

REPLIES TO PRE BID QUERIES FOR RFP 10/2011-12 DATED 12.07.2011 FOR END TO END ATM AND ATM MANAGED SERVICES (OPEX MODEL)

Sl. No.	Page No. of RFP	RFP Clause No.	Bank's Requirements as per RFP	Query raised by the Bidder	Bank's reply
1	4	2	The number of ATMs to be installed in each Circle of the bank is indicated in Annexure L. The details of locations in each Circle shall be communicated to the selected bidder.	Details of locations under each circle is required at this stage in order to check the feasibility for CIT agency/service partners	Details of locations shall be provided to the successful bidder
2	4	2	The arrangement is proposed for a period of 5 (five) years and after completion of 3 years, Bank shall at its discretion exercise its right to continue or discontinue the arrangement.	Project of this size involves huge capital investment which could be recovered only over a period of the contract which we understand is 5 (five) years. If the Bank decides to discontinue the service after 3 (three) years it will cause lot of hardship to the vendors. We request the Bank to have the minimum contract period of five years and not consider discontinuation at the end of 3 years.	Bidder to comply with RFP terms.
3	5	4	The ATM Remote Managed Services Centre setup, systems & software of the bidder should be compatible with Bank's Switch (Base 24) and NCR, Diebold & Wincor ATMs used by the bank presently. Further, it should be capable of handling all the ATM Brands operating in India. Certificate/documents to be provided in this regard.	We have live installation of bank with BASE24 Switch and NCR ATM s being monitored and managed by our Remote Management Centre. We can provide an undertaking that we will integrate with Bank's BASE24 switch and NCR ATM. Hope this is OK.	Proof of interface between ATM and Switch to be produced.

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4	5	4	The ATM Remote Managed Services Centre setup, systems & software of the bidder should be compatible with Bank's Switch (Base 24) and NCR, Diebold & Wincor ATMs used by the bank presently. Further, it should be capable of handling all the ATM Brands operating in India.	We would like to apprise you that FIS owns 2 of the world's best switches namely Connex and IST switch. FIS is the only company who provides switch license and also offer ATM switching and full outsourced ATM managed services to various banks. While an ATM OEMs and other ATM MS provider are in the business of supplying ATM and ATM related managed services we provide comprehensive service that include ATM switching service, ATM supply and ATM related managed services. Given our unique position in this market space we find it difficult to get the certificate from our competitor such as ACI and Opus. In the event FIS gets selected as a vendor for the services, we would build the interface with bank's BASE24 switch. We request bank to revise this criteria as "Bidder's Management centre should be compatible with Industry standard switch such as BASE24 or FIS IST (Oasis) or Opus	Bidder to comply with RFP terms.
5	5	5	Offered model should be having a market presence of more than 3000 machines in India as on date of RFP.	We request the bank to consider market presence of more than 3000 machines in India as on date of RFP for any model.	Clause is modified as "Offered make/model should be having a market presence of more than 2000 machines in India as on date of RFP. If the bidder is proposing any model other than NCR, Diebold and Wincor, the bidder has to submit Copies of Purchase Order and Deployment letter from other banks and the make / model of ATM should be interfaced with Base 24 Switch.

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6	5	5	Offered model should be having a market presence of more than 3000 machines in India as on date of RFP	NCR requests to amend the clause with "make/model" NCR has introduced new series of ATMs with improved and advance features. Earlier series of ATM production are discontinued globally.	Clause is modified as "Offered make/model should be having a market presence of more than 2000 machines in India as on date of RFP. If the bidder is proposing any model other than NCR, Diebold and Wincor, the bidder has to submit Copies of Purchase Order and Deployment letter from other banks and the make / model of ATM should be interfaced with Base 24 Switch.
7	5	5	Offered Model should be having a market presence of more than 3000 machines in India as on date of RFP	There are new models\make now available in the market which match the requirements of Canara Bank.Request Bank to modify the clause as offered Model/Make should have market presence of 2000 machines in India as on date of RFP.	Clause is modified as "Offered make/model should be having a market presence of more than 2000 machines in India as on date of RFP. If the bidder is proposing any model other than NCR, Diebold and Wincor, the bidder has to submit Copies of Purchase Order and Deployment letter from other banks and the make / model of ATM should be interfaced with Base 24 Switch.
8	5	5	Offered Model should be having a market presence of more than 3000 machines in India as on date of RFP	Request the bank to amend the clause as " Offered make/model should be having a market presence of more than 2000 machines in India as on date of RFP	Clause is modified as "Offered make/model should be having a market presence of more than 2000 machines in India as on date of RFP. If the bidder is proposing any model other than NCR, Diebold and Wincor, the bidder has to submit Copies of Purchase Order and Deployment letter from other banks and the make / model of ATM should be interfaced with Base 24 Switch.
9	9	7.3	Commercial Bid - Covering Letter	Please let us know if there is any specific format for the covering letter.	Submit Commercial bid covering letter as per Annexure -M of this prebid queries.

