UCO BANK
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Department of Information Technology

Request for Proposal (RFP) for selection of vendor for implementation of EASE banking outlets in the bank under CAPEX model.
RFP REF NO: UCO/DIT/1740/2021-22 Date: 16/09/2021

Pre-Bid Responses/ Clarifications to Queries raised by the Bidder(s) Amendments, Addendums and Corrigendum

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Query sought/ Suggestions of the Bidder	Bank's Reply
1.	35	5	Successful Bidder must ensure before delivery that Hard disk is encrypted	Please clarify, Hardware encryption or software encryption	Any encryption is allowed.
2.	113	13.1	Indenting/ Embossing of Name, Card Number, Valid from and to and CVV at back	Please confirm, do we need to provide Indent or Embossing or both	Depending upon the solution and hardware provided, a bidder can provide either indenting or Embossing
3.			General	Please confirm the Kiosk Cabinet sheet thickness required.	The kiosk cabinet thickness should not be below 1.6 mm
4.	34	Part iV	☐ New Account Opening (Savings) ☐ Display Bank's information ☐ Instant OTP based Aadhaar Authentication ☐ Instant Biometric based Aadhaar Authentication ☐ Instant issuance of Debit card	What is the current service flow for all the service ? Also share the bank integration node interface detail – API, or ISO message details ?	Details will be shared with selected bidder.

			□ Banking Service requests for o Debit Cards o Cheque book etc. □ Update Account or KYC details □ Apply for e-Banking □ Mobile banking Registration □ Passbook Update □ Cheque Deposit □ Block Debit/Credit card □ Update A/c details □ Apply for loans □ Apply for credit cards □ Apply for Insurance plan (life/Personal Accident/Health/Travel/Motor etc.) □ Apply for Mutual Fund □ Bill Payment □ Money/Fund Transfer from A/c □ Account Statement Printing □ Lodgment of Complaints □ Display Bank's information □ Accessing Internet Banking & resetting password etc. □ Opening of Fixed/ Recurring Deposit Account		
5.	34	Part iV	□ New Account Opening (Savings) □ Display Bank's information	How many transaction are expecting for each service per day, per month and per year for particular kiosk?	Details to be shared with selected bidders.

			☐ Instant OTP based Aadhaar Authentication ☐ Instant Biometric based Aadhaar Authentication ☐ Instant issuance of Debit card ☐ Banking Service requests for o Debit Cards o Cheque book etc. ☐ Update Account or KYC details ☐ Apply for e-Banking ☐ Mobile banking Registration ☐ Passbook Update ☐ Cheque Deposit ☐ Block Debit/Credit card ☐ Update A/c details ☐ Apply for loans ☐ Apply for credit cards ☐ Apply for Insurance plan (life/Personal Accident/Health/Travel/Motor etc.) ☐ Apply for Mutual Fund ☐ Bill Payment ☐ Money/Fund Transfer from A/c ☐ Account Statement Printing ☐ Lodgment of Complaints ☐ Display Bank's information ☐ Accessing Internet Banking & resetting password etc.		Transaction will be as per industry standard.

			□ Opening of Fixed/ Recurring Deposit Account		
6.	Page 38	Implementation and customization	Integration with Internal and External Systems.	Please provide the detail of integration	Integration with Finacle, Switch and UIDAI, NSDL site and other important sites/ systems as per process requirement.
7.		**Annexure-XX**	Minimum 4 GB DDR3 RAM ,Windows professional OS (64bit)/Linux ,serial port ,VGA,LAN port.	Is bank provide the middleware service to host back integration and RMMS ? Does bank provide the MSSQL database server ? Does bank provide the DR/DC L3 switch and HTTPS licence and OS licence to configured the system?	The selected bidder has to provide end to end implementation as per RFP.
8.	Page 113		Kiosk should be compatible with the Bank's existing backend systems / servers	Does bank provide the backend application and database server ?	Details will be shared with selected bidder as decided by the bank.
9.	114	17.8	Facility to validate KYC Kiosk for Pan / Aadhaar. Bank will have to facilitate integration with UIDAI and NSDL	Does bank provide the UIDAI and NSDL API for validation for KYC and other parameters ?	Bidder has to perform to this and bank will provide all necessary support.
10.	34	1	Display Banks Information	We understand that bank shall provide the required content to be displayed on the kiosk and bidder	Understanding is correct.

