

Annexure-P

The Punjab State Cooperative Bank Ltd, Chandigarh

RFP NOTICE NO. PSCB/IT/MATM/2017/01(A) FOR SUPPLY, INSTALLATION, IMPLEMENTATION, CONFIGURATION, INTEGRATION, TESTING, COMMISSIONING AND MAINTENANCE OF MICRO ATMS / POS ON CAPEX BASIS

In response to Pre-Bid Meeting held on Sep. 8th, 2017 at PSCB, Chandigarh, queries raised by prospective Bidders through email were addressed by the Sub-Committee of the Bank and Consultants, NIT Hamirpur. Subsequent to the deliberations held with the representatives of the firm, following decisions were taken by the Bank. The pointwise reply of all respective queries is hereby given as under and accordingly the RFP stands modified:

Pace Infosolutions Pvt. Ltd. Chandigarh. 160002.				
Page No.	Clause No.	Clause	Clarification requested by the bidder	Decision
18	4.2.2	The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of μ ATMs in India.	Request to change this clause as "The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of IT infrastructure in India". Scope of this project is similar to supply & integration of IT infrastructure supply and integration. Request you to accept suggested amendments to allow fair participation in the tender.	The clause stands amended as: "The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of μATMs / PoS / ATMs / FI Gateway / EFT Switching etc. in India" .
18	4.2.4	The bidder should have supplied at least 500 μ ATMs in total to at least 5 State or District Co-op Banks in India.	Request to amend this clause as "The Bidder should have supplied IT infrastructure/Data Centre / 500 μ ATMs in at least 1 State or District Co-op Banks in India".	The clause stands amended as: "The bidder should have supplied at least 500 μATMs / PoS in total to at least 5 Banks in India" .
19	4.3.1	The Bidder should have a 3 years' average turnover of at least ₹ 25 Crore during the last three financial years 2014-15 (audited), 2015-16 (audited), 2016-17 (audited)	Request you to amend this clause as "The Bidder should have a 3 years' average turnover of at least ₹ 7 Crore during the last three financial years 2014-15 (audited), 2015-16 (audited), 2016-17 (audited)	The clause stands amended as: "The Bidder should have a 3 years' average turnover of at least ₹ 25 Crore during the last three financial years 2014-15 (audited), 2015-16 (audited), 2016-17 (audited / provisional)" .
Nelito Systems Limited.				

Navi Mumbai 400 710 (INDIA)				
Page No.	Clause No.	Clause	Clarification requested by the bidder	Decision
18	4.2.1	The Bidder should be able to provide hardware services in entire Punjab State within 24 hrs of lodging any service request.		The clause stands amended as: “The Bidder should have their presence in the State of Punjab by way of offices or deemed offices”.
18	4.2.2	The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of μATMs in India.	Kindly amend the clause as," The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of μATMs / Core Banking Solution in India".	The clause stands amended as: “The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of μATMs / PoS / ATMs / FI Gateway / EFT Switching etc. in India”.
18	4.2.4	The bidder should have supplied at least 500 μATMs in total to at least 5 State or District Co-op Banks in India.	Kindly amend the clause as, "The bidder should have supplied μATMs / Core Banking Solution in total to at least 5 State or District Co-op Banks in India".	The clause stands amended as: “The bidder should have supplied at least 500 μATMs / PoS in total to at least 5 Banks in India”.
18	4.2.5	The hardware / software proposed by the Bidder must be compatible with the μATM server already put in place by the Bank.	Kindly confirm.	Confirmed.
30	5.5.12	Integrated with Existing IT Infrastructure (Bidder is responsible for integration / testing / certification with existing EFT switch vendor FI gateway server and CBS vendor and any cost incurred on the same shall be borne by the bidder)	Kindly elaborate more on existing EFT Switch vendor and CBS Vendor, protocols and application software being used by them in order to do integration.	Clarified as: All details and required interface document will be provided to the successful bidder.
22	4.12.2	EMD value should be submitted along with the Commercial Bid by way of Demand Draft in favour of The Managing Director, The Punjab State Co-operative Bank Ltd.; payable at Chandigarh.	EMD value should be submitted along with the Commercial Bid by way of Demand Draft / Bank Guarantee.	No change.

29	Point No. 6	Support Different Makes of PoS Terminals. The Solution should support different makes of PoS terminals.	The required SDK's and support required from POS Terminal OEM's has to be provided by bank. Please Confirm.	Dropped.
30	Point No. 20	Fallback to Leased Circuits. The PoS Terminal should work on Wireless GPRS. So that the bank can provide in its branch for Customer Self-Services and the bank customer can carry out all the transactions on PoS Terminal.	If the same POS terminal will be used by; 1) Bank's Agents 2) End Consumer (For Self Service) Then kindly explain the process flow which the bank is envisaging for login process.	Irrelevant query.
31	Point No. 22	Account opening for all types of accounts including eKYC authentication.	We assume that the required API's will be provided by the CBS vendor.	Clarified as: All details and required interface document will be provided to the successful bidder.
31	Point No. 22	Cash Withdrawal (By using Customer Card/Cheque) Cash Deposit (By using Customer Card/Cheque)	We assume that the usage of Self Cheque for Cash Withdrawal will happen only in Branches. Kindly Elaborate on " Cash Deposit by Cheque "	The clause stands amended as: "Provided solution should have capability to provide Cash withdrawal and cash deposit services by using Card and AEPS".
22	4.10	SCHEDULE OF PAYMENT	We suggest the following Payment Schedule to be considered: 50% Advance along with Purchase order 30% of the value of the equipment will be paid within 30 days of submission of the bill along with reports showing successful delivery of Hardware and Software (µATMs) at respective locations. 20% payment of the cost of items delivered and installed shall be released after successful commissioning and implementation and issuing of successful certification by the Bank(s) / Consultant for the same for respective locations.	No change.
Connect Info Solutions India Private Limited				

Mumbai 400053.