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10	11	10.3	In respect of onsite ATMs the rates quoted for financial transaction should not exceed 70% of rates quoted for offsite financial transactions. If the rate is more than 70%, the price bid will be rejected.	Considering that scope of onsite and offsite locations are largely the same the ratio of 70% appears to be very low. Request the Bank to increase it to 90%	Bidder to comply with RFP terms.
11	11	10.4	The rate quoted for non financial transaction should not be more than 25% of the corresponding financial transaction.	The resources used by nonfinancial transaction is same as financial transaction except the cash. Therefore a ceiling of 25% is very low. Kindly change this to 50%.	Bidder to comply with RFP terms.
12	11	10.4	The rate quoted for non-financial transactions should not be more than 25% of corresponding financial transactions. If the rate is more than 25%, the price bid will be rejected.	Request the Bank to increase the percentage to 33% as against 25% considering the actual ratio of transactions on ATMs.	Bidder to comply with RFP terms.
13	11	11.1	The bank reserves the right to split the purchase order between L1 and L2.	Please confirm at this stage itself, if the bank will split the order between L1 and L2 or not. This has impact on our commercial working process.	Please read clause 10.1 as "On Completion of evaluation process of Commercial Bid, the Contract will be awarded to L1 bidder or to the Bidder/s as detailed in para 11." Please note bank shall be splitting the Purchase Order as per para 11, page 11 of RFP.
14	12	12.3	Acceptance of site/location incase of Offsite ATMs and location incase on Onsite ATM will be provided by the bank.	As this is a complete outsourced project, we request the bank to leave the decision of site selection incase of offsite ATMs to the vendors. With our experience in this business, this greatly improves the implementation period. As we will be paid on per transaction, it is in our interest to find sites which does good number of transactions.	The successful bidders will be required to complete the site preparation, installation and operationalisation of ATMs within 90 days from the date of acceptance of purchase order or 100 days from the date of Purchase Order, which ever is earlier.
15	12	12.4	The successful bidders will be required to complete the site preparation, installation and operationalisation of ATM within 90 days from the date of acceptance of purchase order.	We Request Bank to extend to complete the Site prepration, installation and operationalisation of ATM instead of 90 days to 180 days.	The successful bidders will be required to complete the site preparation, installation and operationalisation of ATMs within 90 days from the date of acceptance of purchase order or 100 days from the date of Purchase Order, which ever is earlier.

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16	12	12.4	The successful bidders will be required to complete the site preparation, installation and operationalisation of ATM within 90 days from the date of acceptance of purchase order	With our experience in this line of business, the site approvals from the banks is the major hurdle. We therefore request that this should be changed to either (1) site to be decided by the vendor and in which case we will complete the project in 7 to 8 months OR (2) if the bank is giving the site approvals than each site should be completed within 30 days of final approval by the bank.	The successful bidders will be required to complete the site preparation, installation and operationalisation of ATMs within 90 days from the date of acceptance of purchase order or 100 days from the date of Purchase Order, which ever is earlier.
17	12	12.4	The successful bidders will be required to complete the site preparation, installation and operationalisation of ATM within 90 days from the date of acceptance of purchase order. The purchase order is to be accepted by the selected bidders within 7 days from the date of purchase order invariably, else the bank shall treat that the date of acceptance as the 7th day from date of order for all purposes	FIS Request: We refer to section 3-Supply of ATMs & Accessories in page 34 of 75. In this section the bidder has to operationalise ATMs in thirty days. This is contradicting the completion period mentioned above. We also would like to inform bank that the 90 days for 500 ATMs is too aggressive time line considering that the scope include site identification. We request bank to increase the 90 days to 180 days for completion.	Please read 7 th para of clause 3 of Page 34 as "The successful bidders will be required to complete the site preparation, installation and operationalisation of ATMs within 90 days from the date of acceptance of purchase order or 100 days from the date of Purchase Order, which ever is earlier. "
18	12	13	The payments to the bidder will be made on monthly basis in arrears on aggregated basis by the Bank centrally at its, Head Office ,Bangalore after submission of invoices along with the monthly downtime report duly certified by the Banks official, after deducting applicable LD if any.	- LD imposed, if any, should be conveyed to Diebold and concurrence should be taken before levying such LD - Number of days within which payment shall be made on submission of the invoice should be specified - Documents required as supporting along with the invoice should be specified	Bidder to comply with RFP terms.

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19	13	14	14.2 The Security Deposit/ Performance bank guarantee should be submitted within seven working days from the date of receipt of the order. 14.4 Security deposit if submitted in the form of Performance Bank Guarantee, the guarantee period should be valid for 36 months from the date of placing the order. The guarantee should also contain a claim period of three months from the last date of validity.	- The BG submission days should be 10 working days instead of 7 working days from the date of receipt of the order - Bank to provide us the bank guarantee format for performance guarantee	Bidders to submit Security Deposit/Performance Bank Guarantee within 7 working days from date of acceptance of order. The Performance Bank Guarantee format shall be provided to the successful bidder.
20	13	14	Security Deposit	We request bank to consider Security Deposit/ Performance Bank Gurantee for 5 % of (transactions per day x no. of ATMs x 365 days x rate per transactions) i.e. (200x500x365 x Rate per TXN) X 5% FOR 12 months instead of 36 months.	The successful bidders sholud submit a Security Deposit by way of DD drawn on Canara Bank/Performance Guarantee issued by scheduled commercial Bank in India, for 10% of (Transaction per day x No of ATMs ordered to vendor x Rate per offsite financial transaction x 365)
21	13	14.1	Here Rate per transaction is the rate quoted for Offsite Financial Transaction.	Considering that there is a mix of onsite and offsite ATMs and the deal may also be split between vendors, we request the Bank to calculate the Bank Guarantee based on the annual deal size for each of the vendors.	The successful bidders sholud submit a Security Deposit by way of DD drawn on Canara Bank/Performance Guarantee issued by scheduled commercial Bank in India, for 10% of (Transaction per day x No of ATMs ordered to vendor x Rate per offsite financial transaction x 365)

