

Srl No	RFP Page no	RFP Clause No	RFP Clause	Query raised by the vendor	Banks reply
1	3	Calendar of events	Submission date is 22-01-2011	We request the bank extend the submission date by atleast 8 working days to give some more time to prepare a comprehensive proposal.	Bidder to comply with the RFP Terms
2	4	2	Continuation of Service after 3 years 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.	After completion of 3 years, Bank shall at its discretion exercise its right to continue or discontinue the arrangement. - Will the bank takeover the assets from the service provider	Out of the scope.
3	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 for the investments made . Request the Bank to hence consider the contract term for a minimum period of 5 (five) years	Bidder to comply with the RFP Terms
4	5	2	Original Equipment Manufacturers of ATMs / their authorized distributors/agents in India with at least 300 installations of ATMs in the last one year in India (as on date of RFP)having firmed up arrangements with providers of Managed Services and other allied services the Bank is seeking / or	At present we do not have a Management Center, but we have an arrangement with NCR India, where we use their management center for ATM management purposes.	Please refer page no 5 clause no 2 and the same is permitted.
5	5	2	Original Equipment Manufacturers distributors/agents in India with at least 300 installations of ATMs in the last one year in India (as on date of RFP)having firmed up arrangements with providers of Managed Services and other allied services the Bank is seeking / or Bidders or wholly owning parent company who have experience in Managed Services and other allied services and have managed at least 300 ATMs for a minimum period of one year in India (as on date of RFP) having firmed up supply and service support arrangements with the ATM/ ATMOEMs suppliers and other allied services / or Bidders or wholly owning parent company, owning or managing a Financial Switch currently having 300 installations in India (as on date of RFP) having firmed up supply and service support arrangements with the ATM/ ATM OEMs suppliers and providers of Managed Services and allied services.	We request the bank to append the clause stating the bidder should have executed Outsourcing order for at least 2 PSU Banks for minimum of 2000 ATM/CDs and managing 5000 ATM/CDs under Managed Services as on date.	Bidder to comply with the RFP Terms
6	5	3	Bidders should have a minimum turnover of Rs.20 Crores from Indian operations in the last financial year.	Our last financial year turnover was Rs. 17 crores and the current year turnover from April 2010 - Dec 2010 is approx Rs. 22 crores.	The bidder should have minimum turnover of Rs.10 crores from indian operations in the last financial year or during the current financial year upto 30th september 2010. Bidder has to provide unaudited but certified proof by CA for current financial year.
7	5	4	Bidders/their agents/partners should have pan India presence	We request bank to amend the requirement to at least 200 plus service locations as the expansion is happening in a lot of new locations across the country.	Bidder to comply with the RFP Terms

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8	5	6	Offered model should be having a market presence of more than 5000 machines in India as on date of RFP.	<p>Please clarify that offered model in this case is ATM / CD model.</p> <p>-----</p> <p>We request the bank to amend the clause as "Model/ Make." Requesting for "Model" alone will restrain vendors from quoting for new ATMs with advanced technology. "</p> <p>-----</p> <p>-----Considering the size of deployment and the timelines required, we request the Bank to add the following clause under qualification criteria 'Bidder should have implemented at least 150 sites in a single month Documentary proof to be provided</p> <p>-----</p> <p>As most of the vendors have entered in this space in the last two years only which resulted in good pricing and increased competition, We request you to kindly amend the market presence of offered model to 500 machines instead of 5000.</p>	Offered ATM model/make should be having a market presence of more than 3000 machines in India as on date of RFP.
9	5	6	Certificate from OEM with deployment details to be provided.	Instead of certification from OEM's we request bank to provide the accepted list of ATM/CD models (manufacturers and models) which service providers can quote.	Bidder to comply with the RFP Terms
10	8	7-k	Copies of service contracts entered for support arrangements	Service contract could be made available only post RFP by the successful bidder. Therefore, we request that this document be not part of technical submission	Undertaking letter can be submitted.
11	9	7.3	Commercial Bid - Covering Letter	Please let us know if there is any specific format for the covering letter.	No specific format.
12	11	10.2	Determination of L1 Bidders	We need clarity on how the L1 price will be worked considered there is a blend of financial and non financial transactions at onsite and offsite locations. We would like to understand the weightage to be assigned for each parameter (vis-à-vis financial , non financial, onsite and offsite)	Please refer our revised Bill of Material (Annexure K) enclosed.
13	11 & 71	Ann-K and 10.2	<p>BILL OF MATERIAL AND PRICE SCHEDULE</p> <p>The bidder who has quoted the lowest cost will be arrived based on the Rates quoted for financial and non-financial transaction for both on-site and off-site ATM- excluding Tax.</p> <p>10.2.1 In respect of onsite ATMs the rates quoted for financial transaction should not exceed 70% of rates quoted for offsite financial transactions</p> <p>10.2.2. The rate quoted for non-financial transactions should not be more than 25% of corresponding financial transactions.</p>	<p>There is a total indicted for onsite and offsite ATMs. This total may not be relevant and will not help the Bank to evaluate the TCO.</p> <p>Total Cost for Both Onsite and offsite - Please clarify how to arrive at this cost as the prices need to be quoted for two different types of transactions.</p> <p>We would like to understand the logic for the condition included in Note 3 as the scope is similar for onsite and offsite ATMs.</p> <p>We also assume that the Note 3 in the template apply to only mandatory items as the optional items cost will be common to both offsite and onsite ATMs.</p> <p>We would like to understand the logic for the condition included in Note 10.</p>	<p>Revised Bill of Material will be uploaded in net.</p> <p>The ratio of financial to non-financial transaction considered for evaluation is mentioned as 60:40 taking into consideration of the present trend in our existing ATM.</p>
14	11	10.2	The bidder who has quoted the lowest cost will be arrived based on the Rates quoted for financial and non-financial transaction for both on-site and off-site ATM - excluding Tax.	Pls clarify that "Tax" means only service tax	Please refer Note no 4 of the revised Bill of Material (Annexure K) enclosed. and the clause 10.2 at page no 11 of the RFP the words "excluding tax" is modified as "including tax".