Page No.	Clause No.	Clause	Clarification requested by the bidder	Decision
	5.2 Serial No.1.	Display: Large display IPS / TFT capacitive touch screen of at least 5.5” for better user experience	<p>For the Micro-ATM devices in this application, we would request you to amend the IPS/TFT touch screen to only IPS touch screen as the IPS display offers various advantages over traditional TFT displays. Since these devices will be used under sun-light/bright light and for longer hours, IPS screen is definitely more suited than TFT. Some of advantages of IPS displays are :</p> <ol style="list-style-type: none"> 1. IPS renders with wider viewing angles and better color production over traditional TFT. 2. IPS has lower power consumption which leads to a much improved battery life. 3. Under bright outdoor lights or direct sunlight, an IPS screen is more viewable or readable. 4. IPS screen does not lighten or show tailing when touched. This is important for touch-screen devices. 	<p>The clause stands amended as:</p> <p>“Display: Large display IPS / TFT capacitive touch screen of at least 5” for better user experience”.</p>
	5.2 Serial No.16.	Battery and Power Backup: Li-polymer 5V / 2.2Ah. The power supply should be of Indian standards. Battery charger needs to be provided preferably in the docking station of the device.	<p>We would request you to include Lithium-Ion Battery in addition to Lithium-Polymer. They are very popular in new age consumer electronics and devices like μATM. Some of the advantages that Lithium-Ion batteries offer are:</p> <ol style="list-style-type: none"> 1. Have high energy density 2. Do not need prolonged priming when new. One regular charge is all that's needed. 3. Has relatively low self-discharge 4. Need negligible Maintenance - no periodic discharge is needed; there is no memory. 5. Have lower cost-to-energy ratio than most other types 	<p>The clause stands amended as:</p> <p>“Battery and Power Backup: Li-polymer / Li-ion 10Wh. The power supply should be of Indian standards. Battery charger needs to be provided preferably in the docking station of the device. It should be ensured that the device runs on active mode for 8 hrs”.</p>

5.2 Serial No.16.	Battery and Power Backup: Li-polymer 5V / 2.2Ah. The power supply should be of Indian standards. Battery charger needs to be provided preferably in the docking station of the device.	<p>We would request you to change 5V/2.2AH to 7.4V/4.0AH and above. While in the past 3.7 volt has been the standard for mobile phones and μATM devices, the higher capacity batteries with 7.4 Volt are now becoming most accepted option for mobile and μATM devices.</p> <p>A higher capacity 7.4V battery will offer following advantages:</p> <ol style="list-style-type: none"> 1. Will last for longer hours 2. Will provide higher power enabling application to open faster and better response time 3. Prolong the battery life 	The clause stands amended as: “Battery and Power Backup: Li-polymer / Li-ion 10Wh. The power supply should be of Indian standards. Battery charger needs to be provided preferably in the docking station of the device. It should be ensured that the device runs on active mode for 8 hrs”.
5.2 Serial No.3	Communication: 4G LTE / Wi-Fi / Bluetooth etc.	<p>We would request you add the requirement of Dual-SIM. The capacity of carrying two SIM cards in the device will provide much needed flexibility of choosing network operators especially considering that these devices will be deployed in very remote locations where mobile signal of a particular operator may not be available in all locations. Also, mobile signals often go through severe fluctuations especially in the remote locations.</p> <p>Bank may go for activating only one SIM in the beginning but capability of carrying two SIM cards from two different mobile operators will provide huge flexibility and scale to the bank anytime during next five years.</p> <p>Having flexibility of switching to second SIM instantaneously will improve user and customer experience.</p>	The clause stands amended as: “Communication: 3G or better and Wi-Fi / Bluetooth”.
5.2 Serial no.15	Certifications: CE mark compliance for EMI and EMC, PCI 4.0 certified device, EMV L1 and L2 certified, STQC certified finger-print reader.	Since Micro-ATM devices have electrical components, we would request you to include BIS and RoHS certification in the interest of users and environment.	No Change.
5.2 Serial	Battery and Power Backup: Li-polymer 5V / 2.2Ah. The power supply should be	We would request you to exclude the requirement of docking station in Serial no.16 and exclude the Serial	The clause stands amended as: “Battery and Power Backup: Li-polymer / Li-ion