				should push the content to kiosk. Kindly confirm	
11.	34	1	Banking Service requests for o Debit Cards o Cheque book etc	Kindly share the Process flow for same to estimate the cost for this service	Details will be shared with selected bidder as decided by the bank.
12.	34	1	Update Account or KYC details	We assume that bidder should provide the link on the kiosk to start the process. Once the link is clicked, it will be re directed to Bank's existing system. Kindly confirm. If our understanding is not correct, kindly share the process flow, to which system this is to be integrated and APIs for integration for estimating the cost for implementation	The selected bidder has to provide screen to perform the mentioned service. For this bidder has to integrate with Bank's CBS so that the task is completed instantly. Details will be shared with selected bidder in detail.
13.	34	1	Apply for e-Banking	We assume that bidder should provide the link on the kiosk to start the process. Once the link is clicked, it will be re directed to Bank's existing system. Kindly confirm. If our understanding is not correct, kindly share the process flow, to which system this is to be integrated and APIs for integration for estimating the cost for implementation	The selected bidder has to provide screen to perform the mentioned service. For this bidder has to integrate with Bank's CBS so that the task is completed instantly. Details will be shared with selected bidder in detail.
14.	34	1	Mobile banking Registration	We assume that bidder should provide the link on the kiosk to start the process. Once the link is clicked, it will be re directed to Bank's existing system. Kindly confirm. If our understanding is not correct,	The selected bidder has to provide screen to perform the mentioned service. For this bidder has to integrate with Bank's CBS so that the task is completed instantly.

				kindly share the process flow, to which system this is to be integrated and APIs for integration for estimating the cost for implementation	Details will be shared with selected bidder in detail.
15.	34	1 Scope of Work	Block Debit/Credit card	We assume that bidder should provide the link on the kiosk to start the process. Once the link is clicked, it will be re directed to Bank's existing system. Kindly confirm. If our understanding is not correct, kindly share the process flow, to which system this is to be integrated and APIs for integration for estimating the cost for implementation	The selected bidder has to provide screen to perform the mentioned service. For this bidder has to integrate with Bank's CBS/ Switch so that the task is completed instantly. Details will be shared with selected bidder in detail.
16.	34	1 Scope of Work	Update A/c details	We assume that bidder should provide the link on the kiosk to start the process. Once the link is clicked, it will be re directed to Bank's existing system. Kindly confirm. If our understanding is not correct, kindly share the process flow, to which system this is to be integrated and APIs for integration for estimating the cost for implementation	The selected bidder has to provide screen to perform the mentioned service. For this bidder has to integrate with Bank's CBS so that the task is completed instantly. Details will be shared with selected bidder in detail.
17.	34	1 Scope of Work	Apply for loans	We assume that bidder should provide the link on the kiosk to start the process. Once the link is clicked, it will be re directed to Bank's existing system. Kindly confirm. If our understanding is not correct, kindly share the process flow, to which system this is to be integrated	The selected bidder has to provide screen to perform the mentioned service. Lead can be generated and furher processing will be taken care by Bank's branches. Details will be shared with selected bidder in detail.

				and APIs for integration for estimating the cost for implementation	
18.	34	1 Scope of Work	Apply for credit cards	We assume that bidder should provide the link on the kiosk to start the process. Once the link is clicked, it will be re directed to Bank's existing system. Kindly confirm. If our understanding is not correct, kindly share the process flow, to which system this is to be integrated and APIs for integration for estimating the cost for implementation	The selected bidder has to provide screen to process the request.

Proposed solution should have capability to integrate with SBI Card site.

Details will be shared with selected bidder in detail. |
| 19. | 34 | 1 Scope of Work | Apply for Insurance plan (life/Personal Accident/Health/Travel/Motor etc | We assume that bidder should provide the link on the kiosk to start the process. Once the link is clicked, it will be re directed to Bank's existing system. Kindly confirm. If our understanding is not correct, kindly share the process flow, to which system this is to be integrated and APIs for integration for estimating the cost for implementation | The selected bidder has to provide screen to process the request.