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15	11	11.1	Time period for delivery, installation, configuration, commissioning and acceptance shall also be indicated separately by the bidder.	Pls clarify.	Refer page 14 point 21.
16	11 & 14	11.4	The successful bidder will be required to complete the site preparation, installation and operationalisation of ATM within 30 days from the date of acceptance of the site by the Bank ----- Schedule of the project	After Acceptance of site by Bank ,vendor has to execute the contract with landlord, network setup, Site work, Equipment delivery and installation which is time consuming .Request the Bank to extend the time frame to 45 days from the date of acceptance ----- Bank is requested to provide grace period for site lease agreement signing as this process takes time and would not leave sufficient time for site completion. ----- Request Bank to indicate the schedule of the project	Bidder to comply with the RFP Terms as mentioned in the Schedule given in page 14 point 21.
17	11	10.2.1	In respect of the onsite ATMs, the rates quoted for financial transactions should not exceed 70% of the rates quoted for offsite financial transactions	What does the bank mean by this?. Pls clarify.	Bidder to comply with the RFP Terms
18	11	10.2.2	The rates quoted for non-financial transaction should not be more than 25% of the corresponding financial transaction.	What does the bank mean by this?. Pls clarify.	Bidder to comply with the RFP Terms
19	12	12	<b>TERMS OF PAYMENT</b> The ATM will be considered as commissioned after the successful testing of the following transactions by the Bank - cash withdrawal, balance enquiry, mini statement and PIN change. All transactions logged in Bank's Switch will be treated as successful transactions. Transactions like insufficient funds, wrong PIN shall be treated as successful transactions. The Bank will check ATM-wise downtime report and certify the correctness. The certified report along with invoices to be submitted by the bidder for payment. 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.	As the project includes Managed Services, the Bank will have a monitoring interface and reports submitted by the vendor on a realtime basis. Considering the above, signed copies of monthly downtime reports will not be required. This is a standard industry practice for deals including managed services.	If system generated report, signature not required.
20	12	12	Terms of Payment: All transactions logged in Bank's Switch will be treated as successful transactions. Transactions like insufficient funds, wrong PIN shall be treated as successful transactions	We suggest the Bank to consider the following errors as successful transactions <b>a.Customer related</b> 1.Wrong Account Selection 2.Withdrawal amount exceeded <b>b.Host related</b> 1.Host not available <b>C.Network related</b> Network not available and timeouts	Customer related items i.e. wrong account selection and withdrawal amount exceeded can be treated as successful non financial transaction. Host failure, ATM down and Network failure are some examples of un successful transactions. The examples mentioned are illustrative.
21	12	12	All transactions logged in Bank's Switch will be treated as successful transactions. Transactions like insufficient funds, wrong PIN shall be treated as successful transactions.	It is assumed that such responses for any cash withdrawal will be treated as successful financial transaction. Kindly clarify	Refer Page No 4 Point 2 para 2 - The financial transactions would mean transactions involving delivery of cash. If no cash is delivered then it will not be treated as financial transaction.

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22	12	13	The successful bidder should submit a Security Deposit by way of DD ....., for a value equivalent to 10% of the contract value	Please clarify the contract value would be arrived at as it is a pay per transaction model	Security Deposit / Performance Bank Guarantee amount will be calculated as follows: 10 % of (transaction per day x No of ATMs x 365 days x rate per transaction ) i.e. 200 x 500 x 365 x Rate per Txn x 10% Here the Rate per transaction is the rate quoted for offsite financial transaction.
23	13	19	Effective Date: The contract shall come into effect from the date of acceptance of order by the successful bidder.	As the ATMs would be installed in Phased manner over a period, the "effective date or Term" should be 5 years from the date of installation of last ATM or individual ATMs. If Acceptance date for Purchase order is considered for Term of the Contract , many of the ATMs may not complete the 5 year term. Therefore, please amend this Clause	Bidder to comply with the RFP Terms
24	14	21.2	Implementation Plan For Outsourced ATMS is given below	We request the bank to amend the timeline since the Site Preparation time should be 35 days for Metro and 40 days for rural. At the same time affected areas like Srinagar/North east should be excluded and timelines for the same should be mutually decided.	Bidder to comply with the RFP Terms
25	16	26.7	<p><b>Uptime</b> Availability is calculated as accessibility to the ATM for all the transactions supported on the ATM. Availability should be for the end customer and the customer should be able to perform all transactions (financial &amp; non-financial) that are supported on the ATM including generation of the receipt to the end customer on completion of transaction, dispensing of cash of all denomination for which ATM is configured. Installation of ATM Delivery Channel is of critical importance for the Bank and therefore, it requires uptime availability of 99.5% calculated on monthly basis for each ATM. Following will be excluded while calculating availability.</p> <p>An uptime of minimum of 99.5 % 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:</p> <p>(i) A maximum of 1 hour per month Preventive Maintenance (ii) A maximum of 10 hrs per month for Supervisory Time (iii) Actual downtime on account of non-supply of cash by the Bank (iv) Actual downtime on account of ATM Switch downtime</p>	<p>Bank needs to exclude the following items for calculating the ATM Uptime</p> <p>1) Force Majeure 2) TAT for attending breakdowns 3) Downtime in excess of UPS battery back up 4) Sun Outages</p>	1 & 4 (Force Majeure and Sun Outages) can be excluded. 2 & 4 cannot be excluded.

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26	16	26.7	.....it requires uptime availability of 99.5% calculated on monthly basis	<p>The industry average is around 95-97% with exclusions like Power, Communication, planned activities like CRS. Therefore, request the bank to amend the uptime to 97%. Similarly, the uptime to be calculated on monthly basis on the entire ATM network and not on single ATM.</p> <p>-----</p> <p>We earnestly request the bank to amend the uptime as per industry standards, i.e 98.5% per quarter. Expecting 99.5% uptime from bidder would be unreasonable as this would practically count to downtime of only 3 hours per month per ATM. This is unreasonable considering the traffic conditions in major metros and the number of sub-metro and rural locations where the expansion is happening now..</p>	<p>The bidder to maintain 99.5% for Metro &amp; Urban areas. Maintan 98.5% for Semiurban and Rural areas. The classification of Metro/urban / Rural &amp; Semiurban is as per bank's norms.</p>
27	16	26.7	Installation of ATM Delivery Channel is of critical importance for the Bank and therefore, it requires uptime availability of 99.5% calculated on monthly basis for each ATM. Following will be excluded while calculating availability.	<p>The uptime of 99.5% per ATM is not practical. Request bank to change it to 99% across the network post exclusion.</p>	<p>The bidder to maintain 99.5% for Metro &amp; Urban areas. Maintan 98.5% for Semiurban and Rural areas. The classification of Metro/urban / Rural &amp; Semiurban is as per bank's norms.</p>
28	16	26.7	<p>taking into account the following exclusions:</p> <p>(i) A maximum of 1 hour per month Preventive Maintenance (ii) A maximum of 10 hrs per month for Supervisory Time (iii) Actual downtime on account of non-supply of cash by the Bank (iv) Actual downtime on account of ATM Switch downtime</p>	<p>Request bank to consider adding below exclusions along with mentioned ones:</p> <ul style="list-style-type: none"> <li>- Downtime due to force majeure</li> <li>- Downtime on account of issues beyond reasonable control of service provider</li> <li>- Downtime due to power failures beyond agreed UPS backup</li> <li>- Downtime due to accessibility issues</li> <li>- Downtime due to response time for remote locations where no local service center available</li> <li>- Downtime of network due to sun outages/bad weather conditions</li> </ul>	<p>Force Majeure and Sun Outages can be excluded. Others cannot be excluded.</p>
29	16	26.8	Penalties will be levied @ Rs 500 per hour for downtime exceeding 0.5 %	<p>This is to high. Bank to consider penalty of RS 100 hour</p> <p>-----</p> <p>We request the bank to amend the clause and keep penalty for SLM to a maximum of 10% of the SLM value per year.</p>	<p>Penalty amount will be Rs.200/- per hour instead of Rs.500/- per hour.</p>

