms</p> <p>(iii) Net settlement amount (net-off value) shall be calculated as specified below:</p> <p>a. Net Settlement Amount = (Farebox collection through NCMC cards + Settlement amount for FI deployed POS + Settlement amount for transactions performed through FI payment gateway + Any other payable by FI to MAHAMETRO) – (MDR for Farebox collection through NCMC cards + MDR for transactions performed through FI deployed POS + MDR for transactions performed through FI payment gateway + cash top-up amount for NCMC cards to be collected by FI + NCMC card issuance fee to be collected by FI + Any other receivables by FI from MAHA-METRO).</p>	<p>We request for the following changes:</p> <p>24. Commercial Payment Terms</p> <p>(iii) Net settlement amount (net-off value) shall be calculated as specified below:</p> <p>a. Net Settlement Amount = (Farebox collection through NCMC cards + Settlement amount for FI deployed POS for QR ticketing + Settlement amount for transactions performed through FI payment gateway for QR ticketing + Any other payable by FI to MAHAMETRO) – (MDR for Farebox collection through NCMC cards + MDR for transactions performed through FI deployed POS + MDR for transactions performed through FI payment gateway + cash top-up amount for NCMC cards to be collected by FI + NCMC card issuance fee to be collected by FI + Any other receivables by FI from MAHA-METRO).</p>	Tender conditions prevail
150	207	Particular Conditions of Contract	<p>3.2 Performance Security</p> <p>3.2.1 The Contractor shall furnish a Performance Security in the form of a Bank Guarantee for an amount as specified in the table below for the respective awarded Lots.</p>	<p>We request to please waive-off the requirement of Performance Security for our Bank. Bank will provide an undertaking in this regard.</p>	Tender conditions prevail
151	222	Particular Conditions of Contract	<p>48 Insurance to be taken</p> <p>Following is added to GCC Clause 48:</p> <p>The insurance servicing for all the works related to this tender for CAR/TCE/EAR/E.C. insurance is entrusted to "The National Insurance Co. Ltd, Pune Divisional Office-II (270200), Maharaja Smriti, 586, Sadashiv Peth, Laxmi Road, Pune-411030", on coinsurance cum-servicing basis in the ratio 40:60 (Government Insurance Fund@40% &amp; National Insurance Company Ltd @60%). The Contractor will necessarily avail the insurance service from the above-mentioned company office in the pattern mentioned herein.</p>	<p>Bank will only be supplying PoS terminals and Cards to Maha Metro. In this regard, we request to please waive-off the requirement of Insurance for the works under this clause.</p>	Tender conditions prevail



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152	63	4.1		<p>We would request you to include PPI (Pre Paid Instruments) license holders from RBI to participate in the tender.</p> <p>As per the guidelines issued by the Reserve Bank of India (RBI) and the National Payments Corporation of India (NPCI), Prepaid Payment Instrument (PPI) license holders are fully authorized to issue National Common Mobility Cards (NCMC) independently.</p> <p>PPIs no longer require a banking partner to issue transit cards; the RBI has empowered non-bank PPIs to provide end-to-end NCMC solutions.</p> <p>Interoperability: NCMC cards issued by PPIs are compliant with the "One Nation One Card" vision, ensuring they work seamlessly across all transit segments (Metro, Bus, Toll, and Parking) nationwide.</p> <p>Leading State Road Transport Undertakings (SRTUs) and Smart City operators have already recognized the efficiency of PPI holders, allowing them to lead or participate significantly in digital ticketing tenders, for example - Rajasthan State Road Transport Corporation, Ahmedabad Municipal Corporation etc.</p> <p>We have attached the tender/corrigendum copies of Ahmedabad Municipal Corporation and Rajasthan State Road Corporation, where PPI license holders have been allowed to carry out NCMC acquiring and issuing part of the tender.</p> <p>In the Rajasthan State Road Transport Corporation documentation, you may find information regarding the PPI license on page 19, point 5.</p> <p>In the Ahmedabad Municipal Corporation tender, you may find information regarding the PPI license on the corrigendum page 173, point PQ_1 (Consortium Member).</p>	Tender conditions prevail
153		61 3.1.d		We request you to replace the "Net Profit" clause with a higher net worth or higher revenue requirement, as the former unfairly excludes high growth fintechs/PPI License holders reinvesting in R&D and those impacted by pandemic-era transit declines	Please refer to Query response SN 62 above.
154		62 3.1.c		Please confirm if we can submit CA certificate in place of Statutory Auditor certificate	Please refer to Query response SN 63 above.
155	63	4.2		We request you to remove prior cash management experience because it is a non-technical, modular administrative function easily fulfilled through a specialized third-party vendor rather than a core technology provider. Market ready solutions for cash collection are widely available, and forcing this as a primary eligibility criterion unfairly excludes technically superior NCMC and PPI experts	Please refer to Query response SN 64 above.
156	63	4.3. iv		The Hyderabad Metro AFC solution has been operational for over 7 years. While the NCMC and Controlled User Group (CUG) were implemented in September 2025, the underlying AFC infrastructure meets the requirement for over one year of proven field experience. Please confirm if this understanding is correct	Please refer to Query response SN 65 above.
157	128	5.ix		Please confirm what is included in "additional payment infrastructure"	Please refer to Query response SN 66 above.
158	129	5.xxi		Please confirm if this Admin portal includes all the metros merged (including Pune/Nagpur/Thane)	Please refer to Query response SN 67 above.
159	133	7.1. xxi		Please note that since CCHS is currently not feasible, we would request if this can be excluded from bid costing perspective	Please refer to Query response SN 68 above.
160	135	7.5. ii		Please confirm if we need to pay Mahametro for each NCMC card being issued, if yes, is it INR 25?	Please refer to Query response SN 69 above.
161	137	7.6		Please confirm NCMC issuance be allowed in ticketing counters	Please refer to Query response SN 70 above.
162	143	7.17. ii		Please confirm if the Project Manager needs to be based out of the metro operator location? Or, if he can work from a remote location	Please refer to Query response SN 71 above.