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22	15	23	Order cancellation/ Termination of Contract	We request that Termination / Order cancellation be initiated only in the event of an uncured breach of contract. Request the Bank to provide a cure period of at least 90 days to rectify any breach.Hence, we request a suitable amendment to this clause	Please read Clause 27.19, page 20 of the RFP as "Bank will send a 3 months notice to the bidder to cure the breach. If the breach is not cured by the bidder within the said 3 months of being notified, the Bank will have the right to terminate the contract at its discretion. In the event of termination of contract, bank shall have the right to avail the services of any other person for the purpose without any let or hindrance from the successful bidder besides claiming the liquidated damages as per para 27.11."
23	15	23.6	The bank reserves the right to cancel the entire/unexecuted portion of the order (23.6) Non satisfactory performance of the Project in terms of affecting the Core Systems of the Bank or the Core Business of the Bank and the functioning of the Branches/Offices of the Bank	We request the bank to delete clause 23.6 as we do not have any control over the Core System and Core business of the bank.	Bidder to comply with RFP terms.
24	15	25	Whole of indemnity clause	This should be mutually agreed by the bank 's and vendor's legal departments.	Bidder to comply with RFP terms.
25	16	27.1	Bank reserves its right to swap some of the on-site ATMs to off-site ATMs and vice- versa in case of need.	We request the Bank to discuss this mutually with the selected bidder.	Bidder to comply with RFP terms.

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26	16	27.2	Bank plans to have some mobile ATMs to be installed in Vehicle (with saloon body) to house ATMs. Such ATMs shall be treated as on-site ATMs	As this will be treated as Onsite, the vehicle will be provided by the bank. Pls confirm.	<p><u>Bank shall provide the following:</u></p> <ol style="list-style-type: none"> 1. Van with AC & Generator 2. CDMA/VSAT connectivity. 3. Driver & Armed Guard 4. Diesel for Vehicle and Generator. <p><u>Bidder has to provide the following</u></p> <ol style="list-style-type: none"> 1. Bidder has to provide ATM. 3. Bidder has to install the ATM and other related accessories and ensure connectivity and commissioning ATM. 4. Cash Managed Services , Cash replenishment services and all the works specified in the scope of work . 4. The proposed ATMs can be treated as On-site ATMs.
27	16	27.2	Bank plans to have some mobile ATMs to be installed in Vehicle (with saloon body) to house ATMs. Such ATMs shall be treated as on-site ATMs.	The scope, modalities and transactions will be very different for the mobile ATMs as against a standard offsite/ onsite ATMs. We request the Bank that the scope be clearly defined for mobile ATMs and the same be sought as an optional item in the commercial.	<p><u>Bank shall provide the following:</u></p> <ol style="list-style-type: none"> 1. Van with AC & Generator 2. CDMA/VSAT connectivity. 3. Driver & Armed Guard 4. Diesel for Vehicle and Generator. <p><u>Bidder has to provide the following</u></p> <ol style="list-style-type: none"> 1. Bidder has to provide ATM. 3. Bidder has to install the ATM and other related accessories and ensure connectivity and commissioning ATM. 4. Cash Managed Services , Cash replenishment services and all the works specified in the scope of work . 4. The proposed ATMs can be treated as On-site ATMs.
28	17	27.9	The required uptime availability of minimum of 99.5% for Metro and Urban areas and 98.5% for Semi-Urban and Rural areas after exclusions.	The uptime required is on the higher side as compared to industry standards. We request the bank to change this to either (1) Uptime across the ATM network (not individual ATM OR (2) 98.5% for Metro and Urban areas and 97.5% for Semi-Urban and Rural areas.	Bidder to comply with RFP terms.

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29	17	27.9	An uptime of minimum of 99.5% for Metro and Urban areas and 98.5% for Semi- Urban and Rural areas Norms for each ATM for a calendar month (excluding the month in which the ATM is installed) is expected after taking into account the following exclusions. (Classification of areas is as per Banks)	NCR request: uptime change request to a more reasonable one as suggested - "An uptime of minimum of 98.5% for Metro and Urban areas and 97.5% for Semi- Urban and Rural areas Norms for each ATM for a calendar month"	Bidder to comply with RFP terms.
30	17	27.9	Uptime	NCR requests to add outages due to power issue also as an exclusion while calculating downtime.	Bidder to comply with RFP terms.
31	17	27.9	...uptime availability of minimum of 99.5% for Metro and Urban areas and 98.5% for Semi-Urban and Rural areas.	FIS request: Uptime of 99.5% for Metro and 98.5% for semi-urban is very high. Request bank to consider revising the uptime for Metro to 98% and semi-metro to 97%.	Bidder to comply with RFP terms.
32	17	27.9	Exclusions to Uptime	Exclusion to also consider time taken for loading cash in ATM and downtime beyond UPS Back up. Also the uptime for Urban areas should be revised to 99 % and Non Urban areas to 98 %. Bank to confirm.	Bidder to comply with RFP terms.
33	17	27.7.3	The Service Tax if any as applicable will be paid / reimbursed by the Bank at actual	Kindly change the clause to " The Service Tax or any other tax in lieu of this if introduced by the government authorities as applicable will be paid / reimbursed by the Bank at actual."	Bidder to comply with RFP terms. Refer Page 14 Clause 21.
34	17	27.7.3	The Service Tax if any as applicable will be paid / reimbursed by the Bank at actual.	We assume that the Bank will also reimburse any tax introduced in lieu of Service Tax or any new tax regime introduced which is outside the bidder's control.	Bidder to comply with RFP terms. Refer Page 14 Clause 21.
35	17	27.7.5	No escalation in price is permitted for any reason whatsoever. Prices quoted must be firm till the completion of the contract including warranty period.	Warrant period may not be relevant for the current RFP. Bank to remove the same.	Please read as "No escalation in price is permitted for any reason whatsoever. Prices quoted must be firm till the completion of the contract."