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30	16	26.8	<p>Penalty for non maintenance of uptime:                      Penalties will be levied @ Rs 500 per hour for downtime exceeding 0.5 % in a month after excluding 11 hours for Preventive Maintenance, Supervisory Time and the actual downtime on account of non-supply of cash. For example if the month has 30 days i.e. 720 hours, 11 hours will be deducted for Preventive Maintenance and Supervisory Time (assuming that there is zero downtime on account of non-supply of cash and the- non-operation of Switch). Of the remaining 709 hours, the bidder has to ensure that the downtime does not exceed 0.5% i.e. 4 hours in the month per ATM. For downtime exceeding 11+4=15 hours in the month, penalty at the rate of Rs 500 per hour will be levied.</p> <p>In addition, penalties @ Rs 500 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.</p>	This indicates monthly PM	Refer Page 16 of the RFP
31	16	26.5.5	The Service Tax if any as applicable will be paid / reimbursed by the Bank at actual.	We request the Bank to also reimburse any tax introduced in lieu of Service Tax or any new tax regime introduced which is outside the bidder's control.	Service tax / any applicable taxes will be paid by the bank at actual. Also Refer page 13 point 20 - Taxes.
32	17	26.9	<p>Liquidated Damages                      The Site Implementation Service, installation and commissioning of ATM must be completed and commencement of Managed Services should begin within 30 days from the date of acceptance of the Purchase Order for each ATM. In case the bidder fails to comply with the time schedule on account of factors attributable to the bidder, a penalty @ Rs.500.00 per day for that ATM will be charged.</p> <p>26.9.1 The liquidated damages shall be deducted / recovered by the Bank from any money due or becoming due to the bidder under this purchase contract or may be recovered by invoking of Bank Guarantees or otherwise from bidder or from any other amount payable to the bidder in respect of other Orders.</p> <p>26.9.2 All the above LDs are independent of each other and are applicable separately and concurrently.</p> <p>26.9.3 LD is not applicable for the reasons attributable to the Bank and Force Majeure.</p>	We request the bank not to keep penalty of more Rs 100 per day with maximum cap of Rs 3000 per ATM	Bidder to comply with the RFP Terms
33	17	26.10	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	<p>We request the bank to consider reducing the penalty to 0.10%</p> <p>-----</p> <p>The penalty of 0.5% comes to 6% per annum which is very high for network cash. Request bank to reconsider this and reduce.</p>	Bidder to comply with the RFP Terms. However penalty will be applicable after three(3) months from the date of completion of installation of ATM.
34	17	26.11	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.	It is assumed that bank will provide necessary infrastructure to check fake currency in the bank's premises as it is not possible for CRA to check manually. In case this is not available then cash can be provided one day in advance and same can be scanned in CRA vault for fake note detection. Request bank to clarify and confirm	Bank will not provide any infrastructure to check fake currency in the Bank's premises.

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35	17	26.11	Bidder should ensure correctness, genuineness of the cash and shall take the ATM fit currency notes to its possession	Cash will be counted at the time of withdrawal from respective Bank branch. Bank to ensure ATM fit cash is provided for replenishment of ATMs and no fake currency from cash issued for ATM replenishment	Bidder to comply with the RFP Terms
36	17	26.13	Insurance The bidder should ensure that the entire cash of the Bank handled by it in the vault and / or in transit is adequately insured with the bank as beneficiary and Loss Payee endorsement in favour of the Bank. Copy of the insurance should be submitted to the Bank. Insurance value should be as per the actual value of cash being handled at each vault location and or in transit. In case of any loss/cash loss, the bidder should reimburse the loss amount to the Bank immediately, without waiting for settlement of Insurance claim.	Pls clarify if Cash in ATM will be insured by Bank	Cash in ATM will be insured by the Bank.
37	19	26.17	Bank will have the right to terminate the contract at its discretion by giving three months notice	Termination should be only for 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	Bidder to comply with the RFP Terms
38	31	1	Selection of Site 1.1. OFF-SITE LOCATIONS Bank will communicate to the selected Bidder, the number of ATMs required in each city/place. The selected bidder should then identify sites for installation of ATMs in the city/place chosen by the Bank. Premises should preferably be located on ground floor at vantage points (There could be few exceptions like premises in Malls, Shopping Centre etc where infrastructure facilities like lifts, escalators are available). The premises must be suitable from the security point of view and should be accessible 24 hrs/365 days to the card holders. The selected bidder should conduct a feasibility study of the site. The selected bidder should study other Bank's ATMs /CDs located in the aforesaid area like the average number of transactions, network feasibility etc and submit the report to the Bank at the Head Office of the Bank. The site should be such that a minimum of 200 successful transactions per day should happen. The bidder should get in-principle approval from the Bank for the site before proceeding with the final installation. The bidder has to provide minimum of two choices of sites for each location supported by valid reason. 1.2. ON-SITE LOCATIONS Bank will provide the list of on-site locations with complete address, contact number etc. The bidder has to initiate actions for making the site ready as per specifications provided by the Bank and install the ATM and other peripherals	Request the bank to share the following details  1) Current break up of ATMs State wise with Split of Onsite and Offsite 2) Current Card base 3) Transaction Details with break up of Cash and Non Cash and Also the breakup of Onus and Offus	The details sought will be provided to the selected bidder.
39	31	1.1	The site should be such that a minimum of 200 successful transactions per day should happen	Request you to provide the number of Card issued and average transaction on the existing ATM network	Details shall be shared with the selected bidder.
40	31	1 (1.1)	off Site Locations - The site should be such that a minimum of 200 successful transactions per day should happen.	Minimum No of Transactions are not under bidder's control.	Bidder to comply with the RFP Terms
41	31	2 (2.1b)	Obtaining all statutory approvals from landlord, municipal authority and all other concerned authorities.	we request bank to reimburse all expenses related to authority approvals, license fees and out of pocket expense	Bidder to comply with the RFP Terms

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42	31	Annex-1 1.1	The selected bidder should study other Bank's ATMs /CDs located in the aforesaid area like the average number of transactions, network feasibility etc and submit the report to the Bank at the Head Office of the Bank. The site should be such that a minimum of 200 successful transactions per day should happen	Bidders will have no access to data like average transaction of other ATMs in the locality. Further, transaction traffic depends on various factors like adequate card base of the bank in the area, demography of the locations etc. Therefore, ensuring a minimum of 200 daily transactions may not happen in all locations. However, it may happen after a period of 6 to 8 months. Additionally, bidders are equally concerned with transaction as it "pay per transaction model" Therefore, please amend the said requirements suitably	Lead time of 3 months will be given to attain minimum of 200 daily transaction.
43	32	2.3	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	Relocation to a new location would also require equivalent amount of time to commission the site ,hence request the Bank to consider the same time as of new location	Bidder to comply with the RFP Terms
44	32	2.3	The Bank also may request/advise the bidder to relocate the ATM to any other location due to administrative exigencies.	Bank to pay cost of re location at actuals	Bidder to bear the charges.
45	32	2.3	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.	In case of relocation to those states where waybill requirements are applicable, bank is requested to provide grace period for such states. Also the bank will be required to arrange for the waybill.	Bidder to comply with the RFP Terms
46	32	2.4	The Bidder will be responsible for the performance of the systems and compliance with statutory requirements and government regulations for the work undertaken by them.	Any approval related to RBI will be bank's responsibility	Yes.
47	32	3	Supply of ATMs & Accessories For Bio-metric ATMs, it should also include any related peripherals like finger print scanner, finger print matching algorithm or device etc. required for full functioning of Bio-metric ATM.	Request the Bank to confirm on the percentage of Biometric ATM to be deployed the project	The number of Biometric ATM will be taken as 20 for the purpose of evaluation.
48	32	2.2.C	Bidder has to make arrangements for payment of power consumption for ATMs.	For onsite location which will be owned by the bank, will the bank arrange for separate electricity bill for ATMs?. Pls clarify.	Bidder has to pay the cost of electricity and provide the submeter also.
49	32	Ann-1 2.2 - b	Onsite - Supply and Installation of Site Infrastructure items like UPS with batteries, Air Conditioners (A/C), A/C Timer, VM item - Glow Sign Board, Information Panel, Lighting, Access Control Mechanism, Storage Cabinet and Waste Paper Basket, External Camera, Visual Merchandise and Other fixtures/ fittings specified.	Does the Bank expect the bidders to factor for these assets at all onsite ATMs? It is possible that in some of the sites the UPS, A/C etc may be shared with the Branch. Please clarify.	Bidder to comply with the RFP Terms
50	32	Ann-1 2.3	The Bank also may request/advise the bidder to relocate the ATM to any other location due to administrative exigencies.	We assume that charges incurred on any relocation at Bank's request will be reimbursed by the Bank. Request the Bank to confirm on the same.	Bidder has to bear the charges.
51	33	3	Bidder should note that it is the bidder's responsibility to operationalise all the 500 ATMs awarded within thirty days from the date of award of the contract	Operationlisation of the ATM is subject to Site acceptance and not award of contract,request Bank to clarify	Bidder to comply with the RFP Terms
52	33	3	Bidders should note that it is bidder's responsibility to operationalise all the 500 ATMs awarded within thirty days from the date of award of contract.	We understand that the bank is asking for one ATM installtion within 30 days after finalising the site and not all the 500 ATMs. Pls clarify.	Bidder to comply with the RFP Terms
53	33	3	The ATMs and sites should be user friendly for physically challenged person.	Bank is requested to clarify on this if they require bidder to add some features at site like ramp.	Will be discussed with the selected bidder.