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SN	Section/ Page No. of Tender Document	Clause No.	Clause Description	Bidders' Queries	Response to Pre-Bid Queries
163		146	7.20.ii.c		
164		155	Cash Management	Please confirm if Payment Scroll is the same as Settlement Reports (consisting transaction settlement details)	Please refer to Query response SN 72 above.
165	General			Please confirm the settlement for Cash transactions. Is it to be net off from the settlement done on T+2 (page 182, point 24.i)	Please refer to Query response SN 73 above.
166		241	9	Please confirm if the payment application on the gate is to be built by the SI or the FI or is it payable to the metro	Please refer to Query response SN 74 above.
167	Pg No: 63, Clause No: 4.3, Qualification Criteria		The Bidder should have the experience of handling digital payments via web and mobile and shall have customer facing mobile applications for both android and ios platform for managing their NCMC cards, during last 7 years (7 year period shall end on the base date i.e. 28 days prior to last date of bid submission.)	Suggested modification of clause: - The Bidder should have experience in handling digital payments through web or mobile platforms and shall have customer-facing mobile applications for both Android and iOS platforms for managing NCMC cards. The Bidder should have experience in handling digital payments during the last 7 years (the 7-year period shall be counted up to the base date, i.e., 28 days prior to the last date of bid submission)	Tender conditions prevail
168	Pg No: 63, Clause No: 4.3, Qualification Criteria		For iii. Provide Certification from concerned govt agencies i.e. RBI/NPC	Please modify the clause, as RBI/NPCI does not issue any certificate for operating a bank's website or mobile application. The bank's self-certification should be considered sufficient.	Please refer Annexure-I of Corrigendum-V.
169	Pg No: 129, Clause No: 5 - xxii), High Level scope of FI		SMS and e-mail Gateway.	Request modification to- SMS or e-mail Gateway.	Tender conditions prevail
170	Pg No: 129, Clause No: 5 - xxxvii), High Level scope of FI		Implementation of Loyalty program for NCMC cards	Please clarify the expectation of this loyalty program. If it is driven through the service area, then AFC will have to manage it.	Please refer to Query response sl. no 8 above.
171	Pg No: 130, Clause No: 6.1, MAHA-METRO Phase-1 and Phase 1 Extension AFC System		The EMV contactless cards complying NCMC standard shall be included as a fare media in the MAHA-METRO ticketing ecosystem along with EMV contactless credit/debit/pre-paid cards and ready with the Account-Based Ticketing.	Currently, there is no standard defined for ABT implementation. Therefore, we request that this requirement either be removed or considered as an additional functionality requirement. In such a case, it should be treated as a Variation, and the price shall be negotiated separately between the Engineer and the Contractor.	Please refer to Query response sl. no 49 above.
172	Pg No:131, Clause No: 7.1, Detailed Scope of works		The FI shall add any new payment scheme within 6 months once the specifications for acceptance are provided by such payment schemes	The clause should be subject to compliance with the NCMC guidelines issued for payment schemes. If any payment scheme introduces a new set of specifications, its implementation would require a change request along with additional costs at the Bank's switch. Therefore, we request that this clause be removed.	Tender conditions prevail
173	Pg No:131, Clause No: 7.1, Detailed Scope of works		FI System shall be ready with Account Based Ticketing (ABT) Functionality.	Whenever guidelines are issued by the appropriate government authority, the additional functionality required shall be treated as a Variation. In the case of such a Variation, the price shall be negotiated between the Engineer and the Contractor, and a mutually agreed price must be finalized prior to execution.	Please refer to Query response sl. no 49 above.
174	Pg No:131, Clause No: 7.1, Detailed Scope of works		FI shall be capable of executing projects with Loyalty program.	Please clarify the scope of FI for this requirement	Please refer to Query response sl. no 8 above.
175	Pg No:131, Clause No: 7.1, Detailed Scope of works		FI shall be responsible for acquiring, processing, authorization and settlement of transit transactions performed with EMV contactless debit/credit/prepaid cards issued by approved payment schemes and banks (MasterCard, Visa, RuPay and any other card payment scheme). Farebox revenue risk on account of usage of EMV NCMC and EMV pre-paid/debit/credit cards in transit shall be the responsibility of the FI.	A blanket risk acceptance cannot be considered the responsibility of the FI. Please modify the clause so that a successful transaction posted by AFC to the Bank is treated as the Bank's liability	Tender conditions prevail
176	Pg No: 132, Clause No 7.1, Detailed Scope of Works		FI's Acquirer system shall share all blacklisted/hot-listed cards' information for the NCMC including the cards issued by other banks from respective payment scheme on a regular interval as per format mutually agreed as and when the guidelines are issued by payment schemes or regulatory authority in this respect.	There is no blacklisting provision under NPCI standards; therefore, we request you, kindly remove this clause	Tender conditions prevail
177	Pg No: 132, Clause No 7.1, Detailed Scope of Works		All offline transactions approved/authorized offline should be processed by the Acquirer system and decline in the approval should be FIs liability after offline approval	FI can be held liable only after the successful acceptance of the offline transaction by the acquirer. Any incorrect posting of an offline transaction by AFC cannot be borne by the FI. Kindly modify the clause accordingly.	Tender conditions prevail