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36	18	27.10	Penalties will be levied @ Rs. 200 per hour per ATM for downtime exceeding 0.5 % in a month for Metro and Urban areas and 1.5% in a month for Semi Urban and Rural areas, after excluding 11 hours for Preventive Maintenance, Supervisory Time and the actual downtime on account of non-supply of cash.	NCR requests for penalty at Rs. 50 per hour per ATM	Bidder to comply with RFP terms.
37	18	27.10	Penalties will be levied @ 200 per hour per ATM for downtime exceeding 0.5 % in a month for Metro and Urban areas and 1.5% in a month for Semi Urban and Rural areas, after excluding 11 hours for Preventive Maintenance, Supervisory Time and the actual downtime on account of non-supply of cash.	Penalty of 200 per is too high and not as per Industry Standrad hence request bank to make it Rs.100	Bidder to comply with RFP terms.
38	18	27.10	In addition, penalties @ 200 per hour will also be levied on a per incident basis if the time for attending to and rectifying the fault(s) which will include ATM hardware/software, networking, UPS, AC etc. , exceeds 3 hours in metro/urban centres and 5 hours in other places.	Penalty of 200 per is too high and not as per Industry Standrad hence request bank to make it Rs.100	Bidder to comply with RFP terms.
39	18	27.11	The Site Implementation Service, installation and commissioning of all ATMs must be completed and commencement of Managed Services should begin within 90 days from the date of the contract agreement. In case the bidder fails to comply with the time schedule on account of factors attributable to the bidder, a penalty @ Rs.200.00 per day for each ATM will be charged.	NCR requests for penalty at Rs. 50 per day for each ATM	Please read as "The Site Implementation Service, installation and commissioning of all ATMs must be completed and commencement of Managed Services should begin within 90 days from the date of acceptance of Purchase Order or 100 days from the date of Order, which ever is earlier. In case the bidder fails to comply with the time schedule on account of factors attributable to the bidder, a penalty @ Rs.200.00 per day for each ATM will be charged."

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40	18	27.11	Liquidated damages—incase the bidder fails to comply with the time schedule on account of factors attributable to the bidder, a penalty @ Rs 200 per day for each ATM will be charged	The penalty is on the higher side. Request the Bank to revise it to @Rs 50 per day per ATM.	Please read as "The Site Implementation Service, installation and commissioning of all ATMs must be completed and commencement of Managed Services should begin within 90 days from the date of acceptance of Purchase Order or 100 days from the date of Order, which ever is earlier. In case the bidder fails to comply with the time schedule on account of factors attributable to the bidder, a penalty @ Rs.200.00 per day for each ATM will be charged."
41	18	27.11	The Site Implementation Service, installation and commissioning of all ATMs must be completed and commencement of Managed Services should begin within 90 days from the date of the contract agreement. In case the bidder fails to comply with the time schedule on account of factors attributable to the bidder, a penalty @ Rs.200.00 per day for each ATM will be charged	Penalty of 200 per is too high and not as per Industry Standrad hence request bank to make it Rs.100	Please read as "The Site Implementation Service, installation and commissioning of all ATMs must be completed and commencement of Managed Services should begin within 90 days from the date of acceptance of Purchase Order or 100 days from the date of Order, which ever is earlier. In case the bidder fails to comply with the time schedule on account of factors attributable to the bidder, a penalty @ Rs.200.00 per day for each ATM will be charged."
42	18	27.12	The bidder has to ensure average cash efficiency ratio of 70% per month and in case of failure to maintain the same a penalty of 0. 5% per month of cash surplus will be applicable and will be deducted from monthly payment. Penalty will be applicable after three months from the date of completion of installation of ATM. The bidder has to provide monthly cash utilisation report for each ATM while submitting the monthly invoices for payment.	Penalty of 0.5% per is too high and not as per Industry Standrad hence request bank to make it 0.05%	Bidder to comply with RFP terms.