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54	33	4. b	The entire network setup should not be shared to any other customer. It should be end to end private network.	Please clarify, does it mean service provider cannot use the existing back haul which we have today with service s providers like Tata & Reliance for CDMA and Bharti & Tata Net for VSAT.	If it is point to point connectivity - the bidder has to comply with RFP terms. If MPLS, CDMA, VSAT connectivity, the bidder shall create separate VPN cloud End-to-End and ensure the security and confidentiality of the Bank's data.
55	33	Annex 1,3	Bidder should note that it is bidders responsibility to operationalise all the 500 ATMs awarded within 30 days from the date of award of the contract	It is assumed that the timelines of 30 days are applicable post identification of site and confirmation by bank. Kindly confirm.	Bidder to comply with the RFP Terms
56	33	Ann-1 3	However the Bank reserves the right to change the switching interface at any point of time. In such cases it will be binding upon the selected Bidder to provide the required support to commission the ATMs with new switching interface without any additional cost to the Bank.	Since a new Switch interface will involve effort and time from the Bidder's end, we request the Bank to pay the same additionally on a case to case basis.	Bidder to comply with the RFP Terms
57	33	Ann-1 4- a	VSAT [Ext-C band] a. All the ATMs should be networked by using reliable connectivity. The acceptable network technologies are Leased Line, CDMA, RF with licensed frequency, VSAT [Ext-C band]. Any other newer technologies like 3G will also be acceptable. However all the technologies should be implemented subject to clearance of Bank's Network Operation Team and IT security team.	Bank should allow to install Ku band VSAT also as many of the transponders are available with Ku Band	Ku band VSAT can also be installed.
58	34	Annex 1,4.h	Entire Network setup should adhere to the enterprise security standard and security standards suggested by the bank from time to time. The connectivity shall be subject to compliance of all information security standards and policies of the bank from time to time.	Request bank to share the standards & policies as this plays crucial role in cost evaluation.	It will be shared to the selected bidder.
59	36	6.E	Online Monitoring of ATMs The selected bidder will be responsible for Online and real time monitoring of ATMs to ensure desired 99.5% uptime of each ATM. Bidder should provide remote monitoring tool at Bank's site or site specified by the Bank for observing the health and status of all the ATMs outsourced/deployed by the bidder. The services include the following: i. Remote detection of events exceeding threshold. ii. ATM cash forecasting. iii. Daily order recommendation. iv. Potential cash out warning for ATMs. v. Consolidation of settlement, reconciliation reports and data. vi. Centralized monitoring and control over access to safes. Bidder should arrange to intimate above situations by way of SMS to authorized officials of the Bank.	Clarity on "Consolidation of settlement, reconciliation reports and data". Does reconciliation report signifies out of reconciliation between Switch, EJ and CIT report.	Bidder has to provide the report.

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60	36	Anne-I 6D-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	<p>We agree to provide the images on need basis and not on weekly basis as it requires logistic like organising blank CDs, sending custodians etc. The industry practice is to avail such images only in case of dispute resolution.</p> <p>Similarly, weekly back-up leads to downtime, possible virus attack due to use of CD / Pen drive etc.</p> <p>In view of the above, we request you to amend this clause suitably</p> <p>-----</p> <p>Request bank to revise this frequency to monthly basis.</p> <p>-----</p> <p>Regular practice on Backup is once in month or in a quarter. Request Bank to reconsider</p> <p>-----</p> <p>Providing video footage on weekly basis would not be practical. We request monthly clipping to be provided for a particular period.</p>	Images should be provided as and when required. 90 days Images data should be made available to the Bank.
61	37	1	Cash Replenishment Service vi. Cash Replenishment Services shall be provided normally whenever required; such Services are known as "Scheduled Replenishment Services." Bidder /CRA shall respond to unscheduled service requests also. (Replenishment on Sundays and Holidays may also be required in emergency or Cash out situations. It is to be done at no extra cost to the Bank)	How many No. of days cash will be provided by the bank for replenishment? Request the bank to provide 2 days cash and 30% additional during weekends & holidays	Based on predict model, Cash will be provided on daily basis.
62	37	Anne-I 6I-v	Cash EOD on a daily basis	We request the bank to approve carrying out EOD during replenishment and not on daily basis since EJ will be made available on daily basis	To be done on daily only. However in exceptional cases, there should not be a gap of more than 2 days between cash EODs.
63	37	I [x]	The CRS agency shall take adequate insurance policy with Bank Clause for the value of entire cash throughout the Cash Replenishment Services Cycle for all sorts of risks including fidelity clause arising from acts of omission / commission / dishonesty of its employees and / or its authorised agents. The loss-payee endorsement of such insurance policies shall be in favour of the Bank and it shall be ensured that the amount of claim, if any, shall be paid by the insurance companies directly to the Bank. Copy of the Insurance policy should be submitted to the Bank. The CRS agency shall pay the premium for obtaining insurance cover. Insurance policy should be in force	Is there a requirement of exclusive policy	Bidder to comply with the RFP Terms