Details will be shared with selected bidder in detail. |
| 20. | 34 | 1 Scope of Work | Apply for Mutual Fund | We assume that bidder should provide the link on the kiosk to start the process. Once the link is clicked, it will be re directed to Bank's existing system. Kindly confirm. If our understanding is not correct, kindly share the process flow, to which system this is to be integrated and APIs for integration for estimating the cost for implementation | The selected bidder has to provide screen to process the request.

Details will be shared with selected bidder in detail. |

21.	34	1 Scope of Work	Bill Payment	We assume that bidder should provide the link on the kiosk to start the process. Once the link is clicked, it will be re directed to Bank's existing system. Kindly confirm. If our understanding is not correct, kindly share the process flow, to which system this is to be integrated and APIs for integration for estimating the cost for implementation	The selected bidder has to provide screen to perform the mentioned service. For this bidder has to integrate with Bank's CBS so that the task is completed instantly. There should be facility to perform instant bill payment and/or initiation of recurring payment. Details will be shared with selected bidder in detail.
22.	34	1 Scope of Work	Money/Fund Transfer from A/c	We assume that bidder should provide the link on the kiosk to start the process. Once the link is clicked, it will be re directed to Bank's existing system. Kindly confirm. If our understanding is not correct, kindly share the process flow, to which system this is to be integrated and APIs for integration for estimating the cost for implementation	The selected bidder has to provide screen to perform the mentioned service. For this bidder has to integrate with Bank's CBS so that the task is completed instantly. Details will be shared with selected bidder in detail.
23.	34	1 Scope of Work	Account Statement Printing	We assume that bidder should provide the link on the kiosk to start the process. Once the link is clicked, it will be re directed to Bank's existing system. Kindly confirm. If our understanding is not correct, kindly share the process flow, to which system this is to be integrated and APIs for integration for estimating the cost for implementation	The selected bidder has to provide screen to perform the mentioned service. For this bidder has to integrate with Bank's CBS so that the task is completed instantly. Details will be shared with selected bidder in detail.

24.	34	1 Scope of Work	Lodgement of Complaints	We assume that bidder should provide the link on the kiosk to start the process. Once the link is clicked, it will be re directed to Bank's existing system. Kindly confirm. If our understanding is not correct, kindly share the process flow, to which system this is to be integrated and APIs for integration for estimating the cost for implementation	The selected bidder has to integrate with Bank's grievance redressal site and customer care cell to provide complaint lodgement and redressal. Details will be shared with selected bidder in detail.
25.	34	1 Scope of Work	Accessing Internet Banking & resetting password etc.	We assume that bidder should provide the link on the kiosk to start the process. Once the link is clicked, it will be re directed to Bank's existing system. Kindly confirm. If our understanding is not correct, kindly share the process flow, to which system this is to be integrated and APIs for integration for estimating the cost for implementation	The selected bidder has to integrate with Bank's internet Banking/ FEBA site and provide the service. Details will be shared with selected bidder in detail.
26.	34	1 Scope of Work	Opening of Fixed/ Recurring Deposit Account	We assume that bidder should provide the link on the kiosk to start the process. Once the link is clicked, it will be re directed to Bank's existing system. Kindly confirm. If our understanding is not correct, kindly share the process flow, to which system this is to be integrated and APIs for integration for estimating the cost for implementation	Kiosk should have functionality to open FD/RD a/c with integration to Finacle for a/c nos. and other through authentication of customer at kiosk (OTP /Debit card/ Aadhaar).
27.	36	11	Multi-vendor software compatibility: The successful	If Third Party software, hardware is implemented on kiosk, the	Clause stands as per RFP.