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43	18	27.13	As such while receiving the cash the Successful Bidder would count the currency notes and scan the same to ensure that there is no fake currency note in the packet in the bank's premises itself. Bank will not provide any infrastructure in the Banks Premises to check fake currency. Bidder should ensure correctness, genuineness of the cash and shall take the ATM fit currency notes to its possession. Once the note packets are taken out of Bank's premises the Bidder would be responsible for shortage and fake currency if any, noticed subsequently.	Responsibility of ATM fit quality of cash remain with the Bank branch including responsibility of mutilated, fake etc. Bank to accept such notes found from withdrawal and exchange the same without any charges/deductions. Bank to provide necessary cash counting machine at the time of withdrawal of cash. If sorting of cash under the scope of CIT, Bank to provide cash in advance and facility of overnight vaulting or working space at branch for cash sorting purpose.	Bidder to comply with RFP terms.
44	18	27.13	As such while receiving the cash the Successful Bidder would count the currency notes and scan the same to ensure that there is no fake currency note in the packet in the bank's premises itself. Bank will not provide any infrastructure in the Banks Premises to check fake currency. Bidder should ensure correctness, genuineness of the cash and shall take the ATM fit currency notes to its possession. Once the note packets are taken out of Bank's premises the Bidder would be responsible for shortage and fake currency if any, noticed subsequently.	As per the industry norms, we request the Bank to provide ATM fit currency.	Bidder to comply with RFP terms.

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45	20	27.19	Bank will have the right to terminate the contract at its discretion by giving three months notice. In the event of termination of contract, bank shall have the right to avail the services of any other person for the purpose without any let or hindrance from the successful bidder besides claiming the liquidated damages as per para 27.11	In the event of premature termination of contract the bank will have the option of (i) take-over the leases and continue payments on the existing lease/financing arrangements for the New ATMs or (ii) avail itself of an option to purchase the New Euronet ATMs, on as is basis. In the event that Bank wants to avail itself on an option to purchase the Euronet ATMs and related assets, then (a) Bank shall pay Euronet or its assignee the aggregate of all future lease charges computed at Net Present Value computed at prevailing market rate; and (b) Bank shall pay Euronet or its assignee penalties, if any, for such foreclosure at prevailing market rate; and c) Bank shall pay Euronet or its assignee residual value of the New Euronet ATMs as agreed with the Leasing / Financing Company.	Please read Clause 27.19, page 20 of the RFP as "Bank will send a 3 months notice to the bidder to cure the breach. If the breach is not cured by the bidder within the said 3 months of being notified, the Bank will have the right to terminate the contract at its discretion. In the event of termination of contract, bank shall have the right to avail the services of any other person for the purpose without any let or hindrance from the successful bidder besides claiming the liquidated damages as per para 27.11."
46	20	27.19	Bank will have the right to terminate the contract at its discretion by giving three months notice. In the event of termination of contract, bank shall have the right to avail the services of any other person for the purpose without any let or hindrance from the successful bidder besides claiming the liquidated damages as per para 27.11.	We request that Termination / Order cancellation be initiated only in the event of an uncured breach of contract. Request the Bank to provide a cure period of at least 90 days to rectify any breach. Hence, we request a suitable amendment to this clause	Please read Clause 27.19, page 20 of the RFP as "Bank will send a 3 months notice to the bidder to cure the breach. If the breach is not cured by the bidder within the said 3 months of being notified, the Bank will have the right to terminate the contract at its discretion. In the event of termination of contract, bank shall have the right to avail the services of any other person for the purpose without any let or hindrance from the successful bidder besides claiming the liquidated damages as per para 27.11."
47	33	2.3	The Bank also may request/advise the bidder to relocate the ATM to any other location due to administrative exigencies. Bidder has to bear the cost.	We request that charges incurred on any relocation at Bank's request be reimbursed by the Bank. Request the Bank to confirm on the same.	If an ATM is relocated for the reasons not attributable to the bidder, the cost of relocating ATMs will be borne by the bank after mutual discussion with the bidder. In all other cases, Bidder has to bear the Cost.

REPLIES TO PRE BID QUERIES FOR RFP 10/2011-12 DATED 12.07.2011 FOR END TO END ATM AND ATM MANAGED SERVICES (OPEX MODEL)

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48	33	2.3	<p>The bidder will not transfer or sell or surrender or vacate the site or enter into any contract or order with any other Bank or entity for the site without Bank's prior permission. The Bank will have the first right of refusal for the site before the bidder discontinues or terminates the arrangement with the Bank. Bidder has to bear the cost. In case, the bidder desires to relocate ATMs, bidder must obtain Bank's prior approval in this regard. The Bank also may request/advise the bidder to relocate the ATM to any other location due to administrative exigencies. Bidder has to bear the cost. The relocation should be executed within 15 working days from the date of the approval provided by the Bank, failing which that ATM shall be considered as under downtime from the 16th working day onwards. Partial surrender of ATMs or sites will not be allowed.</p>	<p>We refer to "The Bank also may request/advise the bidder to relocate the ATM to any other location due to administrative exigencies. Bidder has to bear the cost." If an ATM is relocated for the reasons not attributable to the bidder, the cost of relocating ATMs will be borne by the bank at actuals. Request bank to consider our request favorably.</p>	<p>If an ATM is relocated for the reasons not attributable to the bidder, the cost of relocating ATMs will be borne by the bank after mutual discussion with the bidder. In all other cases, Bidder has to bear the Cost.</p>
49	36	5	<p>In future, Bank may carry out design modification and/or application addition to the Bank's network, including modification for the security policy implementation. Accordingly, bidder should carry out necessary configuration changes in their network, as advised by the Bank time to time and no additional cost will be borne by the Bank in this regard.</p>	<p>Any future requirements will need to be mutually discussed and agreed between Bank and the vendor.</p>	<p>Bidder to comply with RFP terms.</p>