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SN	Section/ Page No. of Tender Document	Clause No.	Clause Description	Bidders' Queries	Response to Pre-Bid Queries
178	Pg No: 132, Clause No 7.1, Detailed Scope of Works		Card Transactions timeout for POS should not be more than 5 seconds while for other payment methods it should not be more than 30 seconds	This is not the responsibility of the FI. Offline transaction processing is managed by the AFC, and the transaction is not received at the Bank's end until it is posted to the Bank by the AFC system	Tender conditions prevail
179	Pg No: 133, Clause No 7.1, Detailed Scope of Works		FI shall Develop Three-way Reconciliation reports together with the AFC Contractor, Acquirer Bank and Card Issuer Bank	The reconciliation between the AFC system and the Bank's system is the responsibility of the AFC. The FI can perform reconciliation only between the card issuer/card network and the acquirer system.	Tender conditions prevail
180	Pg No: 133, Clause No 7.1, Detailed Scope of Works		FI Acquire shall provide the point-to-point network Dedicated lease line of capacity of minimum 100 Mbps dedicated redundancy line - to manage high availability and shall be scaled up on demand.	Please modify the clause to: The FI shall provide leased line or MPLS connectivity along with a redundant line. The network diagram will be approved by the authority during the design phase. Rationale for change: The final network connectivity can be evaluated only after a feasibility study is conducted by the network ISP.	Tender conditions prevail
181	Pg No: 133, Clause No 7.1, Detailed Scope of Works		FI shall carry out and/or support Key Injection activity from KMS to be hosted at Maha Metro premises with required PCI standards for injection of BDK, OSAkey, CSAkeys.	Since remote key injection is expected, the requirement to set up the service at Maha Metro is not required.	This shall be dealt during design and execution phase as per prevalent guideline of NPCI/RBI
182	Pg No: 133, Clause No 7.1, Detailed Scope of Works		Maha-Metro is planning CCHS (Central Clearing House system) for Nagpur, Pune and Thane projects including multimodal integration for intra city transit operations. Bidder shall tie-up with CCHS solution provider for transaction acquiring and fund settlement to various stakeholders of CCHS as per settlement reports of CCHS	Clarification Requested: The scope of this integration should be clearly defined. The Bank may require additional development and integration efforts based on the final scope.	Tender conditions prevail
183	Pg No: 133, Clause No 7.1, Detailed Scope of Works		FI shall be responsible for supply, installation, testing and commissioning of POS machines for Ticket Office Machines, Excess Fare Office Machines (Handheld Devices with integrated payment POS are in scope of AFC System Contractor however must be enabled by the Bank/FI	Please provide clarity on the consumables required as part of the scope, including paper rolls.	Please refer; Section-VIIB Employer's Requirements Clause 7.9
184	Pg No: 133, Clause No 7.2, Detailed Scope of Works		FI shall provide hardware along with accessories including all POS cables. POS machines have provisions of 4G/5G SIM cardbased connectivity as well as through ethernet ports. FI shall be responsible for end-to-end connectivity of POS machines to Acquirer switch in a secure manner and it shall be FI responsibility to provide all infrastructure requirements such as switches, firewalls, cables, racks etc. FI may interface with AFC Contractor to utilize the possibility of dedicated VLAN through WAN	The requirement for Ethernet ports should be applicable only for UPOS devices, as not all APOS devices have Ethernet ports as a standard.	Tender conditions prevail
185	Pg No: 134, Clause No 7.3, Detailed Scope of Works		Any transaction failed to be posted and settled in the business day due to the devices/terminal/systems being offline/faulty/system issues should be allowed to post and settle the transactions whenever required.	This will have to be adhered to as per NPCI guidelines, which require transactions to be posted within T+4 days	Tender conditions prevail
186	Pg No: 134, Clause No 7.4, Detailed Scope of Works		Inventory Management system shall be capable of transferring cards from station to station. Inventory management system shall be capable enough to audit card inventory at station and entire eco system of Maha-Metro	FI will provide portal to order card till one single center location, From station to station inventory should be managed by AFC	Bidder's understanding is correct. However, card delivery to be managed separately for each project of Nagpur, Pune and Thane
187	Pg No: 135, Clause No 7.4, Detailed Scope of Works		It Should also track returned Contactless Smart Medias due to corruption, replacement, disposal removal of retired media from the system etc. Comprehensive media tracking management system to be developed.	FI can provide tracking reports for delivered and undelivered cards	Tender clause is self explanatory
188	Pg No: 135, Clause No 7.4, Detailed Scope of Works		FI shall provide the personalized cards for concession holders and employee/staffs based on Maha-Metro requirements with required details of photo, name, Age printed on the card and deliver the same to the central location of Maha-Metro or directly to commuter in Nagpur and Pune and Thane within 7 days of receiving the request.	FI shall provide personalized cards for concession holders and employees/staff as per Maha-Metro's requirements, with the card printed with the required details such as photo, name, and age. The cards shall be delivered either to the central location of Maha-Metro or directly to the commuter in Nagpur, Pune, and Thane within 7 15 days of receiving the request, with a delivery charge of 70rs in addition to the card cost.	Please refer Corrigendum-V (Part-B).
189	Pg No: 135, Clause No 7.4, Detailed Scope of Works		Maha-Metro may also permit other FI's to issue NCMC card or issue co-branded cards with other FI's during the contract period from Maha-Metro station premises or any other location.	Please provide clarity on the exclusivity rights	Please refer Section-VIII: GCC/PCC clause 66