		Other Requirement	bidder shall agree that the Bank reserves the right to bring in Multivendor software, hardware and if such a solution is contracted with a third party other than the successful bidder, the successful bidder agrees to cooperate with the bank for continued functions at mutually agreed terms and conditions including cost.	warranty/AMC of the kiosk will be void and successful bidder will not be responsible for maintaining uptime of the kiosk and bank must procure all spares at extra cost.	
28.	38	14 Maintenance	Successful Bidder shall provide Preventive Maintenance (once in a month).	Kindly change the Preventive Maintenance to once in 3 months.	Clause stands as per RFP.
29.	38	4 Implementations & Customisations	ü Successful Bidder should certify that full range of technology support in the form of hardware/software/spares and maintenance will be available for minimum 7 years.	Bidder can certify for 3 years (Contract Period) and same can be extended based on the mutual agreed terms depending on the awarding of contract for AMC. Kindly modify the clause	Stands as per RFP
30.	39	5 Phase-1: User Acceptance Testing (pilot implementation)	Successful Bidder (SB) has to install the devices within Two (2) weeks from the date of Letter of Intent (LOI) for pilot implementation at their own cost for UAT at the location as notified by the Bank.	These are customised kiosks. It will take 10 to 12 weeks minimum to manufacture the kiosk. Kindly change the timeline to 12 weeks for delivery of UAT kiosk	Refer corrigendum below.

31.	39	5 Phase-1: User Acceptance Testing (pilot implementation)	Bidder in consultation with Bank's team should demonstrate the device and application, assess and complete the customisation as per requirement from the bank within Two (2) weeks from the date of the LOI at their own cost for UAT at the location as notified by the Bank. Any customization of the Software including integration with bank's system that is required to be carried out during the UAT inclusive of reports, if any, should be done at no additional cost before the UAT testing is commenced	Application development, customisation can be done only after bank providing the APIs for integration and finalisation of process flow. The solution asked by bank is customised solution, it will take minimum 3 months to develop the solution after signing off from bank and another 1 month for integration testing for UAT. Kindly modify the clause	Refer corrigendum below.
32.	39	6 Phase-2	Based on the successful UAT, selected Bidder is required to rollout the EASE Banking Outlet across 25 locations as specified by the Bank within 30 days from the date of successful completion of UAT.	These are customised kiosks, it will take minimum 3 months to manufacture and deliver the kiosk. Kindly modify the clause	Refer corrigendum below.
33.	40	9.1 a Site Implementatio	The technical Implementation Services for outlets with respect to the electrical / LAN cabling work, will be	Bidder needs the electrical and LAN Port at the site of kiosk installation. Bank needs to make the site ready with requirements so that bidder can	Clause stands as per RFP.

		n Services	done by the Successful Bidder in co-ordination with Bank.	install the kiosk. Kindly delete the clause	
34.	57	26 (II) Order Cancellation	If the bidder does not perform satisfactorily or delays execution of order, UCO Bank reserves the right to get the balance order executed by another party of its choice by giving 30 days' notice for the same. In this event the bidder is bound to make good with the capping of 125% of the original quoted cost for such deliverable as per commercial bid, which UCO Bank may have to incur in executing the balance order. This clause is applicable, if for any reason, the order is cancelled.	This clause is not acceptable. Kindly delete the clause. Bank should pay the bidder the amount incurred till the date of cancellation and settle the dues before going to another bidder.	Clause stands as per RFP.
35.			General Question	Kindly clarify if the servers/database, antivirus is provided by bank or bidder should provide?	Bidder has to provide End to End solution.
36.	107	Anx XIX Commercial Bid	Kiosk 1/2/3	a) Whether Bank will go for all three types of kiosks or any one among three kiosks? b) If one among three types, how the Bank will determine L1 as technical/functionality may differ from OEM to OEM	It is already clarified in RFP that bidder may use combination of Kiosk(s) to provide services as mentioned in "scope of work". Accordingly, bidder may supply any kiosk(s). but minimum of two and