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50	37	6.D(v)	Providing video footage of the ATM sites on weekly basis to the Branch with due record/acknowledgment, by way of DVD without any additional cost to the Bank. Images should be provided as and when required. 90 days image data should be made available to the Bank.	While the vendor will store the video footage, footages may be provided to the Bank on a case to case basis. Request the Bank to amend the clause suitably.	Bidder has to provide images as and when required to the bank within the specified time. However, the bidder has to take backups and 90 days image data should be made available to the bank by the bidder.
51	37	6.D(v)	Providing video footage of the ATM sites on weekly basis to the Branch with due record/acknowledgment, by way of DVD without any additional cost to the Bank. Images should be provided as and when required. 90 days image data should be made available to the Bank.	Providing images - this is not operationally and commercially feasible, NCR suggest that the images will be stored in the ATM hard disk for 90 days and will be retrieved as and when required on bank's request. Providing weekly backup is not a feasible option.	Bidder has to provide images as and when required to the bank within the specified time. However, the bidder has to take backups and 90 days image data should be made available to the bank by the bidder.
52	37	6.E	Online Monitoring of ATMs	we request the bank to remove this clause as we can provide monitoring & but can not provide control over access to safe & to change any status of ATMs.	Please read 'vi' of clause E. in page 37 as 'Centralized monitoring' instead of Centralized monitoring and control over access to safes.
53	37	6.E(v)	Consolidation of settlement, reconciliation reports and data.	Need to know more on settlement and reconciliation. Does reconciliation requirement is with Switch=EJ=CBR or Switch=EJ=CBR=GL. Need more clarity	Physical Cash balance has to be tallied with EJ/JPT Balance as well as with Admin Balance & Switch Balance.
54	38	6.I(v)	Cash EOD on a daily basis. However on exceptional cases, there should not be a gap of more than 2 days between each EODs	Please amend this to "Cash EOD to be done at the time of Cash loading"	Bidder to comply with RFP terms.
55	39	6.I(xiii)	Bank will fix a reasonable amount of bank guarantee to be submitted by the bidder after taking into account the total amount of cash involved, transit insurance, vaulting arrangements, and other risk-mitigating factors including number of ATMs to be serviced. For Cash handling, Bidder has to execute Bank Guarantee for ` 5 Crores (Rupees Five Crores).	Considering that there is a mix of onsite and offsite ATMs and the deal may also be split between vendors, we request the Bank to calculate the BG based on the no of ATMs allotted to the successful bidders. We suggest 50k per ATM	The clause is modified as "for cash handling, bidder has to execute Bank Guarantee, the amount to be calculated as: No of ATMs ordered to the vendor x Rs. 1 Lakh per ATM"

REPLIES TO PRE BID QUERIES FOR RFP 10/2011-12 DATED 12.07.2011 FOR END TO END ATM AND ATM MANAGED SERVICES (OPEX MODEL)

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56	39	6.1(xiii)	For Cash handling, Bidder has to execute Bank Guarantee for ` 5 Crores (Rupees Five Crores).	Amount of 5 crores for BG is too high. Request the bank to reduce it to 2 crores.	The clause is modified as " For cash handling, bidder has to execute Bank Guarantee, the amount to be calculated as: No of ATMs ordered to the vendor x Rs.1 Lakh per ATM"
57	40	6.L	Any cost for the development of the interface or its customization at the Bidder's end or at Bank's Switch end has to be borne by the Bidder. The indicative list (but not exhaustive) is given hereunder: i. The development of the interface between Bank's Switch and monitoring tool of the services provider (both at Switch and monitoring tool end). ii. Customizations of the ATM switch software and ATM software to handle biometric transactions on ATM. iii. If any processes at Bidder's end or their consortium partner's end needs to be changed, upgraded, re-designed, the same has to be done at no additional cost to the Bank. iv. If any new customisation at Banks switch for the model supplied by the Bidder, bidder has to bear the cost of customisation	FIS Request: Switch is owned by the bank and the proposed new ATMs will be driven by bank's switch. Hence any enhancement/ modules that may be required on the switch to meet bank's business requirement, bank has to bear the cost.	Bidder to comply with RFP terms.
58	40	6.N	Bio Metric Solution It will be the responsibility of the bidder to provide customization, if any, for enabling centralized authentication through biometric authentication server at the Bank's existing switch centre	Kindly clarify this requirement	Please read the sentence in clause 'N' in page no. 40 as " The implementation includes the finger-print registration process <u>at the Branch</u> and the customized transaction processing. " The remaining paras in page no.40 stands unchanged.