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190	Pg No: 136, Clause No 7.5, Detailed Scope of Works		FI shall not impose a minimum balance limit or related charges on the NCMC issued from Maha-Metro premises.	Charges defined by RBI and NPCI will be applicable.	Bidder's understanding is correct. However FI imposed limit shall not be considered
191	Pg No: 136, Clause No 7.5, Detailed Scope of Works		Employer's decision shall be final with regards to choice of payment scheme for issuance of NCMC cards and shall be binding on the FI. Employer also holds the right to decide the composition/percentage of different payment schemes NCMC cards to be issued from Maha-Metro premises. System should support acceptance of all the three payment scheme cards (MasterCard, Visa and RuPay) and/or any other scheme that shall be introduced in future.	NCMC is currently live only on the RuPay scheme, and there is no provision to support it on any other scheme. The clause may kindly be modified accordingly	Tender conditions prevail
192	Pg No: 136, Clause No 7.5, Detailed Scope of Works		Blacklisting of Smart card	There is no provision to blacklist an NCMC card. Kindly remove this clause from the RFP.	Please refer; Section-VIIB Employer's Requirements Clause 7.1
193	Pg No: 136, Clause No 7.5, Detailed Scope of Works		Decommissioning of Smart card	Please explain this requirement	it's a part of card life cycle management, removal of damaged, unused expired cards for Maha-Metro inventory system.
194	Pg No: 136, Clause No 7.5, Detailed Scope of Works		FI shall provide an easy to use website and Mobile app service, which can be also their existing net-banking and mobile banking application, to enable commuters for requesting and managing the Maha-Metro NCMC cards and function as soft PoS for balance sync operations.	Please consider modifying the clause to state "website or mobile app.	Tender conditions prevail
195	Pg No: 139, Clause No 7.10, Detailed Scope of Works		FI shall provide customer support over toll-free helpdesk/ IVRS, over Phone, Internet and at bank branch level in Nagpur, Pune and Thane region for NCMC card issuance, renewal, refunds, customer account management and customer support with payment gateway and authentication services.	The FI will provide toll-free customer support. The requirement for maintaining branch offices at the specified locations may kindly be relaxed, as we operate as a digital bank.	Tender conditions prevail
196	Pg No: 139, Clause No 7.10, Detailed Scope of Works		FI's customer support helpdesk shall also integrate with Maha-Metro's existing customer help desk.	Please clarify the scope of this requirement. Is Maha-Metro planning to route customer calls received at their helpdesk to the Bank's helpdesk?	Maha-Metro already have customer support module, it is required to integrated functioning of both customer support for timely mitigation of customer complaints related to FI cards for each project (Nagpur, Pune and Thane).
197	Pg No: 139, Clause No 7.10, Detailed Scope of Works		The FI should provide the following helpdesk performance monitoring reports.	The Bank does not maintain such information at a metro-wise level. Only consolidated information is available across the NCMC product. Therefore, the Bank will not be able to provide the metro-level details requested. Kindly consider removing this requirement.	Tender conditions prevail
198	Pg No: 141, Clause No 7.13, Detailed Scope of Works		FI System shall integrate with AFC Back Office System to issue NCMC card and Phase 1 FI to enable seamless paid to paid connectivity and facilitate NCMC Transaction processing.	Please clarify the requirement	Tender conditions prevail
199	Pg No: 141, Clause No 7.13, Detailed Scope of Works		FI system shall be capable to process more than 15 Million records on daily basis from AFC Back Office System each for Nagpur, Pune and Thane AFC system	The required capabilities are reviewed on a quarterly basis and will be deployed based on current transaction volumes and forecasts, subject to approval from the authority.	Clause is self explanatory. Tender conditions prevail.
200	Pg No: 141, Clause No 7.13, Detailed Scope of Works		FI system shall push the card status on pre-defined intervals to be finalized during design phase.	Please clarify the requirement	Clause is self explanatory.
201	Pg No: 141, Clause No 7.13, Detailed Scope of Works		FI system shall reconcile and generate the settlement files within 3-5 hours from the End of Day.	This requirement should be left to the Bank's discretion. The time required to stage files and receive the staged output from NPCI depends on NPCI's settlement cycle, which is approximately 6+ hours.	This Shall be dealt as per NPCI settlement cycle time limit. This shall be fixed during design phase with mutual agreement of all stakeholders.
202	Pg No: 142, Clause No 7.13, Detailed Scope of Works		FI shall provide the required APIs and SDKs for the integration of card issuance & top up from the AFC TOM/EFO/TVM/Digital Kiosk application which should be seamless, easy and convenient with options for TOM users to issue/ replace/check card info /Block card/Top-up /Enable & Disable service area etc.	Please modify clause to - APIs or SDKs	Tender conditions prevail



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SN	Section/ Page No. of Tender Document	Clause No.	Clause Description	Bidders' Queries	Response to Pre-Bid Queries
203	Pg No: 142 , Clause No 7.14, Detailed Scope of Works		FI shall not divulge any Data/information received from Maha-Metro to any other person/ entity without prior written permission of Maha-Metro and neither will he use the data himself for any other purpose without prior written permission from Maha-Metro.	Please include an exception for cases required for audit, RBI, scheme compliances, and other regulatory obligations.	Clause is self explanatory. However any mandatory requirement for Audit compliance of RBI/NPCI and other regulatory entity shall be notified to Maha Metro during such activity.
204	Pg No: 142 , Clause No 7.14, Detailed Scope of Works		The Administrator should be able to determine the highest security category of any record in any class or file by means of one simple enquiry. The System should support routine, scheduled, review of security categories.	Please explain the requirement	Administrator shall be given highest privilege to determine the accessibility of data. FI system shall be based on role and responsibility assigned and finalized during design phase.
205	Pg No: 143 , Clause No 7.15, Detailed Scope of Works		Maha-Metro foresees the need for implementing changes during the contract period (e.g. generation of new MIS reports, provision to upload additional formats, modify reconciliation logic, etc.). FI shall provide the above with no additional cost to Maha Metro.	Please clarify that the changes are limited to reports only.	Tender clause is self explanatory
206	Pg No: 144 , Clause No 7.19, Detailed Scope of Works		Service Levels shall be measured by the FI using automated tools with access to Maha Metro nominated person. The SLA reports will be monitored by the Maha-Metro for Nagpur, Pune and Thane separately on regular basis	Access to the Bank's internal systems is restricted for all external users. However, the Bank can provide a system demonstration as required, without granting direct access to the environment.	Tender conditions prevail
207	Pg No: 145 , Clause No 7.19, Detailed Scope of Works		The FI shall develop an SLA Measurement and Monitoring System (SMMS) in consultation with Maha-Metro for measuring and reporting the SLAs	Please consider our request to provide SLA monitoring reports at a fixed frequency, as providing a dedicated portal for the same would not be feasible.	Tender conditions prevail
208	Pg No: 145 , Clause No 7.20, Detailed Scope of Works		MIS and Reporting - Applications	The FI will have TID-level information available.	Tender conditions prevail
209	Pg No: 146 , Clause No 7.20, Detailed Scope of Works		MIS and Reporting -How many customers availed auto top-up facility and top-up patterns as er amount and mode of payment.	This data would not be available on the acquirer's side. The FI will have TID-level information.	Tender conditions prevail
210	Pg No: 146 , Clause No 7.20, Detailed Scope of Works		MIS and Reporting -User demographics and popular travel destination.	The Bank's acquirer system does not contain any demographic information. Additionally, station-level information is managed at the AFC system. The Bank's system will have only TID-level information.	Tender conditions prevail
211	Pg No: 146 , Clause No 7.20, Detailed Scope of Works		MIS and Reporting -Most travelled routes and peak hours for Maha-Metro.	The Bank's acquirer system does not contain any demographic information. Additionally, station-level information is managed at the AFC system. The Bank's system will have only TID-level information.	Tender conditions prevail
212	Pg No: 146 , Clause No 7.20, Detailed Scope of Works		Payment Scrolls - Name of Remitter	This information is not available with the Bank.	Tender conditions prevail
213	Pg No: 155 , Clause No 8, Roles and responsibility Matrix		NCCM card Inventory Management -Facilitation of other fare products eg. Passes on NCCM cards for Maha-Metro	The Bank will provide the interface required for the facilitation of passes. The creation and writing of service areas will be the responsibility of the AFC system.	Bidder understanding is correct. FI shall be required to fulfil all the technical requirements of AFC provider.
214	Pg No: 160 , Clause No 10 ,Key timelines of implementation		0.1% of performance security per Calander day	Any penalty mentioned in this table for delays should be evaluated based on whether the delay was dependent on the FI. If the delay is attributable to any other party, the FI should not be held responsible, nor should any penalty charges be applied to the FI.	Please refer, Section-VIII: General Conditions of Contract (GCC) clause 20.2
215	Pg No: 160 , Clause No 10 ,Key timelines of implementation		UAT Readiness of integration with issuance and acquiring System -14 w	14W post KD2 is the assumption here. Please confirm	Clause is self explanatory
216	Pg No: 165 , Clause No 11.2.1 , Performance SLA Criteria		Definition: Number of hours the NCCM card Host, Acquiring Host, Top-up channels and Central Clearance House System is available for processing of payments	Please consider calculating separate uptime for each service.	Tender conditions prevail
217	Pg No: 165 , Clause No 11.2.1 , Performance SLA Criteria		The base level is taken as 99.72 %, which means that maximum of 2 hours every month is allowed for Downtime of server/non-availability of NCCM card Host, Acquiring Host, Top-up channels and Central Clearance House& Settlement System.	We request consideration to revise the uptime requirement to 99%, as the transaction processing is offline in nature.	Tender conditions prevail