	No. 16 and 5	<p>of Indian standards. Battery charger needs to be provided preferably in the docking station of the device.</p> <p>AND</p> <p>Suitable connectors for Console / Serial Port, PSTN / LAN, Power connector, Power adaptor, Battery, in built GSM / GPRS / MODEM, etc.</p>	<p>no.5. Since these devices come with Lithium based batteries that have long run life and don't need additional charging during the operational hours once charged fully.</p> <p>More importantly, docking station has multiple external connectors that prove to be failure points in medium term. Since these are mechanical connectors, they may get rusted, gather dust and result in loose connections due to wear and tear over a period of time.</p> <p>Since the µATM device is 3G/4G/LTE/Wi-Fi/Bluetooth compliant, an option of PSTN/LAN/Modem etc through an external docking station is not really required.</p> <p>Considering that the bank wants these devices to work smoothly for minimum of 5 years, it is desirable to have rugged devices. You may want to include the following –</p> <p>“The manufactured must have tested the devices through the “1.2 meter drop test”.</p> <p>We would like to highlight here that there is no formal certification of drop test through an independent body.</p>	<p>10Wh. The power supply should be of Indian standards. Battery charger needs to be provided preferably in the docking station of the device. It should be ensured that the device runs on active mode for 8 hrs”.</p>
	5.2 Serial No. 15 and 7	<p>Certifications: CE mark compliance for EMI and EMC, PCI 4.0 certified device, EMV L1 and L2 certified, STQC certified finger-print reader.</p> <p>AND</p> <p>The device must be certified for Aadhar authentication as per the certification requirements laid down by UIDAI.</p>	<p>We would request you to amend “STQC certified finger-print reader” in point at serial no.15 in technical specifications and point at serial no.7 in Functional specification to:</p> <p>“Bidder should be in a position to offer Integrated L1 Registered Devices once UIDAI/STQC approves the devices certification. In absence of the same, bidder may provide a L0 external STQC certified finger-print reader”</p>	<p>No Change.</p>
<p>Roinet Solution Pvt. Ltd. Gurgaon -122018.</p>				
Page No.	Clause No.	Clause	Clarification requested by the bidder	Decision

-	Scope clarity for the supplier	Please clarify the scope for the supplier, whether it is micro ATM hardware supply alone or HW with application software (or development capability) or Micro ATM hardware plus software with server application	Clarified as: µATM hardware plus client side software integrated with the FI server of the Bank.
Section 3.4.4. Point iii	Earnest Money (bid security) of Rs. 25,00,000/- only (Rupees Twenty Five Lakhs Only) should be submitted along with the Request for Proposal by way of Demand Draft in favour of The Managing Director, The Punjab State Cooperative Bank Limited, Chandigarh, payable at Chandigarh.	EMD – Please consider accepting BG for EMD	No change.
Section 4.2.4	The bidder should have supplied at least 500 µATMs in total to at least 5 State or District Co-op Banks in India	500 micro ATMs supplied to any banks shall be considered	The clause stands amended as: The bidder should have supplied at least 500 µATMs / PoS in total to at least 5 Banks in India.
Section 4.7.2	The bidder shall notify The Bank in writing of all subcontracts awarded under the contract if not already specified in his bid. Such notification, in his original bid or later, shall not relieve the bidder from any liability or obligation under the contract. The Bank reserves rights to accept such arrangement or reject the proposal outright. Proof of such contracts should be submitted to The Bank.	This point is not clear, Need clarity	Clarified as: In case of subcontracting, the Vendor shall furnish the details of all parties to bank. Liability of such sub-contracted parties remains with main bidder. Bank at its own discretion may accept or reject such applications.
Section 5.2 Point f	Supply and installation of 4,545 numbers of PoS / µATMs in the PACS and DCCBs in phases.	What is the minimum order quantity?	Clarified as: 4,545 numbers of PoS / µATMs.
Section 5.3	CLIENT SOFTWARE	Clarify Client Software scope – whether it is micro ATM software or server software or both?	Clarified as: µATM hardware plus client side software integrated with the FI server of the Bank.

	Section 5.3 Point 23 and 24	Functional Coverage of Customer Card Balance Enquiry Mini Statement Cash Withdrawal Cheque Payment Cash Deposit Fund Transfer	Clarify – what is Customer card and Employee card? What is the meaning of cheque payment here?	Clarified as: Proposed solution should have maker and checker functionality. Cheque payment dropped.
Smart Chip Pvt Limited NOIDA, UP 201301.				
Page No.	Clause No.	Clause	Clarification requested by the bidder	Decision
18		The hardware / software proposed by the Bidder must be compatible with the µATM server already put in place by the Bank. A certificate of compatibility issued by the µATM / FI Gateway service provider of the Bank	Please share the details of existing µATM / FI Gateway service provider of the Bank	Clarified as: All details and required interface document will be provided to the successful bidder.
19		The Bidder should have a 3 years' average turnover of at least ₹ 25 Crore during the last three financial years 2014-15 (audited), 2015-16 (audited), 2016-17 (audited).	The audit for financial year 2016-17 is in progress. Please consider last three financial years 2013-14(audited) 2014-15 (audited), 2015-16 (audited) and 2016-17 (provisional/CA certificate) for same	The clause stands amended as: "The Bidder should have a 3 years' average turnover of at least ₹ 25 Crore during the last three financial years 2014-15 (audited), 2015-16 (audited), 2016-17 (audited / provisional)".
22		4.12 EARNEST MONEY	Kindly provide format for EMD and IFSC code for EMD preparation.	Provided.
26		RBI approval for Merchant Acquiring.	Kindly clarify whether devices shall be used for Financial inclusion (cash in / cash out) or merchant transaction.	Clarified as: Provided solution should be compliant with guidelines of IBA, IDRBT, NABARD, RBI, UIDAI and NPCI as applicable for micro ATMs.
26		PoS / µATM Device – the portable hardware and Software Solution.	As we understand, bidder needs to provide only µATM Device and its terminal application that will integrate with Bank's FI gateway.	Confirmed.