REPLIES TO PRE BID QUERIES FOR RFP 10/2011-12 DATED 12.07.2011 FOR END TO END ATM AND ATM MANAGED SERVICES (OPEX MODEL)

Sl. No.	Page No. of RFP	RFP Clause No.	Bank's Requirements as per RFP	Query raised by the Bidder	Bank's reply
59	40	6.0	<p>Shifting of ATM/Site</p> <p>In case of shifting of any ATM is required to be carried out from one site to another due to any reason not attributed to the Bank, selected bidder will be required to again follow the process mentioned in point 2.3 above. No additional cost will be paid by the Bank for the relocation. As an ongoing process, the Bank will review the performance of the off-site ATMs on daily basis. In case number of transactions in an ATM does not surpass the targeted level of 200 transactions per day, the Bank may decide to shift the off-site ATM in consultation with the Bidder. The Bidder will shift the ATM to a new site, at their expenses within the time frame agreed with the Bank. Lead time of 3 months will be given to attain minimum of 200 daily transactions</p>	<p>FIS Request: Since Site, ATMs and allied services are owned by the bidder, the relocation of ATMs should be at the discretion of the bidder. In case bank desire to relocate the ATMs for not meeting the transaction volume or for any other reason, bank to reimburse the relocation and site building cost at actuals. We also request bank to commit minimum of 200 txn/day/ATM</p>	<p>If an ATM is relocated for the reasons not attributable to the bidder, the cost of relocating ATMs will be borne by the bank after mutual discussion with the bidder. In all other cases, Bidder has to bear the Cost. All other terms and conditions of RFP remains valid.</p>
60	40	6.0	<p>Shifting of ATM/Site</p>	<p>1) In case the bank decides to shift the ATMs (onsite), We request bank to consider the Site preparation cost & shifting charges will be borne by Bank.</p> <p>2) Lead time of 3 months to attend 200 daily transactions is an exceptional for few locations across the country hence this should be 6 months to 12 months.</p> <p>3) Request the bank to minimum commitment of 200 transactions per day which may fetch the bank a good price from the vendor on per transaction.</p>	<p>1. If an ATM is relocated for the reasons not attributable to the bidder, the cost of relocating ATMs will be borne by the bank after mutual discussion with the bidder. In all other cases, Bidder has to bear the Cost.</p> <p>2. Bidder to comply with RFP terms. terms.</p> <p>3. Bidder to comply with RFP terms. terms.</p>

REPLIES TO PRE BID QUERIES FOR RFP 10/2011-12 DATED 12.07.2011 FOR END TO END ATM AND ATM MANAGED SERVICES (OPEX MODEL)

Sl. No.	Page No. of RFP	RFP Clause No.	Bank's Requirements as per RFP	Query raised by the Bidder	Bank's reply
61	41	6.0	As an ongoing process, the Bank will review the performance of the off-site ATMs on daily basis. In case number of transactions in a ATM does not surpass the targeted level of 200 transactions per day, the Bank may decide to shift the off-site ATM in consultation with the Bidder. The Bidder will shift the ATM to a new site, at their expenses within the time frame agreed with the Bank. Lead time of 3 months will be given to attain minimum of 200 daily transactions	Lead time provided for ramp up to 200 txns is very less. Considering that the lower transaction count will in any case cause hardship to the vendor, further relocation of ATMs may cause further hardship to the vendor. The Bank to provide a reasonable time period of at least Nine months for the transactions to surpass 200 per day. We request that charges incurred on any relocation at Bank's request be reimbursed by the Bank. Request the Bank to confirm on the same.	As an ongoing process, the Bank will review the performance of the off-site ATMs on daily basis. In case number of transactions in a ATM does not surpass the targeted level of 200 transactions per day, the Bank may decide to shift the off-site ATM in consultation with the Bidder. The Bidder will shift the ATM to a new site, at their expenses within the time frame agreed with the Bank. Lead time of 6 months will be given to attain minimum of 200 daily transactions.
62	42	4	Internal Processing Unit : 4.1: CPU: Pentium IV 2 GHz and above 4.6 : Free Ports : Minimum of 1 Serial, 1 parallel and 4 USB Ports.	Request Bank to amend the same to Core 2 duo / Intel Atom processor with clock speed of 2Ghz and above . USB architecture is used for all hardware communication and future upgrades , hence offered 8 USB and 1 Serial Port only.	Internal Processing Unit: 4.1 : Bidder to comply with RFP terms. The bidder can provide the higher configuration hardware. 4.6 : The minimum requirements are mentioned in RFP. However, if USB architecture is compatible and meets the bank requirements, the bidder can provide the same.
63	45	14	As per Pt No 14 of RFP - Access Control System	Request Bank to include Faradays Microsystem Make alongwith Honey Teq & Synergestic	Bidder can provide equivalent / better quality of access system.
64	45	15	Video Surveillance: 15.2 :The solution must be able to capture, store the transaction information based on Card number, Transaction number, date & time along with the images in a digital format. The images Should be provided as and when required. 90 days backup should be there 15.4:Solution should have the facility to provide data backup into a USB pen drive / flash drive /DVD or USB HDD.	The required storage is available provided the avg transaction per day is 250 . Back up facility is provided through DVD only .	Bidder to comply with RFP terms.

REPLIES TO PRE BID QUERIES FOR RFP 10/2011-12 DATED 12.07.2011 FOR END TO END ATM AND ATM MANAGED SERVICES (OPEX MODEL)