Srl No	RFP Page no	RFP Clause No	RFP Clause	Query raised by the vendor	Banks reply
64	37	I-x	Insurance for Cash in ATM x. The CRS agency shall take adequate insurance policy with Bank Clause for the value of entire cash throughout the Cash Replenishment Services Cycle for all sorts of risks including fidelity clause arising from acts of omission / commission / dishonesty of its employees and / or its authorised agents. The loss-payee endorsement of such insurance policies shall be in favour of the Bank and it shall be ensured that the amount of claim, if any, shall be paid by the insurance companies directly to the Bank. Copy of the Insurance policy should be submitted to the Bank. The CRS agency shall pay the premium for obtaining insurance cover. Insurance policy should be in force.	Request the bank to confirm that the insurance for Cash in the ATM will be taken care by the bank	Cash in ATM will be insured by the Bank.
65	38	Anne-I 6I-xii	Bank will fix a reasonable amount of bank guarantee to be submitted by the vendor after taking into account the total amount of cash involved,	As the cash in transit, vault as well as employee infidelity insurance are covered by the bidders, it would be an additional burden if the bank insists for guarantee. Moreover, the RFP states separate Performance Bank Guarantee also. In view of the above, we request the bank not to insist for any guarantee towards cash. If the Bank is insisting on a guarantee, we would like to understand the amount of guarantee as this has a commercial impact.	For Cash handling, Bidder has to execute bank guarantee for Rs.5 crores.
66	38	Anne-I 6J-iv	ATM wise consumables replenishment report should be submitted to Bank on agreed frequency.	As this RFP is for end to end deployment by the bidder and consumable is also the responsibility of bidders, such report has no impact on the bank. Therefore, please waive this requirement	The submission of the consumables replenishment report is waived.
67	38	Anne-I 6K	Bank will have no minimum transaction commitment with the vendor	As this RFP is under "Pay per transaction" model, we request the bank to give a daily minimum guaranteed transaction for every new ATMs based on the daily average transactions currently happening from the existing ATMs. Any new ATM will take at least 6-10 month to pick-up transaction. However, vendors are bound to pay rental, electricity and other charges from day one We request that the Bank provides minimum guarantee of 200 transactions per ATM per day.	Bidder to comply with the RFP Terms - Page 38 point K.
68	38	Annex I, 6.L.ii	Customizations of the ATM switch software and ATM software to handle biometric transactions on ATM.	The switch customisation is not visible to the bidder and bidder is not aware of the customisations required at switch end currently hence request bank to keep this cost out of line items. Else bank need to provide this cost to the bidder to factor in.	Bidder to comply with the RFP Terms
69	38	K	No. Minimum transaction commitment by the bank	What is bank's current per month average of financial and non financial transaction per ATM ?. This will assist us in pricing the proposal accordingly.	It will be intimated to the successful bidder.

Srl No	RFP Page no	RFP Clause No	RFP Clause	Query raised by the vendor	Banks reply
70	38	L	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.	Customization at the bank switch should be the responsibility of the bank and not of the MSP. If the banks wants the MSP to bear the cost of customization, then the bank should provide these costs and the scope upfront to the MSP so that the same can be considered during the bid.	If any new customisation at Bank's switch for the model supplied by the bidder, bidder has to bear the cost of customisation.
71	39	6N	Fingerprint registration process at ATM N. Biometric Solution At selected locations Bank may ask the bidder to implement the Biometric features. The implementation includes the finger-print registration process at the ATM and the customized transaction processing. The finger-print registration should have the capability to capture three finger-prints and transmit the biometric data to the switch centre over the wide area network, in ANSI 378 template form. Since the biometric authorization system at the switch centre would have the capability of processing any combination of three finger-prints from the biometric authorization server, the biometric ATM should enable capture of three fingerprints without resulting in the transaction getting timed out. Biometric ATMs should recognize the Biometric card and accordingly display the screen/voice prompts. Biometric ATM should accept normal PIN based Debit/ATM cards as well as Biometric cards. 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.	Currently Fingerprint Registration processes at all banks are happening at the Branches only, Hence we request the bank that this requirement to be excluded.	Fingerprint registration process will be done by branch.
72	39	Anne-l 60	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	Any such decision should be taken only after allowing a stabilization period of at least 6-10 months.	Lead time of 3 months will be given to attain minimum of 200 daily transaction.
73	39	Ann-l 6N	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.	We would like to understand if the Bank requires the bidder to also provide Biometric solution for authorization?	Bidder to comply with the RFP Terms
74	39	M	It is the responsibility of the Bidder to change/upgrade/customize the infrastructure at all levels (like software, hardware supplied to Bank, Infrastructure at Management Centre, Disaster Recovery Site of Bidder, ATM site etc.) for ensuring the compliance to statutory, RBI, IBA and VISA/MasterCard requirements at no additional cost to the Bank.	MSP will not upgrade the banks existing network.	Bidder to comply with the RFP terms.

Srl No	RFP Page no	RFP Clause No	RFP Clause	Query raised by the vendor	Banks reply
75	39	N	At selected locations Bank may ask the bidder to implement the Biometric features. The implementation includes the finger-print registration process at the ATM and the customized transaction processing. The finger-print registration should have the capability to capture three finger-prints and transmit the biometric data to the switch centre over the wide area network, in ANSI 378 template form. Since the biometric authorization system at the switch centre would have the capability of processing any combination of three finger-prints from the biometric authorization server, the biometric ATM should enable capture of three fingerprints without resulting in the transaction getting timed out. Biometric ATMs should recognize the Biometric card and accordingly display the screen/voice prompts. Biometric ATM should accept normal PIN based Debit/ATM cards as well as Biometric cards. 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.	Provide the clarity on bank's proposed functioning of interface between Bio-metric solution (to be implemented by MS-Vendor) and bank's existing Base24 Server	It should be voice enabled and biometric features should be enabled.
76	39	N	Biometric Solution At selected locations Bank may ask the bidder to implement the Biometric features. The implementation includes the finger-print registration process at the ATM and the customized transaction processing. The finger-print registration should have the capability to capture three finger-prints and transmit the biometric data to the switch centre over the wide area network, in ANSI 378 template form. Since the biometric authorization system at the switch centre would have the capability of processing any combination of three finger-prints from the biometric authorization server, the biometric ATM should enable capture of three fingerprints without resulting in the transaction getting timed out. Biometric ATMs should recognize the Biometric card and accordingly display the screen/voice prompts. Biometric ATM should accept normal PIN based Debit/ATM cards as well as Biometric cards. 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.	Appx. How many ATMs out of 500 the bank is considering Biometric solution. This data is required for proper pricing model.	The number of Biometric ATM will be taken as 20 for the purpose of evaluation.
77	39		Bidders should submit an undertaking that they will comply with the scope of work mentioned above.	Request the Bank to provide the format for the same.	Refer Annexure H
78	40	3.5	Poly carbonate	Offered ATM's are with Mettalic keypad ,hence request bank to ammend the same	Polycarbonate / metallic can be provided.
79	41	8.1	Dispenser technology "Vacuum" .	We request the bank to change this to "Vacuum OR Friction".	Vaccum Pick / Friction Pick dispenser technology can be provided.
80	41	9.1	Printer-Journal-40 col. Thermal	Offered ATM is Dot Matrix Journal printer ,hence request Bank to provide the same as option	Thermal / Dot matrix printer for Journal can be provided.
81	41	Annex J,A.8.2	Cassette-Polycarbonate	Request bank not restrict this as in some makes the cassettes are metallic.	Polycarbonate / metallic can be provided.
82	42	9.2	Receipt-40 col. Thermal	Offered printer is with 48 col thermal ,request Bank to accept the same	48 col thermal printer can also be provided.