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SN	Section/ Page No. of Tender Document	Clause No.	Clause Description	Bidders' Queries	Response to Pre-Bid Queries
218	Pg No: 166 , Clause No 11.2.2, Performance SLA Criteria		Evaluation of SLA and report would be completed on every month of operations and to be published by contractor based on the tool and SLA logs to MAHA-METRO for review and approval by 5th of every month. SLA metrics for penalty will be considered on a total cumulative number of delay days above the baseline days example for the first order there was a delay of 10 days and second order there was delay of 5 days. Total number of cumulative delay days is 15 days.	Since this SLA pertains to card delivery, the tracking details will be shared separately with the Operator by the Bank.	Tender conditions prevail
219	Pg No: 166 , Clause No 11.2.4, Performance SLA Criteria		b) Unavailability/ improper functionality or unable to download of any report of MIS within 30 seconds	The restriction of a 30-second limit for report downloads should not be applied. The download time will depend on the file size and may vary accordingly.	Tender conditions prevail
220	Pg No: 168 , Clause No 11.3, Performance SLA Criteria		Resolution of Non Critical Faults as mentioned Clause 11.2.4 of Section-6A-Employer's Requirement-1 working day	The baseline should be revised to 3-5 working days, in line with the standard TAT defined by the Bank.	Tender conditions prevail
221	Pg No: 182, 24. Commercial Payment Terms		a. Net Settlement Amount = (Farebox collection through NCMC cards + Settlement amount for FI deployed POS + Settlement amount for transactions performed through FI payment gateway + Any other payable by FI to MAHAMETRO) – (MDR for Farebox collection through NCMC cards + MDR for transactions performed through FI deployed POS + MDR for transactions performed through FI payment gateway + cash top-up amount for NCMC cards to be collected by FI + NCMC card issuance fee to be collected by FI + Any other receivables by FI from MAHA-METRO).	MDR with GST and customer disputes will be included as part of the deductions in the merchant payout.	Tender conditions prevail
222	Page no: 201, Section-VIII: General Conditions of Contract (GCC), 66, Exclusivity		FI shall be the exclusive issuer of NCMC cards from MAHA-METRO's service points Ticket office Machine (TOM) counters for first 3 years of the Contract Period only if per card sale amount is payable as described in price bid. However, Maha-Metro may allow other FI's during the contract period even during exclusivity period to issue cards at station premises (other than the TOM counter) or any other location.	Please modify the clause to: The FI shall be the exclusive issuer of NCMC cards from MAHA-METRO's service points, specifically the Ticket Office Machine (TOM) counters, for the first 3 years of the Contract Period. This exclusivity may be extended further based on satisfactory performance and will be reviewed every 3 years. The exclusivity is applicable only if the per-card sale amount is payable as described in the price bid. However, MAHA-METRO may permit other FIs to issue cards during the Contract Period—even during the exclusivity period—at station premises (other than the TOM counters) or at any other location after the initial 3 years.	Please refer; GCC/PCC; Clause 66
223	Page no: 133, Section-VIIB Employer's Requirements, 7.2. Supply, installation, testing and commissioning of POS machines		Supply, installation, testing and commissioning of POS machines	Please share the complete BOQ for APOS and UPOS.	Please refer; Section-VIIB Employer's Requirements clause 7.2
224	Page no: 226, Section-IX: Particular Conditions of Contract (PCC), 66, Exclusivity		FI shall be the exclusive issuer of NCMC cards from MAHA- METRO's service points Ticket office Machine (TOM) Excess Fare Office (EFO) counters and Card Dispensing machines for Contract Period. However, Contractor shall pay 25 (Twenty Five) rupees excluding Taxes as fixed per card sale amount to Maha - Metro from these service points.	Please modify the clause to: FI shall be the exclusive issuer of NCMC cards from MAHA-METRO's service points Ticket office Machine (TOM) Excess Fare Office (EFO) counters and Card Dispensing machines for Contract Period. However, Contractor shall pay 15 (Twenty Five) rupees excluding Taxes as fixed per card sale amount to Maha -Metro from these service points. Reissuance of a card to the same customer or replacement of a card for an existing customer shall be excluded from royalty payment	Tender conditions prevail. However, replacement of cards shall not be considered for payment of fixed per card sale amount to Maha-Metro. Reissuance shall be considered as new card sale.
225	Page no. 168, Section-VIIB Employer's Requirements, 12.Proposed Resources (Key Personnel)		10 years over all experience and 5 years experience in Implementing and managing EMV/ Rupay based Smart Card Payment System,in Metro/Monorail/Suburb an Rail/LRT/Tramway/	Please modify the clause to: 5 years over all experience and 2 years experience in Implementing and managing EMV/ Rupay based Smart Card Payment System,in Metro/Monorail/Suburb an Rail/LRT/Tramway/	Tender conditions prevail



