Response to Pre-Bid Queries for RFP					
RFP Ref.	**CPCM-29/2026-27 Dated: 23-Jul-2026 GEM Bid No. - GEM/2026/B/7825204**				
RFP Name	**Request for Proposal for Appointing Agency for Supply of Prepaid Payment Instrument (Meal Card)**				
Sr. No.	**Page No.**	**RFP Clause**	**Clause Description**	**Query**	**StockHolding Remarks**
1	5	Last Paragraph	Any arrangement used that is not under the direct supervision and control of the issuer would not be accepted as being a system for meeting the tax requirement for the meal card. That is, the issuer should be able to demonstrate that the acceptance points for the card are all under their control and supervision and not relying on third party who have no obligations for meeting the tax compliance of any meal cards provided. StockHolding reserves the right to conduct audits to verify compliance.	We request the tenderer to consider RBI MD Clause 2.6 "Merchants : Establishments who have a specific contract to accept the PPIs of the PPI issuer (or contract through a payment aggregator / payment gateway) against the sale of goods and services, financial services, etc. "	**Clarification:** No change as mandatory stipulates wrt a *meal* card need to be maintained.
2	6	First Paragraph	The participant to the tender has to be the Regulated Entity that has obtained the prepaid instrument issuance license from RBI and under whose authorization the Meal Card is being offered to Stockholding. Stockholding will not entertain any agent, reseller of any Regulated Entity and would be only entertaining bids received from the RBI authorized license holder themselves. Any other bid not meeting this condition shall be rejected. The bidder shall have to declare and establish by submitting their RBI authorization that they are the RBI Authorized issuers of the Meal Card being offered.	We request the tenderer for an Inclusion of Consortium /Principal/OEM (PPI Issuer) led participation as this will be in line with RBI Master Direction 7.11 & same has been implemented by other Public Sector Companies. RBI permit's co-branding arrangements between a bank and non-bank entity, where the bank shall be the PPI issuer.	**Clarification:** No change
3	8	Eligibility Criteria, Point 6	Bidder should have minimum 5000 Number of Active Affiliates** (Member Establishment) Exclusively for Meal Card on PAN*** India Basis as on 30.06.2026	We request the tenderer to consider RBI MD Clause 2.6 "Merchants : Establishments who have a specific contract to accept the PPIs of the PPI issuer (or contract through a payment aggregator / payment gateway) against the sale of goods and services, financial services, etc. "	**Clarification:** No change
4	8	Eligibility Criteria, Point 7	Minimum 80 % of Network of Active Affiliates exclusively for Meal Card in Corporation Locations (As per the list provided by Corporation) as on 30.06.2026 (It's percentage covering our locations of approx. 210 as on date)	We request the tenderer to consider RBI MD Clause 2.6 "Merchants : Establishments who have a specific contract to accept the PPIs of the PPI issuer (or contract through a payment aggregator / payment gateway) against the sale of goods and services, financial services, etc. "	**Clarification:** No change

5	8	Eligibility Criteria, Point 10	A valid Authorization Certificate issued by Reserve Bank of India in accordance with "Reserve Bank of India (Issuance and operation of Prepaid Payment Instruments) Directions, 2021 (Master Directions) issued vide RBI notification dated 27.08.2021 (Updated as on February 23, 2024)" must be provided. The certificate must remain valid throughout the period of Contract.	We request the tenderer for an Inclusion of Consortium/Principal/OEM (PPI Issuer) led participation as this will be in line with RBI Master Direction 7.11 & same has been implemented by other Public Sector Companies. RBI permit's co-branding arrangements between a bank and non-bank entity, where the bank shall be the PPI issuer.	**Clarification:** No change
6	13	Terms & Condition, Point H	Acceptance of PPI (Meal Card) shall be strictly restricted to bonafide affiliates and shall not be permissible at any other outlet. A list of such bonafide affiliates shall be furnished by the service provider from time to time with information on addition and deletion of affiliates if any. (Bonafide affiliates means merchants with whom there is a specific contract for acceptance only for food and non-alcoholic beverages.) StockHolding reserves the right to verify such contracts at its discretion, including but not limited to, inspection of relevant documents and infrastructure by its authorized officials. Non-compliance or misrepresentation in this regard shall attract penalties, including but not limited to termination of the contract as decided by the Corporation.	We request the tenderer to consider RBI MD Clause 2.6 "Merchants : Establishments who have a specific contract to accept the PPIs of the PPI issuer (or contract through a payment aggregator / payment gateway) against the sale of goods and services, financial services, etc. "	**Clarification:** No change as mandatory stipulates wrt a *meal* card need to be maintained.
7	14	Terms & Condition, Point I	The All India list of bonafide affiliates for Meal Cards shall be made available on the official website of the PPI issuer and the said list must be duly certified by the Authorized Signatory of the Firm/ Company and submitted along with the Bid. A soft copy in readable format of the same shall be given along with the Bid. (Active Status of the affiliates will be determined on the basis of at least one payment as reimbursement during the past six months)	We request the tenderer to consider RBI MD Clause 2.6 "Merchants : Establishments who have a specific contract to accept the PPIs of the PPI issuer (or contract through a payment aggregator / payment gateway) against the sale of goods and services, financial services, etc. "	**Clarification:** No change as mandatory stipulates wrt a *meal* card need to be maintained.

8	14	Terms & Condition, Point K	In case of any complaint from any office of the Corporation with regard to non availability of affiliates, overcharging by the affiliates or non-acceptance of Meal Cards by the Affiliates; the PPI issuer shall resolve the issue within a period of 15 days from the date of receipt of complaint. Failure to redress the complaint within the stipulated time frame shall attract a penalty of ₹ 25,000/- per complaint. PPI issuer shall maintain a robust, structured, and transparent Grievance Redressal Mechanism.	We request the tenderer to consider RBI MD Clause 2.6 "Merchants : Establishments who have a specific contract to accept the PPIs of the PPI issuer (or contract through a payment aggregator / payment gateway) against the sale of goods and services, financial services, etc. "	**Clarification:** No change
9	25	Annexure - 3	Annexure 3- Commercial Bid Format	Whether commercial bid to be submitted in Pack 1?	**Clarification:** No. Financial bid is to be submitted separately in accordance with the guidelines of the GeM portal