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83	43	15.3	15.3 Solution should provide an image and data viewer within the ATM database and should be able to browse, search and archive stored images, either locally or centrally.	Not clear. Please clarify.	It should be locally.
84	43	15 Video Surveillance:	15.2 images must be stored for minimum 180 days Video Surveillance 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 must be stored for minimum 180 days.	We request the bank to change this to 90 days backup.	Images should be provided as and when required. 90 days Images data should be made available to the Bank.
85	43	15A	One external camera (without access to keypad operation) should be there for capturing the images of all who enter the ATM cabin.	Since Camera are configured to capture full image of the lobby and it capture image of the person entering the lobby, request the bank to amend this clause to "Image capture to happen when customer enters the lobby and capture images on motion. Solution should capture the image of the whole lobby and also while doing transaction. Vendor to provide 2 camera incase the first camera can not provide image of the lobby and user together"	Bidder to comply with the RFP
86	43	Annexure-J	Access control system The Bidder shall supply and Install Synergistic Access Control System or Honey Tech Access Control System at all ATM lobby entrance and ensure proper fitting on the doorframe in co-ordination with the branch officials.	Request the Bank to relax the restriction of Synergistics /Honey Tech access locks as this will deter the bidder from choosing an equivalent/better product at a competitive rate	Bidder can provide equivalent / better quality of Access Control System.
87	44	Anne-J 16.4	UPS: 8 hours back-up	Usually, the industry practice is to opt for 2-4 hours. Further, if there is continuous load shedding beyond a period, the re-charging of batteries also do not take place fully as it requires a continuous power availability of 14-16 hours. Therefore, please make this to at least 4 hours.	Bidder to ensure adequate backup to keep the ATM uptime in metro and urban areas @ 99.5% and in semi urban and rural areas @ 98.5%
88	47		2 kVA Stabilizer : Make- Numeric/ Voltas Model : Numeric / Voltas 2 KVA Stabiliser;Spec: 2 KVA ISO Certified	Request Bank to Specify the type of stabilizer .The Stabilsier indicated is only a normal stabilizer..Request bank to remove the Make of Numeric & Voltas mentioned for stabilizers.We will supply stabilizer from ISO Certified company.	Stabilizer from ISO certified company can be supplied.
89	49	A 1	The basic cost of the tile shall be Rs 70psft excluding Tax. Providing & fixing flooring with vitrified tiles joint-free of minimum 9mm thickness, size 24" x 24", , all fixed in 1:5 cement mortar/tile adhesive, complete with cutting and filling joints with white cement. Make of tiles Johnson / Bell / Euro / Asian/Nitco/Naveen /Somani. The shade shall be as approved by the Bank.The basic cost of the tile shall be Rs 70psft excluding tax.	We request that Rs. 70/- psft should be removed as rates are market driven and vary from region to region.	The line "The basic cost of the tile shall be Rs.70psft excluding tax" is removed. The specification of vitrified tile stands modified sa premium quality Virtified tiles of 600mmx600mmx9mm size of "Super White Granite" shade of Johnson / Bell / Euro/ Asian/Nitco/Naveen /Somani make. Other equivalent makes can be used only with prior approval of Bank

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90	49	A 4	<p>ACP thickness of 4mm min. Aluminum foils thickness to be min 0.50 mm on both sides.</p> <p>Aluminium Composite panel cladding for internal walls.</p> <p>Providing &amp; fixing in position Aluminum Composite Panel (ACP) with framing of Aluminum Tube sections of min 2" * 1" and 20 gauge 2'-0" C/C both ways. ACP to be in 2' width panels or distributed equally. Panels to be fixed to the frame with 3M or equivalent adhesive. Joints to be finished with Silicon based sealant. ACP thickness of 4mm min. Aluminium foil thickness to be min 0.50 mm on both sides. Alubond, Eurobond, Fujibond, Alcobond or equivalent ISI approved brands to be used. Bright silver /Shade to be as per bank's approval. Additional Sections to be provided to fix the Indoor AC units. Both the AC units to be installed near the machine area at the highest. Colour code-"Bright Silver" code no ER-101 in case of Eurobond make &amp; ALM-101 in case of Alu Bond.</p>	<p>We request that bank to change the specification to "ACP thickness should be 3 mm min. Aluminum foil thickness to be min 0.250 mm on both sides".</p>	<p>The specification of ACP stands modified and should be read as ACP 3mm thickness with 0.25mm aluminium foil on both sides of reputed brands such as Alubond, Eurobond, Fujibond, Alcobond or equivalent with prior approval of Bank .Colour code-"Bright Silver" code no ER-101 in case of Eurobond make. In case of other make, the color shall be equivalent</p>
91	49	A 5	<p>ACP thickness of 4mm min. Aluminum foils thickness to be min 0.50 mm on both sides.</p> <p>Aluminium Composite panel cladding for exposed external walls.</p> <p>Providing &amp; fixing in position Aluminum Composite Panel (ACP) with framing of Aluminum Tube sections of min 2" * 1" and 20 gauge 2'-0" C/C both ways. ACP to be in 2' width panels or distributed equally. Panels to be fixed to the frame with 3M or equivalent adhesive. Joints to be finished with Silicon based sealant. ACP thickness of 4mm min. Aluminium foil thickness to be min 0.50 mm on both sides. Alubond, Eurobond, Fujibond, Alcobond or equivalent ISI approved brands to be used. Bright silver /Shade to be as per bank's approval. Additional Sections to be provided to fix the Indoor AC units. Both the AC units to be installed near the machine area at the highest. Colour code-"Bright Silver" code no ER-101 in case of Eurobond make &amp; ALM-101 in case of Alu Bond.</p>	<p>We request that bank to change the specification to "ACP thickness should be 3 mm min. Aluminum foil thickness to be min 0.250 mm on both sides".</p>	<p>The specification of ACP stands modified and should be read as ACP 3mm thickness with 0.25mm aluminium foil on both sides of reputed brands such as Alubond, Eurobond, Fujibond, Alcobond or equivalent with prior approval of Bank .Colour code-"Bright Silver" code no ER-101 in case of Eurobond make. In case of other make, the color shall be equivalent</p>
92	49	A 5	<p>ISI approved brands to be used</p> <p>Providing &amp; fixing in position Aluminum Composite Panel (ACP) with framing of Aluminum Tube sections of min 2" * 1" and 20 gauge 2'-0" C/C both ways. ACP to be in 2' width panels or distributed equally. Panels to be fixed to the frame with 3M or equivalent adhesive. Joints to be finished with Silicon based sealant. ACP thickness of 4mm min. Aluminium foil thickness to be min 0.50 mm on both sides. Alubond, Eurobond, Fujibond, Alcobond or equivalent ISI approved brands to be used. Bright silver /Shade to be as per bank's approval. Additional Sections to be provided to fix the Indoor AC units. Both the AC units to be installed near the machine area at the highest. Colour code-"Bright Silver" code no ER-101 in case of Eurobond make &amp; ALM-101 in case of Alu Bond.</p>	<p>We request that as bank has defined the type of brands to be used, they should remove the statement " any equivalent ISI brand", as there are ISI brand available which are not upto same standards as mentioned by bank.</p>	<p>The specification of ACP stands modified and should be read as ACP 3mm thickness with 0.25mm aluminium foil on both sides of reputed brands such as Alubond, Eurobond, Fujibond, Alcobond or equivalent with prior approval of Bank .Colour code-"Bright Silver" code no ER-101 in case of Eurobond make. In case of other make, the color shall be equivalent</p>