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SN	Section of Tender Document	Clause No.	Clause Description	Bidders' Queries	Response to Pre-Bid Queries
226	Page no:227, Section-IX: Particular Conditions of Contract (PCC), 67. Penalty for non-deployment / delayed mobilization of key-personnel		Non-deployment / Delayed mobilization of the personnel as mentioned in Section-VII Employers Requirement under Clause No.12 compared with agreed deployment schedule will attract penalties @Rs 25,000/- for each day of delay for Designated Personnel.	Please modify the clause to: Non-deployment / Delayed mobilization of the personnel as mentioned in Section-VII Employers Requirement under Clause No.12 compared with agreed deployment schedule will attract penalties @Rs 25,000/- for each quarter of delay for Designated Personnel.	Tender conditions prevail
227	Page no 56, Section-III: Evaluation & Qualification Criteria, 1.6. Other Evaluation Criteria		There is an upper cap on MDR charges which is fixed at 0.9%. Any Bid with quote above this value in any lot shall not be accepted and entire bid for all lots will liable to be rejected.	We request the removal of the upper limit on MDR. Considering the overall costs associated with the RFP requirements, the MDR cap restricts the FI's ability to sustain and manage the project over a long duration.	Tender conditions prevail
228	4.1 General Experience		The Bidder must be a Scheduled Bank under Second Schedule to the RBI Act, 1934/ Payment bank licensed by RBI under Section 22 of the Banking Regulation Act, 1949.	We are not a bank/payments bank, however we are authorised payment gateway/payment aggregator by RBI. We do provide payment gateway services to schedule commercial banks for 9-10 years. Hence request Maha-metro to allow non bank aslo to participate.	Tender conditions prevail
229	4.2 General Experience		Bidder should have experience for the cash collection and management from different locations.	The bidder can sub contract vendor for cash collection and management from different locations. Trust our understanding is correct.	Clause is self explanatory
230	General query			Request Maha-metro to extend the bid submission date by 20 days from the date of publishing the pre bid clarifications on the portal/website.	Please refer Corrigendum-V (Part-C).



**Corrigendum-V (Part-B)****Changes in Tender Conditions**

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**Tender No:** Maha-Metro-AFC-01/2025 dt. 15-Dec-2025

SN	Section	Clause Ref.	Existing Description	Revised description
1.	Section-VIIB Employer's Requirements	7.5 (ii)	Maha-Metro will <b>7.15</b> facilitate issuance of FI's prepaid NCCM Cards from Maha-Metro TOM counters through TOM operators / Maha-Metro personnel. However, the issuance from TOM counters by Maha-Metro operators shall in general be limited to only instant issuance requiring no KYC as per current RBI Master Direction on Prepaid Payment Instruments for Public Transport (paragraph 10.2). FI shall make its own arrangement for converting to Full KYC based on customer requirement. FI is required to Pay Fixed amount to Maha-Metro for issuance of CO-Branded NCCM cards from TOM/EFO counters or through Automated Machines from Maha-Metro Premises as per PCC clause 66.	Maha-Metro will facilitate issuance of FI's prepaid NCCM Cards from Maha-Metro TOM counters through TOM operators / Maha-Metro personnel. However, the issuance from TOM counters by Maha-Metro operators shall in general be limited to only instant issuance requiring no KYC/Min KYC as per current RBI Master Direction on Prepaid Payment Instruments for Public Transport (paragraph 10.2). FI shall make its own arrangement for converting to Full KYC based on customer requirement. FI is required to Pay Fixed amount to Maha-Metro for issuance of CO-Branded NCCM cards from TOM/EFO counters or through Automated Machines from Maha-Metro Premises as per PCC clause 66.
2.	Section-VIIB Employer's Requirements	7.5 (iii)	The transaction time is one of the critical parameters for issuance of tickets at TOM counter. FI shall define an efficient issuance process for instant issuance of pre-paid NCCM at TOM/EFO to minimize the issuance time per commuter. FI shall also enable Aadhaar based e-KYC (for both Min. KYC as well as Full KYC) at TOM/EFO to minimize the transaction time. <b>The supply of biometric device and any other hardware/ software shall be in the scope of FI.</b> Integrated issuance application to be developed with AFC Provider for issuance of NCCM cards	The transaction time is one of the critical parameters for issuance of tickets at TOM counter. FI shall define an efficient issuance process for instant issuance of pre-paid NCCM at TOM/EFO to minimize the issuance time per commuter. FI shall also enable Aadhaar based e-KYC (Min. KYC) at TOM/EFO to minimize the transaction time. Integrated issuance application to be developed with AFC Provider for issuance of NCCM cards and Maha-Metro ticketing through web application or desktop.