Sl. No.	Page No. of RFP	RFP Clause No.	Bank's Requirements as per RFP	Query raised by the Bidder	Bank's reply
65	49	16.16	2 kVA Stabilizer : Make- Numeric/ Voltas Model : Numeric / Voltas 2 KVA Stabiliser:Spec: 2 KVA ISO Certified	Request Bank to remove restriction on Make of Stabilizer. ISO Certified Stabilizer from ISO Certified UPS manufacturer shall be supplied.	Please read clause 16.16 in page 49 as " - STABILIZER - 2 KVA STABILIZER : ISO certified company Stabiliser ". Bidder can provide ISO Certified Stabiliser.
66	50	Annexure J:ATM Technical Specifications	Optional Item:Transaction cost with and without should be given:Depository	This means that we have to supply a full fledged ATM and not a Cash dispenser so that the ATM can be upgraded to Depository if the Bank desires.	Bidder to comply with RFP terms.
67	51	4. Aluminium Composite panel cladding for internal walls.	ACP thickness of 3mm min. Aluminium foil thickness to be min 0.25 mm on both sides.	NCR requests for ACP thickness of 3mm min. Aluminium foil thickness to be min 0.2 mm on both sides.	Bidder to comply with RFP terms.
68	51	5. Aluminium Composite panel cladding for exposed external walls.	ACP thickness of 3mm min. Aluminium foil thickness to be min 0.25 mm on both sides.	NCR requests for ACP thickness of 3mm min. Aluminium foil thickness to be min 0.2 mm on both sides.	Bidder to comply with RFP terms.
69	52	10. Wooden door	ACP thickness of 3mm min. Aluminium foil thickness to be min 0.25 mm on both sides.	NCR requests for ACP thickness of 3mm min. Aluminium foil thickness to be min 0.2 mm on both sides.	Bidder to comply with RFP terms.
70	52	6. Aluminium Entrance door	6 mm clear polycarbonate sheet on both sides.	NCR requests for 4 mm clear polycarbonate sheet on both sides.	Bidder to comply with RFP terms.

REPLIES TO PRE BID QUERIES FOR RFP 10/2011-12 DATED 12.07.2011 FOR END TO END ATM AND ATM MANAGED SERVICES (OPEX MODEL)

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71	52	7. Aluminium Fixed glazing adjoining doors	One panel will work as a door with minimum width of 2' on the side of the floorspring to be openable with 4 Nos of 3" Stainless steel hinges one edge and towerbolt on the top and bottom on the other edge. "The door opening in all cases will always be 3'6"x7'. Further necessary provision should be made for fixing access lock card reader and magnetic catch in the fixed partition and door.	NCR request: This Door should be removed	Bidder to comply with RFP terms.
72	52	9. Wooden partition	ACP thickness of 3mm min. Aluminium foil thickness to be min 0.25 mm on both sides.	NCR requests for ACP thickness of 3mm min. Aluminium foil thickness to be min 0.2 mm on both sides.	Bidder to comply with RFP terms.
73	54	B 1	1 Ton Spilt AC Two no 1.0 T High Wall Split A.Cs with 3 Star & above of BEE rating rating, cordless remote of vendors of repute (e.g. Voltas , Blue star,Carrier, LG, Onida or equivalent with prior approval of Bank and having a good service network across the country. A timer should be provided to ensure alternate run of airconditioners. Copper, drain pipe length not exceeding 5 Mtr.	Standard length of Cu/ Darin & Electrical cable has been revised by all OEM's to 4 Mtr instead 5 mtrs earlier alongwith Machine.Hence we will offer only 4 Mtr Copper / Drain & electrical cable FOC alongwith Machine.	The clause is modified as " Two no 1.0 T High Wall Split A.Cs with 3 Star & above of BEE rating rating, cordless remote of vendors of repute (e.g. Voltas , Blue star,Carrier, LG, Onida or equivalent with prior approval of Bank and having a good service network across the country. A timer should be provided to ensure alternate run of airconditioners with required / necessary Copper & drain pipe."

REPLIES TO PRE BID QUERIES FOR RFP 10/2011-12 DATED 12.07.2011 FOR END TO END ATM AND ATM MANAGED SERVICES (OPEX MODEL)

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74	64	1	FIRST LEVEL MAINTENANCE (FLM) 1-i. Taking backup of camera images on weekly basis on suitable backup media and handing over the same to the base branch of ATM. This activity need to be done in co-ordination with the branch officials and the proper records has to be maintained in the back-up register supplied by the bidder at each branch location. The format of the back-up register should be finalized after taking content from the Bank. The copy of the backup register needs to be submitted to Head Office when invoice is raised by the bidder	Backup of Camera involves opening of Chest and is not in the scope of FLM ,hence request Bank to extend the timeframe to monthly basis.We will take the onus of data availability since the same is monitored at our MS center.	Bidder has to provide images as and when required to the bank within the specified time.However the bidder has to take backups and 90 days image data should be made available to the bank by the bidder.

REPLIES TO PRE BID QUERIES FOR RFP 10/2011-12 DATED 12.07.2011 FOR END TO END ATM AND ATM MANAGED SERVICES (OPEX MODEL)

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75	64	1	h. Issues related to working of Cameras. i. Taking backup of camera images on weekly basis on suitable backup media and handing over the same to the base branch of ATM	The backup will be taken on Monthly basis. Pls confirm.	Bidder has to provide images as and when required to the bank within the specified time. However the bidder has to take backups and 90 days image data should be made available to the bank by the bidder.
76	65	2	FLM services will be provided on 24 X 7 X 365 basis.	In far off locations its not practical to provide 24x7x365 services.	Bidder to comply with RFP terms.
77	70	9	Cassette Swap system to be adopted if requested. Bidder has to provide Cassette Swap when it is required.	Need clarity as cassette swap method involve requirement of resources and infrastructure. Accordingly cost of CIT services will vary.	Bidder to comply with RFP terms.

Place: Bangalore
Date: 30.07.2011

Deputy General Manager