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93	49	A 6	6 mm clear polycarbonate sheet with scratch free film on both sides. Providing and fixing Aluminium door comprising of approximate 83.5mm vertical members, approximate 85-90 mm top & bottom, approximate 83.5 mm middle member, Black powder coated. Thickness of section not less than 1.5 mm. Godrej / Dorma / /Hafele/ Ingersol Rand floor spring (for 100 kg weight and rated for 1 million cycles) and Pivot on top. 6 mm clear polycarbonate sheet with scratch free film on both sides. Wool pile/ Weather strip on one vertical member. Providing and fixing colour customised door handle to fit on Aluminium section. The door size is 3'6"x7'	We request that bank to change the specification -"Polycarbonate sheet should be 4 mm clear in place of 6mm and scratch free film on both sides should be removed".	6mm thick polycarbonate sheet is required to maintain stiffness and hence this request cannot be considered. However scratch free film is removed.
94	50	A7	Aluminium Fixed glazing adjoining doors Providing and fixing Aluminium panel openable comprising of approximate 83.5mm vertical members, approximate 85-90 mm top & bottom, approximate 83.5 mm middle member, Black powder coated. Thickness of section not less than 1.5 mm. 8 mm clear glass of Modifloat, SaintGobain, Asahi or equivalent. The door in all cases will always be 3'6"x7' and two panels on either side of the door and their width will depend on the width of the facade. 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.		In order to avoid ambiguity, the following are conveyed: The sentence "The door in all cases will always be 3'6"x7'" stands modified and should be read as "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.
95	50	A 9	ACP thickness of 4mm min. Aluminum foils thickness to be min 0.50 mm on both sides. WOODEN PARTITION-Providing and fixing wooden partition comprising 2"x2" size hard wood section at 2' c/c bothways and covered by 6mm thk MR grade com.ply of century ply,kit ply,uniplies on bothsides and finished with ACP cladding of 4mm thickness with 0.5 mm aluminium foil EURO/ALCO bond make of approved shades as per item 4above on one side and enamel paint on the other side.Provision to be made in the partition for fixing aircon louvers,exhaust fan,grooves,to be made as per customised design.Partition above false ceiling need to be finished with ACP/enamel paint . An opening for the ATM machine shall made in the partition .	We request that bank to change the specification as "ACP thickness should be 3 mm min. Aluminum foil thickness to be min 0.250 mm on both sides".	The specification of ACP stands modified and should be read as ACP 3mm thickness with 0.25mm aluminium foil on both sides of reputed brands such as Alubond, Eurobond, Fujibond, Alcobond or equivalent with prior approval of Bank .Colour code-"Bright Silver" code no ER-101 in case of Eurobond make. In case of other make, the color shall be equivalent
96	50	A 10	ACP thickness of 4mm min. Aluminum foils thickness to be min 0.50 mm on both sides. WOODEN FLUSH DOOR-Providing and fixing wooden-ply door frame,30-32 mm thick solid core flush door (both side commercial),hot pressed grade,with teakwood lipping patti,SS hinges-3no's,one dead lock,finished with ACP cladding of 4mm thickness with 0.5 mm aluminium foil EURO/ALCO bond make of approved shades as per item 4above on one side and enamel paint on the other side .The door size to be 2'x7'.	We request that bank to change the specification to "ACP thickness should be 3 mm min. Aluminum foil thickness to be min 0.250 mm on both sides".	The specification of ACP stands modified and should be read as ACP 3mm thickness with 0.25mm aluminium foil on both sides of reputed brands such as Alubond, Eurobond, Fujibond, Alcobond or equivalent with prior approval of Bank .Colour code-"Bright Silver" code no ER-101 in case of Eurobond make. In case of other make, the color shall be equivalent

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97	50	A 11	Signage of size 2'6"x8' MS Square Pipe of 1" x 1" 16 gauge for framing with one coat of red oxide and two coats of oil paint to avoid rusting. Powder coated 1.5mm thick aluminium sheets on all Top, bottom & Sides. The bottom sheet to have rust-proof screws at every foot to facilitate easy maintenance. 22 gauge powder coated GI sheet at the back. L Angle system. Electrical -- LED lights (Lucifer, Wipro, Instapower India, Permlight, Vin, GE, or equivalent) distributed evenly. ISI FRLS wiring -- Finolex, RR Cables or equivalent. Flex: Avery Dennison / Dupont / 3M . Film : Light European blue & Mari gold yellow of Avery Dennison / Dupont / 3M make. With comprehensive warranty from manufacturer of the vinyl and subtrate for Indian weather and dust conditions without any restrictive sub clauses. Copy of valid warranty to be provided to the Bank. In case of any failure happening within 5 years from date of installa-tion, principal manufacturer of flex & vinyl should replace the complete fascia (flex and vinyl).The technical specifications of flex & vinyl as per Annexure.		In order to avoid ambiguity,the size of the ATM signage stands modified and should cover the fascia. Further, in case of corner site, signage should be provided on both the side of ATM room to cover the fascia.
98	50	A 12	Signage Wiring Providing & fixing of 3 x 1.5 mm copper wire & 19 mm dia PVC 2mm thick ISI conduit with all accessories like saddles, bends etc. 10 m		There is a typographical error. In order to avoid ambiguity, the following is conveyed:The word 10m stands cancelled.
99	50	A 16	Electricals with UPS cabling. DB to be fitted on the Rack . All wiring to be ISI FRLS cables. Lighting points including circuit wiring with 1.5 sq mm copper wire in 2mm thick PVC conduit 19 mm for a length of 5 meters. 10 nos. UPS and AC Input and output wiring - 4 sq mm copper wires through 19 mm PVC 2 mm thick conduits. Single line diagram showing the lighting, power & UPS power distribution in ATM room with size and ratings of wires, etc. to be incorporated and attached to the specifications. Mains cabling: 10 Sq mm COPPER CABLE OF ISI make. All Switches, MCBs, ELCBs, cables to be ISI make: Crabtree, Havells, Anchor Roma, MK, Indokrupp, Finolex, Siemens.		In order to avoid ambiguity, the specification stands modified "All wiring to be FRLS cables meeting its ISI code. Lighting points including circuit wiring with 1.5 sq mm copper wire in 2mm thick PVC conduit 19 mm as required at site. UPS and AC Input and output wiring - 4 sq mm copper wires through 19 mm PVC 2 mm thick conduits. Single line diagram showing the lighting, power & UPS power distribution in ATM room with size and ratings of wires, etc. to be incorporated and attached to the specifications. Mains cabling: 10 Sq mm COPPER CABLE OF ISI make. All Switches, MCBs, ELCBs, cables to be ISI make like Crabtree, Havells, Anchor Roma, MK, Indokrupp, Finolex, Siemens or equivalent with prior approval of bank.