26		PoS / μ ATM Device – the portable hardware and Software Solution.	As per our understanding, Bank will provide the required infrastructure including server, network connectivity, OS, database for the solution. Kindly Confirm.	Confirmed.
26		The software installed in the PoS / μ ATM shall integrate communication between the Switch and the device.	As we understand, μ ATM device terminal application shall integrate with Bank's FI gateway which intern will communicate with Bank's CBS/Switch/NPCI. Kindly confirm.	Confirmed.
26		SIM installed in the device to provide connectivity between the device and the Switch.	μ ATM connectivity including SIM should be in the scope of Bank Mitra / Agent. As per TRAI norms the SIM should be issue with KYC norms of end user and further bidder will not have any control over the use/mis-use of the SIM.	Confirmed.
26		The μ ATM should be of version 1.5.1 as prescribed by IDRBT / RBI / NPCI / UIDAI / IBA or its latest revision and must comply with the UIDAI letter no. 11020/44/2012/UIDAI(Auth-I) dated 25-1-17 and further letter dated 28-02-2017.	UIDAI is planning to phase out Level 0 register single finger print biometric device. Kindly consider Level 1 register single finger print biometric device as they are more secure. As level 0 devices cannot be upgraded to level 1, hence Bank needs to replace the devices.	Clarified as: The Bidder may supply L0 or L1 certified devices. However, they will need to upgrade the certification if it is mandated by UIDAI during the pendency of the project. They may do so by supplying additional hardware for achieving the same as and when need arises with no extra payment liability on the Bank.
26		The μ ATM must be fully compliant with extant standards (API & STQC) & other certifications of UIDAI and should be robust enough to conform & upgrade to the changes mandated by UIDAI from time to time.	Will changes that require hardware upgrade for compliance to regulatory guidelines are also part of the scope? Please note all hardware changes cannot be done on field and device needs to be recalled for same. e.g. if there is regulatory guidelines to upgrade level 0 devices to level 1, will it be part of current scope?	Confirmed.
26		The μ ATM devices offered / supplied should have total compatibility with the Bank's existing FI-gateway / core-banking system	As we understand, μ ATM device terminal application shall integrate with Bank's FI gateway which intern will communicate with Bank's Core-banking / Switch / NPCI. Kindly confirm.	Confirmed.
27		The basic hardware used in the μ ATM be standardized to ensure capability of	As per new UIDAI guideline, user biometrics cannot be stored. Therefore transmitting the same for	No Change. Solution to be implemented in accordance with

		capturing biometrics, card details and finger prints of customers / card holders and transmitting the same for deduplication check / storing on the Bank's central FI-Gateway using secured network connectivity already available in the branches / BC-agents and the client registration software which is installed in the branches by the Bank's approved TSP (Technical Service Provider) according to Bank's specification conforming to the standards & specifications of IDRBT / IBA / UIDAI / RBI.	deduplication check / storing on the Bank's central FI-Gateway should not be permitted.	NPCI / UIDAI / IBA / IDRBT guidelines.
27		The entire µATM unit including pin pad, biometric finger print scanner, key board, camera, printer etc. should be seamlessly integrated having at most 2 separate units.	As per our understanding bank also wants that Micro ATMs should be used at Bank Mitra points. Will mobility be a consideration? Also non-integrated devices pose security threat to complete system. Any device with accessories poses that threat. Micro ATM machines provided should be all-in-one integrated device (Biometric Scanner (STQC Citified) + Extractor (STQC Citified) + Magstripe reader + PCI-PED for POS + EMV compliance)	Clause amended as: "The given specifications may be met either in the same unit or at the most two separate units".
28		As a fallback to biometric authentication, the device must implement the OTP API and OTP authentication capability.	As per our understanding, biometric authentication should not be bypassed for payment transactions.	No Change. Solution to be implemented as per bank's requirement.
29		Support Different Makes of PoS Terminals The Solution should support different makes of PoS terminals.	As we understand, bidder needs to provide only µATM Device and its terminal application. Kindly Confirm	Dropped.
31		Functionality available on PoS Terminals / µATMs The bidder should provide the following functions through PoS Terminals / µATMs:	As per our understanding, Bank will provide the eKYC system (KYC user agency-KUA solution) for bidder to integrate. Kindly confirm.	Clarified as: All details and required interface document will be provided to the successful bidder.