SN	Section	Clause Ref.	Existing Description	Revised description
			and Maha-Metro ticketing through web application or desktop.	
3.	Section-VIIB Employer's Requirements	7.9 (i)	FI shall install POS Terminals with necessary cables, fixtures etc. <b>at Maha-Metro stations – one (1 no.) POS terminal per TOM, EFO</b> for Prepaid/Credit/Debit card/ UPI transactions as per MDR specified. Maha-Metro will not pay any rental, commitment, connectivity or maintenance charges for these POS terminals. These POS terminals shall be integrated with respective AFC equipment. Make and Model of POS Terminal to be proposed by FI and approved by Engineer/Maha-Metro. There shall be automated transaction acknowledgment and refund for unsuccessful transaction to be processed between integrated POS and AFC Equipment.	FI shall install POS Terminals with necessary cables, fixtures etc. <b>at TOM, EFO/TVM/Kiosk</b> for Prepaid/Credit/Debit card/ UPI transactions as per MDR specified. Maha-Metro will not pay any rental, commitment, Connectivity or maintenance charges for these POS terminals. These POS terminals shall be integrated with respective AFC equipment. Make and Model of POS Terminal to be proposed by FI and approved by Engineer/Maha-Metro. There shall be automated transaction acknowledgment and refund for unsuccessful transaction to be processed between integrated POS and AFC Equipment.
4.	Section-VIIB Employer's Requirements	7.4 (ix)	FI shall provide the personalized cards for concession holders and employee/staffs based on Maha-Metro requirements with required details of photo, name, Age printed on the card and deliver the same to the central location of Maha-Metro or directly to commuter in Nagpur and Pune and Thane within 7 days of receiving the request. <b>Personalization charges payable to FI shall not be more than Rs 50/- per card excluding taxes.</b> Personalization cards shall be issued directly from FI premises. No personalization card shall be issued from Maha Metro Stations, however necessary arrangement shall be made.	FI shall provide the personalized cards for concession holders and employee/staffs based on Maha-Metro requirements with required details of photo, name, Age printed on the card and deliver the same to the central location of Maha-Metro or directly to commuter in Nagpur and Pune and Thane within 15 days of receiving the request. <b>Charges of such cards shall not exceed Rs.100/- per card including delivery charges. (excl. taxes).</b> Personalization cards shall be issued directly from FI premises. No personalization card shall be issued from Maha Metro Stations, however necessary arrangement shall be made.
5.	Section-VIIB Employer's Requirements	7.5 (xii)	FI shall also enable issuance of NCMC cards from <b>all branches</b> of the FI in Nagpur, Pune and Thane.	FI shall also enable issuance of NCMC cards from <b>designated branches/Outlets</b> of the FI in Nagpur, Pune and Thane.
6.	Section-VIIB Employer's Requirements	7.8 (v)	FI shall also provide facility for top-up of NCMC cards at <b>all branches</b> of FI across Nagpur, Pune and Thane city by option to load cash in NCMC card or by option to transfer	FI shall also provide facility for top-up of NCMC cards at <b>designated branches/Outlets</b> of FI across Nagpur, Pune and Thane city by option to load cash in NCMC card or by



SN	Section	Clause Ref.	Existing Description	Revised description
			funds from commuter's other account held with FI without any additional charges to commuter or Maha-Metro.	option to transfer funds from commuter's other account held with FI without any additional charges to commuter or Maha-Metro.
7.	Section-VIIB Employer's Requirements	7.9 (vii)	The above services will be availed by Maha-Metro on its discretion and on nonexclusive basis. Maha-Metro may deploy POS terminals and may avail Payment Gateway services of other banks also.	Deleted
8.	Section-III: Evaluation & Qualification Criteria	4.3	The Bidder must have the experience of the following: ..... AFC system shall be under revenue operations for more than one year, during last 7 years (7 year period shall end on the base date i.e. 28 days prior to last date of bid submission.)	For Revised clause, please refer Annexure-I to Corrigendum-V.
9.	Section-VIIB Employer's Requirements	2.1	Nagpur Metro Rail Project Phase-1 covers a length of 38.12 km network with 37 number of stations and consists of two corridors..... to be built in Thane, Maharashtra by Maharashtra Metro Rail Corporation Limited. System Readiness in all respects required by (expected RoD/ CoD) September 2029.	For Revised clause, please refer Annexure-II to Corrigendum-V.



Annexure-I to Corrigendum-V

Replace the existing Clause 4.3 (Specific Work Experience) of Section-III: Evaluation & Qualification Criteria, with the following:

		Qualification Criteria	
Clause no.	Factor	Requirements	Documents Submission Requirements
4. Experience			Single Entity
4.3	Specific Work Experience	<p>The Bidder must have the experience of the following:</p> <ol style="list-style-type: none"> <li>The Bidder either through its own or through its Technology Service Provider (TSP) as subcontractors, should have financial switch certified for acquiring transactions of NCMC or EMV contactless cards (Debit/ Credit/ Prepaid) for any payment scheme as per the defined specification of RBI/NPCI, valid on base date i.e. 28 days prior to last date of bid submission.</li> <li>The Bidder either through its own or its Technology Service Provider (TSP) as subcontractors, should have issuer host certified for issuance of NCMC and EMV Cards including NCMC-PPI-MTS card, valid on base date i.e. 28 days prior to last date of bid submission.</li> <li>The Bidder should have the experience of handling digital payments via web and mobile and shall have customer facing mobile applications for both android and ios platform for managing their NCMC cards, during last 7 years (7 year period shall end on the base date i.e. 28 days prior to last date of bid submission.)</li> <li>The Bidder should have completed Integration with AFC system for an open loop EMV NCMC deployment in public transport and that AFC system shall be under revenue operations for more than one year, during last 7 years (7 year period shall end on the base date i.e. 28 days prior to last date of bid submission.)</li> </ol>	<p>Must Meet requirement</p> <p><b>For i and ii:</b> Provide Certification from concerned govt agencies i.e. RBI/NPCI along with self-certification on the Letter Head of the FI (Bidder) in the format as attached in Form-38 and Form-14 for TSP (if applicable).</p> <p><b>For iii.</b> Provide self-certification on the Letter Head of the FI (Bidder) in the format as attached in Form-39.</p> <p><b>For iv:</b> Supporting Documentary proof in respect of information furnished in Form 21 and Copy of LOA and experience certificate, from employer clearly indicating the nature/scope, amount and duration of work.</p>