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100	51	B 1	1 T Split Airconditioners (including piping) 1.0 T High Wall Split A.Cs with Five Star rating, EER 3.1, cordless remote of vendors of repute (e.g.Voltas Vertis Gold, LG, Onida or equivalent 5 star BEE rating ), and having a good service network across the country. Copper, drain pipe length not exceeding 5 Mtr.		In order to avoid ambiguity, the specification stands modified as follows: 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.
101	52	B 6	Floor standing rack for housing UPS, batteries, distribution board and keeping all stabilisers routers,etc Width Min 600mm; depth min 800mm; Height : 36U for 4 hours battery back up. To be able to take 800 kg weight.Frame: 14 gauge CRCA Steel. Front Door: CRCA sheet steel plain door perforated, (Hinge fitting RH or LH, freely selectable on site). Hinges with captive hinge pins, door opening angle. Front door numeric lock of Godrej or equivalent make. Service door at the rear or side depending on site. Door: CRCA sheet steel plain perforated door, (Hinge fitting RH or LH, freely selectable on site). Rear /side door Lockable. All doors/side panels to be 18 gauge. Power strip with min 6 No 5/15 universal power points. For sides CRCA sheet steel perforated. Four 14 gauge sheet CRCA shelves and top two 16 gauge shelves (all shelves can be pulled out and placed at any height) for keeping equipment. No castors. Proper Cable management system. A set of 4 fans mounted on the top for forced ventilation.		The last sentence " A set of 4 fans mounted on the top for forced ventilation" stands modified as necessary provision to be made for proper ventilation. 36U stands for 36 rackunit or 1575mm.
102	52	B 8	Vinyl Designer Kit for glass P and F vinyl designer kit for front glass. Bank logo with , full set as per customised design		The item of work to be read as P&F vinyl designer kit & etching film for glass and polycarbonate sheet. It is also clarified that the specification for vinyl is same as that of vinyl in signage and etching film should be of garware, JK or equivalent make with prior approval of bank.
103	52	B 11	Poster Frames - Wall Hung 2 sheets of 36" x 24" clear acrylic (poster to be sandwiched in between). Outer sheet is 5 mm thick and bevelled crystal edge polished for 3/4" at 8-10 degrees on all sides in the front. Rear sheet is 5 mm thick flat. Rate inclusive of S1 grade aluminium.		In addition to the specification, the poster frame shall be fixed using SS studs to the ACP cladded partition.
104	52	Note	Note : The site should have required power to provide power supply to UPS, AC and signage.		In addition one emergency lighting should be provided in ATM lobby in case of power failure
105	52	Note	Note : The site should have required power to provide power supply to UPS, AC and signage.		In addition to the above, SS handrails should be provided in case ATM room is located in elevated ground floor.

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106	52	12	Timer for signage, ATM room and porch lights. L&T, Siemens or equivalent	Request Bank to Specify the Make of GE as well.	GE make timer is also included in the approved makes. It is suggested to use mechanical timer(Analog model).Any other equivalent make can be used with prior approval of Bank. The timer should be installed on a metal background only.
107	59	11	The monitoring system must be capable of securely logging into the Bank's ATM switch and must be capable to run certain important commands like screen download, ATM reset etc. remotely, to control the ATM, if permitted by the bank.	Is this required as a day one functionality	Yes
108	59	11	The monitoring system must be capable of securely logging into the Bank's ATM switch and must be capable to run certain important commands like screen download, ATM reset etc. remotely, to control the ATM, if permitted by the bank. The Bidder must have process that allows the Bank Switch environment with built in technology which can monitor and capture all the messages which are generated by ATM through the switch.	The Bank is to provide a screen to the bidder (DCT Screen) using which the user can send commands to the ATM. It is not advisable to allow the bidder to log on to the bank switch	Will be discussed with the selected bidder. Security issues will be taken care.
109	59	12	Should support major CD Switches. Electra, ITM, Base24, OS/2, IFS, Oasis etc.	Require more clarity on OS/2 & IFS	Base 24 switch.
110	60	3	Bidder should ensure to enhance remote resolution via auto commands to be sent to the switch for online correction of minor errors occurred in ATMs.	Request bank to provide more clarity	remote resolution should be provided online to make the ATM Live
111	60	5	ATM Monitoring: FLM calls should be attended immediately and cash and paper jam to be cleared immediately	Any fault call requires certain turn around time (TAT) for resolution. We suggest that TAT may be discussed with successful bidder during contract discussion	Bidder to comply with the RFP Terms
112	61	13	ATM Monitoring: Bidder should give assured uptime availability of 99.5% on ATMs	Bank to consider relaxing the uptime to 97% instead of 99.5% which will be practically difficult as there are many agencies involved in this activities and hence this request	The bidder to maintain 99.5% for Metro & Urban areas. Maintan 98.5% for Semiurban and Rural areas. The classification of Metro/urban / Rural & Semiurban is as per bank's norms.
113	62	3	The Bidder should arrange to get license software, bootable media, and utilities such as screens as provided for each machine from the OEM. The Bidder should also arrange to load upgraded and new version of the software, software patches released by the OEM from time to time. The Bidder should also have Diagnostic Tools to check the health of the ATM machines and the ATM Software, which will help in higher availability. The Bidder must also provide status reports on the software loaded on the ATMs on a quarterly basis	As the bank already has an in-place agreement with the existing OEM vendors for the ATMs in the banks network, bank is to facilitate the provision of the ATM software installation CDs for all the existing ATMs in the banks network.	It is meant for New OPEX Model ATMs only. We will provide the CD for screens.
114	63	4	The Hardware and software maintenance must be taken from the OEM of the ATM machine or its authorized vendor in India.	We request the bank to include a certificate from OEM for the clause	Bidder to comply with the RFP Terms

Srl No	RFP Page no	RFP Clause No	RFP Clause	Query raised by the vendor	Banks reply
115	65	1	Consumable Replenishment and Management Consumable management service includes replenishment of consumable essential for uninterrupted ATM operation as necessary. Consumables to be replenished should include: 1. Receipt printer paper roll 2. Journal Paper 3. Journal Printer ribbons	We Understand deposit envelops will be provided by the bank.	Bank will provide at the time of implementation.
116	66	1	SOFTWARE DISTRIBUTION FROM MANAGEMENT CENTER-Software & screen distribution from a central source to facilitate individual configuration & screen displays	Request Bank to clarify on what is software distribution from Management center. Presently Content distribution pertaining to Screens are offered	Screens will be provided by the bank
117	66	2	SOFTWARE DISTRIBUTION FROM MANAGEMENT CENTER Should be platform independent - should support Windows NT/ XP / 2000, OS2	OS2 is now end of life and no OEM supports OS2 hence request you to remove this from the requirement.	OS2 is removed.
118	66	10	Should automatically register ATMs that come live on the network	The bidder will add the ATMs to their EJ pulling software as and when the ATMs go live.	Yes.
119	67	6	Cash Replenishment 6. Reconciliation and settlement report for replenished and idle cash should be provided on a daily basis across multiple cash replenishment agencies. 11. Consolidate vault reconciliation reports, settlement reports and bulk cash acknowledgement.	The Reconciliation scope is not clear, request bank to provide detail scope for reconciliation	Selected Bidder has to provide the report.
120	67	Cash Forecasting; 5	Bidder should use internationally approved tool/Software	The bidder will use the best software features available in the industry. There is no international agency approving software tools for cash forecasting	The request is considered.
121	67	Cash Replenishment [9]	Cassette Swap system to be adopted if requested	Cassettes Swap or cash Top-Up method of cash replenishment should be made clear at this time itself. It is an important input for the pricing model.	Bidder has to provide Cassette Swap when it is required.
122	67	Cash Replenishment; 9	Cassette Swap system to be adopted if requested	Additional cassettes for performing this activity to be provided by the Bank	Additional cassettes to be provided by the bidder only.
123	72	4	The bank will pay for only successful transactions and for the actual numbers of transactions.	We request the bank to also pay for unsuccessful transactions which are beyond vendor's control such as (1) Insufficient fund in customers account (2) More than 3 time wrong PIN entry (3) Transaction decline due to switch issue etc.	Customer related items i.e. wrong account selection and withdrawal amount exceeded can be treated as successful non financial transaction. Host failure, ATM down and Network failure are some examples of un successful transactions. The examples mentioned are illustrative.

Place: Bangalore - 1  
Date : 13.01.2011

Deputy General Manager