		Account opening for all types of accounts including eKYC authentication		
27		Technical Specifications Display: Large display IPS / TFT capacitive touch screen of at least 5.5" for better user experience	Our device is of screen size 4.5" for better mobility and ergonomics. Request you to reconsider screen size of 4.5" or more as this will ensure healthy competition.	The clause stands amended as: "Display: Large display IPS / TFT capacitive touch screen of at least 5" for better user experience".
27		Technical Specifications Communication: 4G LTE / Wi-Fi / Bluetooth etc.	The application required by Bank doesn't need very high data transfer can easily work with 2G, 3G. Moreover 4G is not available in most of the rural regions. Request you to kindly make 4G LTE optional.	The clause stands amended as: "Communication: 3G or better and Wi-Fi / Bluetooth".
27		Technical Specifications Suitable connectors for PSTN / LAN, in built MODEM	As the devices shall be used by field agents and thus require mobility Kindly consider the need for PSTN/LAN and in built modem. As this will only increase the cost of the overall procurement without yielding much benefit.	Dropped.
28		Technical Specifications CE mark compliance for EMI and EMC	Our device is under certification for CE mark compliance. Kindly consider the requirement of this certification before the supply of the devices.	No Change.
26		5.2 General Specifications - point 3 The μ ATM should be compatible with PA-DSS certified software	We understand that the software will be developed in compliance of PADSS. But the certification will be done by Bank itself.	The clause stands amended as: "The μATM should be compatible with PA-DSS certified software. The Bidder should quote the commercials including development costs and certification costs". The proforma commercial bid stands amended accordingly.
30		5.3 Point 12 EFT Switch Solution: CDCI (Customer Device Channel Interface) • Card Management System: CMS Authorization (for PIN Verification). • Employee Authentication System: Lightweight Directory Access Protocol (LDAP) (for	1. We understand that FI gateway will have CDCI interface. Kindly confirm. 2. We understand that we will be integrated with Bank's FI gateway and in turn Bank's FI gateway will talk to CMS.	Clarified as: All details and required interface document will be provided to the successful bidder.

		User Authentication) use of existing Employee Cards (HID Contactless Smart Cards) as employee cards on the PoS		
30		5.3 Point 16: The customer signature should be displayed on the PoS terminal screen from existing Core System, if Bank CBS provides an interface, thereby making Cash Withdrawal, Cheque Payment and Inward Clearing possible at all the branches of Banks.	Are cheque payments in scope?	Dropped.
30		5.3 Point 18 Authority Levels of the Employees	Where the authority levels are maintained / stored? How POS device should fetch these authority levels?	Clarified as: They are maintained in the FI Server but needs to be fetched by the μATM device.
30		The bank Customer should avail all the services for all type of accounts available on the CBS Host / EFT Switch / FI Gateway of the Bank through this PoS Terminal Channel	Kindly provide a list of all the services available on CBS.	Clarified as: All details and required interface document will be provided to the successful bidder.
32		Web Based GUI System setup for Monitoring and Controlling of the PoS terminals along with MIS Reporting is required	We assume that these reports shall be fetched from Bank's FI gateway. Kindly confirm.	Dropped.
NA		NA	Kindly provide an extension of 10 days for bid submission after query clarification.	The bid submission date is extended to 14.00 hrs on September 22, 2017.

**UV Technologies Pvt. Ltd.
New Delhi. 1100 44.**

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	4.2.2	The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of μATMs in	The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of	The clause stands amended as: The Bidder should have a minimum 3 Years of

		India.	IT Infra projects.	Business Experience of supply, installation and maintenance of μATMs / PoS / ATMs / FI Gateway / EFT Switching etc. in India.
		The bidder should have supplied at least 500 μATMs in total to at least 5 State or District Co-op Banks in India.	The bidder should have supplied at least 1000 IT products in total.	The clause stands amended as: The bidder should have supplied at least 500 μATMs / PoS in total to at least 5 Banks in India.
		Support and Service Charges shall be payable on post-paid basis within 30 days of submission of the bills every Quarter and issuing of successful certification by the Bank(s) / Consultant for the same.	Support and Service Charges shall be payable on post-paid basis within 30 days of submission of the bills every monthly and issuing of successful certification by the Bank(s) / Consultant for the same.	No change.
		The Bidder should be the OEM or their authorized representative in India.	The Bidder should be the OEM or their authorized representative in India. If OEM then OEM Should authorize only one bidder in the bid.	No change.

**V Link Info.
Gurgaon**

Page No.	Clause No.	Clause	Clarification requested by the bidder	Decision
18	4.2.1	The Bidder should be able to provide hardware services in entire Punjab State within 24 hrs of lodging any service request.	Kindly clarify whether physical office is required in Punjab.	The clause stands amended as: The Bidder should have their presence in the State of Punjab by way of offices or deemed offices.
18	4.2.2	The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of μATMs in India.	Kindly amend the clause as , " The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of μATMs/core banking software/ payment gateway in India."	The clause stands amended as: The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of μATMs / PoS / ATMs / FI Gateway / EFT Switching etc. in India.
18	4.2.4	The bidder should have supplied at least 500 μATMs in total to at least 5 State or District Co-op Banks in India.	Kindly amend the clause as,"The bidder should have supplied μATMs/core banking software/payment gateway in total to at least 5 State or District Co-op	The clause stands amended as: The bidder should have supplied at least 500

			Banks in India."	µATMs / PoS in total to at least 5 Banks in India.
18	4.2.5	The hardware / software proposed by the Bidder must be compatible with the µATM server already put in place by the Bank.	Kindly confirm.	Clarified as: All details and required interface document will be provided to successful bidder.
30	5.5.12	Integrated with Existing IT Infrastructure (Bidder is responsible for integration / testing / certification with existing EFT switch vendor FI gateway server and CBS vendor and any cost incurred on the same shall be borne by the bidder)	Kindly elaborate more on existing EFT Switch vendor and CBS Vendor, protocols and application software being used by them in order to do integration.	Clarified as: All details and required interface document will be provided to successful bidder.
19	4.3.1	The Bidder should have a 3 years' average turnover of at least ₹ 25 Crore during the last three financial years 2014-15 (audited), 2015-16 (audited), 2016-17 (audited).	Kindly confirm!!	The clause stands amended as: "The Bidder should have a 3 years' average turnover of at least ₹ 25 Crore during the last three financial years 2014-15 (audited), 2015-16 (audited), 2016-17 (audited / provisional)".