## Annexure-II to Corrigendum-V

Replace the existing Clause 2.1 of Section-VIIB Employer's Requirements with the following:

- 2.1. Nagpur Metro Rail Project Phase-1 covers a length of 38.12 km network with 37 number of stations and consists of two corridors i.e., Corridor-1 (Orange Line) – From Khapri to Automotive Square (19.86 Km), Corridor -2 (Aqua Line) – From Lokmanya Nagar to Prajapati Nagar (18.26 km). 03 stations of Phase 1 are at grade and the remaining are elevated. Inter corridor interchange station is available at Sitabuldi station. The system commenced service in 2019. Phase-2 of the Nagpur Metro Rail network comprises the following:

Corridor Description: -

Nagpur Metro Phase-2 consists of the following corridors:-

Section	System Readiness in all respects required by (expected Rod/ Cod )	Number of Stations
Corridor – 1A Eco Park (At Grade) to Metro City Station	June-26	2
Corridor – 1A2 Ashokvan to MIDC ESR (Elevated)	Nov-27	8
Corridor – 2A Pili Nadi to Lekha Nagar (Elevated)	Jan-27	6
Corridor – 2A2 Cantonment to Kanhan River (Elevated)	Nov-27	6
Corridor – 3A Hingna Mount View to Hingna (Elevated)	Nov-27	7
Corridor – 4A Pardi to transport Nagar (Elevated)	Aug-27	3
<b>Total</b>		<b>32</b>

Pune Metro Rail Project Phase-1 covers a length of 33.26 km network with 30 number of stations and consists of two corridors i.e., Corridor-1-North South (NS) Corridor (Purple Line) – From PCMC to Swargate Station (17.98 Km), Corridor -2 East West (EW) Corridor (Aqua Line) – From Vanaz Station to Ramwadi Station (15.27 km). 05 stations



NS Corridor of Phase 1 are at Under Ground Stations and the remaining are elevated. Inter corridor interchange station is available at District Court station. The system commenced service in 2022 in phased manner. Phase-1 has additional 4 station as corridor -1A from PCMC to Bhakti Shakti, Phase-1 Extension has 5 Underground station and Phase-2 with 13 elevated stations will open for operations in due course of time.

Additional station Pune Metro Phase-1:

Section	System Readiness in all respects required by (expected Rod/ CoD )	Number of Stations
Corridor – 1A PCMC To Bhakti Shakti (Elevated) Additional stations of Pune Phase-1	June-27	4

Phase-1 Extension


Section	System Readiness in all respects required by (expected Rod/ CoD )	Number of Stations
Corridor – 1B Swargate to Katraj (Underground)	Mar-29	5
Pune Phase-1 Extension		

Phase-2:

Section	System Readiness in all respects required by (expected Rod/ CoD )	Number of Stations
Corridor – 2A Ramwadi to Wagholi (Elevated)	Jul-29	11
Pune Phase-2		
Corridor – 2B Vanaz to Chandani Chowk	Jul-29	2
Pune Phase-2		

Thane Metro Phase 1 project with 1 circular line and 22 stations is a 29 km mass rapid transit system (MRTS) approved to be built in Thane, Maharashtra by Maharashtra Metro Rail Corporation Limited. System Readiness in all respects required by (expected Rod/ CoD) September 2029.



 <b>PUNE METRO</b>	<b>Maharashtra Metro Rail Corporation Limited (Maha-Metro)</b> (Pune Metro Rail Project) (PMRP) Office of Pune Metro Rail Project, Block No. A2 & A3, Premises of District Court Interchange Metro Station, Nyaymurti Ranade Path, Shivajinagar, Pune - 411005, Maharashtra, India. Website: <a href="https://www.mahametro.org">https://www.mahametro.org</a> E-mail: <a href="mailto:tenders.pmrp@mahametro.org">tenders.pmrp@mahametro.org</a> , Telephone: 020-26051074
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02-Apr-2025

CORRIGENDUM-V (Part -C)

Name of Work: Selection of Financial Institution (FI) for issuance of Open Loop National Common Mobility Card (NCCMC) and acquiring services for Maha-Metro.

Tender No: Maha-Metro-AFC-01/2025 dated 15-Dec-2025

Key Details	Existing Provision (as per Corrigendum IV)	Revised Provision
Tender Document on sale	Tender Document can be downloaded from 16:00 Hrs. on 05-Jan-2026 to 16:00 Hrs. on 06-Apr-2026 from 'e-Tender portal of Govt. of Maharashtra' i.e. <a href="https://mahatenders.gov.in">https://mahatenders.gov.in</a>	Tender Document can be downloaded from 16:00 Hrs. on 05-Jan-2026 to 16:00 Hrs. on 21-Apr-2026 from 'e-Tender portal of Govt. of Maharashtra' i.e. <a href="https://mahatenders.gov.in">https://mahatenders.gov.in</a>
Last Date & Time for submission of Bids	Online submission up till 16:00 Hrs. on 06-Apr-2026 on Maha-Tenders portal	Online submission up till 16:00 Hrs. on 21-Apr-2026 on Maha-Tenders portal
Date & Time of Opening of Technical Bids	On 07-Apr-2026 at 16:30 Hrs in Procurement Department, Block No. A2, Premises of District Court Interchange Metro Station, Nyaymurti Ranade Path, Shivaji Nagar, Pune-411005, Maharashtra, India.	On 22-Apr-2026 at 16:30 Hrs in Procurement Department, Block No. A2, Premises of District Court Interchange Metro Station, Nyaymurti Ranade Path, Shivaji Nagar, Pune-411005, Maharashtra, India.



  
 Executive Director/Procurement & Contracts,  
 Pune Metro Rail Project,  
 Maharashtra Metro Rail Corporation Limited.