**Senrysa Technologies Pvt Ltd,
Kolkata, West Bengal**

Page No.	Clause No.	Clause	Clarification requested by the bidder	Decision
			Is there any provision to send our Sealed Bid to your office through Registered Post or Courier?	Confirmed.
			Can we show experience of providing more than 500 Micro ATMs in RRBs/Commercial Bank?	The clause stands amended as: The bidder should have supplied at least 500 µATMs / PoS in total to at least 5 Banks in India..
			Requesting to change the Minimum Average Turnover for the last 3 years to 15 Crore?	The clause stands amended as: "The Bidder should have a 3 years' average turnover of at least ₹ 25 Crore during the last three financial years 2014-15 (audited), 2015-16 (audited), 2016-17 (audited / provisional)".

Micro Systems				
Page No.	Clause No.	Clause	Clarification requested by the bidder	Decision
18	4.2.2	The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of μ ATMs in India.	The Bidder should have a minimum 5 Years of Business Experience of supply, installation and maintenance of IT HW(Desktop/laptop) in India.	The clause stands amended as: The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of μATMs / PoS / ATMs / FI Gateway / EFT Switching etc. in India.
18	4.2.2	The bidder should have supplied at least 500 μ ATMs in total to at least 5 State or District Co-op Banks in India.	The bidder should have two supply order of at least 500 IT products pan India	The clause stands amended as: The bidder should have supplied at least 500 μATMs / PoS in total to at least 5 Banks in India.
Corporate Infotech Pvt. Ltd. New Delhi-110014				
Page No.	Clause No.	Clause	Clarification requested by the bidder	Decision
18	4.2.2	The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of μ ATMs in India.	bidder should have capability to manage multi location order for not less than 200 locations in single state or 500 location locations in multi-state in government and PSU Or bidder should have managed multi-location IT project across India for least 3 years	The clause stands amended as: The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of μATMs / PoS / ATMs / FI Gateway / EFT Switching etc. in India.
18	4.2.2	The bidder should have supplied at least 500 μ ATMs in total to at least 5 State or District Co-op Banks in India.	bidder should have minimum two supply order for quantity not less than 1500 each IT for hardware(laptop or desktop) till march 2017 or executed minimum 3000 unit(laptop and desktop) order in single state till the time of bidding	The clause stands amended as: The bidder should have supplied at least 500 μATMs / PoS in total to at least 5 Banks in India.
Techno Honey Systems Pvt. Ltd. Mumbai 400 064.				

Page No.	Clause No.	Clause	Clarification requested by the bidder	Decision
	4.2.2	The Bidder should have a minimum of 3 Years of Business Experience of supply, installation and maintenance of MATMs in India	The Bidder should have a minimum of 3 Years of Business Experience of supply, installation and maintenance of MATMs / Biometric Data Capture Terminals in India OR The Bidder should have a minimum of 3 Years of Business Experience of supply, installation and maintenance of IT Gadgets in India	The clause stands amended as: The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of μATMs / PoS / ATMs / FI Gateway / EFT Switching etc. in India.
	4.2.4	The Bidder should have supplied at least 500 MATMs in Total to at least 5 State or District Co Op Banks in India	The Bidder should have supplied at least 1000 MATMs / Biometric Data Capture Terminals in Total to State or District Co Op Banks / PSUs / Govt Projects in India OR The Bidder should have supplied at least 1000 MATMs / Biometric Data Capture Terminals / IT Gadgets in Total to State or District Co Op Banks / PSUs / Govt Projects in India	The clause stands amended as: The bidder should have supplied at least 500 μATMs / PoS in total to at least 5 Banks in India.
	4.3.1	The Bidder should have a 3 Years average turnover of atleast 25 Crore during the last three financial years 2014-15 (audited) 2015-16(audited) 2016-17(audited)	The Bidder should have a 2 Years average turnover of atleast 25 Crore during the last two financial years 2015-16(audited) 2016-17(audited) OR The Bidder should have a 3 Years average turnover of atleast 20 Crore during the last three financial years 2014-15 (audited) 2015-16(audited) 2016-17(audited)	The clause stands amended as: "The Bidder should have a 3 years' average turnover of at least ₹ 25 Crore during the last three financial years 2014-15 (audited), 2015-16 (audited), 2016-17 (audited / provisional)".
	4.12.2	EMD Value should be submitted along with the Commercial Bid by way of Demand Draft in favour of The Managing Director The Punjab State Co Op Bank Ltd. Payable at Chandigarh.	EMD Value should be submitted along with the Commercial Bid by way of Demand Draft in favour of The Managing Director The Punjab State Co Op Bank Ltd. Payable at Chandigarh. or a Valid Certificate by NSIC Registered companies for EMD Exemption	No change.

Sarvatra Technologies Pvt. Ltd.
Pune 411045, Maharashtra, India.

Page No.	Clause No.	Clause	Clarification requested by the bidder	Decision
15	3.4.4	Earnest Money (bid security) of ₹ 25,00,000/- only (Rupees Twenty Five Lakhs Only) should be submitted along with the Request for Proposal by way of Demand Draft in favour of The Managing Director, The Punjab State Cooperative Bank Limited, Chandigarh, payable at Chandigarh.	The EMD deposit of 25,00,000/- stays idle for entire period of the tender. Being a fintech-startup it will adversely affect the advancement of the organization, request the Bank to kindly reconsider the amount.	No change.
22	4.10.2 and 4.10.3	70% of the value of the equipment will be paid within 30 days of submission of the bill along with Reports showing successful delivery of Hardware and Software (µATMs) at respective locations. 30% payment of the cost of items delivered and installed shall be released after successful commissioning and implementation 30% payment of the cost of the item delivered and installed shall be released after successful commissioning and implementation and issuing of successful certification by bank/consultant for same.	The machines supplied are being imported and has to be procured from the OEM with a 100% advance. Hence, we request Bank to consider for minimum advance payment of 70% along with purchase order. In case bank is not providing advance, then we request Bank to issue a Letter of credit (LC) equal to Purchase order amount to meet payment terms with OEM. Acceptance Certificate: We would need final format as a part of tender annexure for acceptance certificate to be signed off by bank/consultant for advance payment of 70%. Completion Certificate: We would need final format as a part of tender annexure for acceptance certificate to be signed off by bank/consultant for balance payment of 30%.	No change.
26	5.2	µATM / PoS Scope of Work RBI approval for Merchant Acquiring.	As per tender documents the bidder is indeed liable to supply Micro ATM`s and on us POS terminals. Merchant acquiring is a different line of business and it has nothing to do with providing Micro ATM services. Hence, we request to reconsider the clause where solution should be compliant with IBA, IDRBT, NABARD,	Clarified as: Provided solution should be compliant with guidelines of IBA, IDRBT, NABARD, RBI, UIDAI and NPCI as applicable for micro ATMs.

			RBI and NPCI as applicable for micro ATMs.	
22	4.10.5	SCHEDULE OF PAYMENT There are plans of merger of all the district central cooperative banks in the State of Punjab with PSCB in near future. In case of such eventuality, the Bank shall not be liable for any extra payment to the vendor.	Post-merger if installed devices can be updated from central server then bank need not to pay anything extra. However, if there is a need to arrange an onsite engineer for upgradation of said microATM then visit charges should be borne by the bank at mutually agreed prices decided by both party. So requesting for amendment in RFP for this clause.	No change.
27	5.2	μATM/PoS General Specifications The rejection rate of reading / matching biometric of customers / Aadhar holder should not exceed 5%.	Rejection ratio depends on many factors such as, biometric capture quality, server down time, lack of BFD practice, interface status etc. specify the number of days for which the rejection rate is applicable. Rejections can happen fortuitously without any faulty reasons. Request bank to reconsider this clause and define success ratio as per current industry norms for biometrics authentication.	Dropped.
28	1 to 31	CLIENT SOFTWARE	Bank has already procured 150 Micro ATM devices along with software from previous tender. Software process are already finalized in previous Micro ATM tender. Integrating any other service provider's software will attract additional cost to the bank. Hence request to reconsider and limit the scope with supply of hardware only for the said clause.	No change.
29	5.2	Support Different Types of Cards (Client Software) The Solution should support different types of cards like MasterCard, Maestro, VISA, RuPay, Prepaid Cards, Credit Cards, and EMV (Chip & PIN) Cards.	As per NPCI/RBI microATM guidelines, all cards supported on NFS network will be in scope of this RFP. Supporting any other card not allowed on NFS, will have commercial implications for additional certification which needs to be borne by bank. Hence request to modify the clause accordingly.	The clause stands amended as: The Solution should support all types of cards supported on NFS network.
33		Quantities: Total 4,545 such μATMs / PoS to be supplied and installed at locations as may be specified in the purchase order in the State of Punjab. This quantity may vary	Since the pricing are being quoted on the basis of quantity of the devices required. All such device quantities need to be imported directly from OEM. Hence request bank to provide a single purchase order	Clarified as: 4,545 numbers of PoS / μATMs.

		as per the requirements from time to time and purchase orders may be released in phases.	for number of devices mentioned in this RFP.	
23	4.15	WARRANTY All the goods quoted in response to this Request for Proposal shall have an onsite warranty. The scope of onsite warranty shall be covered for 1 year from the date of commissioning and 4 years for the AMC for subsequent years (i.e. 2nd, 3rd, 4th and 5th year). Commercial Bid evaluation will be done including AMC charges for a total of 5 years taken together.	Since these are hardware equipment, sometimes it requires specific tool and more specialized technician to analysis the error for resolution, Requesting Bank to consider this clause as warranty at HO level instead of on site.	No change.
23	4.18	PERFORMANCE GUARANTEE: The successful Bidder(s) shall furnish a security in the form of bank guarantee @ 5% of the total value of the onetime cost payable to the Bidder. This Bank Guarantee should be duly addressed to The Managing Director, The Punjab State Cooperative Bank Ltd., Chandigarh in specific reference to this RFP, valid for 1 year from the date of purchase order, which shall be discharged thereafter.	As a security amount of performance guarantee @5% of the total value of onetime cost is huge amount which is going to block for entire 1 year requesting bank to consider it @ 2% of the total value of onetime cost.	No change.
27		General Specifications: 12: The entire μ ATM unit including pin pad, biometric finger print scanner, key board, camera, printer etc. should be seamlessly integrated having at most 2 separate units.	The entire μ ATM unit will consist all the required input device, However requesting Bank to allow them for separate integration with μ ATM for some of input device such as pin pad, biometric finger print scanner, key board, camera, printer etc. It should be seamlessly integrated however not restricted to having only 2 separate units.	Clause amended as: “The given specifications may be met either in the same unit or at the most two separate units”.
27		Technical Specifications: 1: Display: Large display IPS / TFT capacitive touch screen of at least 5.5” for better user experience.	Requesting bank for considering change in size of Display: Large display IPS / TFT capacitive touch screen of at least 3.0” or 3.5” instead of 5.5” for better option in devices.	The clause stands amended as: “Display: Large display IPS / TFT capacitive touch screen of at least 5” for better user experience”.

27		Technical Specifications : 3 :Communication: 4G LTE / Wi-Fi / Bluetooth etc.	There are very few devices in the market which supports WIFI and Bluetooth due to security reason therefore requesting Bank for other options as such OTG/ WAN / LAN/ GPRS should be also consider for selection of better devices	The clause stands amended as: “Communication: 3G or better and Wi-Fi / Bluetooth etc.”.
27		Technical Specifications: 4: In built GPS Module.	There are very few devices in the market which supports inbuilt GPS Systems, Requesting bank to consider the request for removing this clause.	Dropped.
27		Technical Specifications: 8: Camera: Inbuilt & integrated Camera of at least 5 Mega Pixel resolution.	Requesting Bank to allow separate camera for integration in the devices as inbuilt and integrated camera in the devices are mostly VGA with low resolution.	No change.
27		Technical Specifications: 9: Tracking: GPS / BEIDOU / GLONASS.	There are very few devices in the market which supports inbuilt GPS/ BEIDOU / GLONASS. Systems, Requesting bank to consider the request for removing this clause.	Dropped.
27 and 28		Technical Specifications: 12: Card Readers: Magnetic swipe cards: 3 track bi-directional swipe. EMV contact cards: ISO 7816 contact card reader, EMV L1 and L2 certified. Smart contactless cards: ISO 14443, built-in NFC 13.56 MHz, supporting type A/B.	Clarification required for built-in NFC 13.56 MHz, supporting type A/B. How Bank need this services in μ ATM.	No change.
28		Functional Specifications: 5: Hand held devices should be able to print transaction report slip for customers for all type of transactions immediately. Language for transaction report slip / reports is English / Hindi / Punjabi languages.	Requesting Bank to keep Bi Lingual option Hindi and English, for generating report. Report generation in other language other than English is a big challenge for data accuracy.	No change.
15		Functional Specifications: 6: Hand-held devices & its application should support transactions, generation of reports, voice guidance in English, Hindi and Punjabi	Voice guidance support require other additional technology in the application as well as additional hardware such as Mic for voice input and artificial intelligence application; integration with FI Server for	No change.

		languages.	smooth functionality of these services. Requesting bank to remove these clause for µATM.	
Manipal Business Solutions Pvt. Ltd. New Delhi.				
Page No.	Clause No.	Clause	Clarification requested by the bidder	Decision
26	5.2 e	SIM installed in the device to provide connectivity between the device and the Switch	Will the SIM be provided by Bank?	Yes.
27	5.2 (11)	The machine should have user interface with the peripherals and Bank's FI-gateway / Computer / Server through Bank's secured LAN / WAN.	Will all the intermediate solution (Terminal Management, MIS, Web based interface others) be hosted in Bank's Data Center?	Clarified as: Solution will be hosted on the data center of the Bidder.
29	5.3 (06)	The Solution should support different makes of PoS terminals.	Is there any specific requirement for make of Micro ATM?	Dropped.
30	5.3 (16)	Ability to Fetch and Display Customer Signatures	What is the max size of customer signature will come from the CBS?	Clarified as: All details and required interface document will be provided to successful bidder.
			What is max number of customer's signature can be viewed by the Bank Employee on the Micro ATM?	Clarified as: One at a time.
30	5.3 (17)	Aadhar / UIDAI Authentication The Solution should support Aadhar / UIDAI Authentication for all the Finger print based biometric transactions.	Will Communication to Aadhar system be taken care by the Bank's Switch?	Confirmed. Proposed solution to integrate with Bank's EFT switch.
31	5.3 (23)	Cheque Payment	Need more clarification of Cheque Book Functionality	Dropped.
32	5.3 (27)	Web Based GUI Interface	What are the front end and back end (data Base) Software and version supported by the Bank Data	Dropped.

			Center?	
28	5.2 (10)	The device must implement the Aadhar mobile number update API.	Will following gateway/API will be provided by the Bank and routed through Bank's switch? 1. eKYC (Will KUA/AUA certificate be used by Bank's switch) 2. Aadhar mobile number Update	Dropped.
31	5.3 (22)	Functionality available on PoS Terminals / μ ATMs. The bidder should provide the following functions through PoS Terminals / μ ATMs: Account opening for all types of accounts including eKYC authentication	Is account opening for the customer is real time or bank would require approval process for the same?	Clarified as: All details and required interface document will be provided to successful bidder.