					maximum kiosk combination must not cross 3 in numbers.
37.	107	Anx XIX Commercial Bid	Kiosk 1/2/3	Our understanding is that we need to quote Kiosk 1 – account Opening Kiosk Kiosk 2 – Combi Kiosk Kiosk 3 – Multi Function Kiosk Please confirm	Please refer clarification to query above.
38.	33	2.3 Commercial Evaluation	e. In the event the vendor has **not quoted / not mentioned / left blank** item(s) in the commercial bid, for evaluation purposes the highest value for that item(s) among other submitted bids would be used to calculate the TCO, based on which the L1 bidder will be selected. However, for the purposes of payment and finalization of the contract, **the value of zero cost** in the unfilled item(s) would be used.	This clause should be removed because, Anx. XIX – Commercial Bid contains line item - **Any other items (4)** So, if any other bidder quoted some price here, which may not be applicable to the second bidder too. So please remove this clause.	Clause stands as per RFP. It is clarified that in case the line item is not to be applied, bidder may quote "Not Applicable"
39.	125	Anx XXIII	**Self-Certificate for Local Content** 1. Sale Price of the Product 2. Ex-Factory Price of the Product 3. Freight, Insurance, and handling 4. Total bill of Material	Providing rates (which should be part of commercial bid) in these Self-Certificate for Local Content, which will be kept in technical bid is not suitable as it revels the commercial bid price before opening the commercial bid. So, please remove the line items & keep asking only the Class & % of local content in this Annexure XXIII.	Clause stands as per RFP.

40.	37	Part –IV-Point no 2 Maintenance	Bank will pay for replacement of parts on chargeable basis only in case of damage due to theft attempt/ burglary/ vandalism and force majeure during the contract period. In such cases vendor should submit the proof of such events while submitting the quotes for replacement on chargeable basis. Bank will not entertain claims like damage due to fluctuation in powers, AC not working, damage due to rodents etc.	Damaged or non-functioning of parts due to bank attributed reasons need to be included in the chargeable basis list	Clause stands as per RFP.
41.	37	Part –IV-Point no 2 Maintenance	On receipt of Bank's approval for parts replacement, repair/replacement has to be carried out and completed within 48 hours, else, the delay will be counted as downtime and penalty will be levied as mentioned in Penalty and Liquidity Damages clause. If any delay occurs due to part of Bank, penalty will 3not be charged.	Procurement of spares are based on requirement and also need to be shipped to the particular location and minimum time required is 96 working hours and hence request bank to consider the same for replacement time instead 48 hours	Clause stands as per RFP.
42.	37	Part –IV-Point no 2	During the warranty and AMC period, Successful Bidder is bound to do all	Damaged or non-functioning of parts due to bank attributed reasons need to be included in the chargeable basis list	Clause stands as per RFP.

		Mainten ance	hardware spares replacement in order to maintain the required uptime, without extra cost to Bank covering all parts & labour from the date of acceptance of the systems by Bank at the respective locations i.e. on-site comprehensive warranty. Under Annual Maintenance Contract all parts & labour should be covered for on-site support. Bank, however, reserves the right to enter into Annual Maintenance Contract (AMC) agreement either location wise/ Zone-wise or from a single centralized location.		
43.	37	Part –IV- Point no 2 Mainten ance	Preventive maintenance shall be compulsory during Warranty period. Preventive maintenance activity should be completed every month and report should be submitted to the branch officials with a copy to respective Zonal Office. Preventive maintenance activity should take care of physical	Normally PM will be done on quarterly basis, and it is not required for a PM to be done every month as it is implicated on cost as well. Request bank to consider quarterly PMs	Clause stands as per RFP.

			verification, device configuration verification, device health check-up, cleaning of devices, fine-tuning the configuration, security check-up, verification of bugs/patches etc. During Preventive maintenance, the engineer should also check the earthing voltage at the site and inform the branch in case of any issue. Preventive Maintenance includes full and thorough check-up of the machine to identify faults, vital parts and connectivity and resolve the same if any.		
44.	38	Part –IV-Point no 2 Maintenance	**Consumables**: Bank will consider the following as consumables viz., Cartridges, Ribbons, Paper Rolls etc. All other items must be covered under Warranty.	Mentioned consumables are common in nature but some kiosks have other consumables also. Hence request bank to consider the consumable list after discussing with Vendor who win the contract.	Clause stands as per RFP. These are basic consumable if any extra consumables are to be considered, it may be taken care after vendor selection.
45.	38	Part –IV-Point no 2 Maintenance	The kiosk devices should be capable of working without air-condition environment	Some of the kiosks like debit card printing or cheque issuing kiosks will require humidity control and request bank to remove this clause and put basic environment required for kiosk.	Clause stands as per RFP.

46.	39	Part –IV-Point no 5 Phase-1: User Acceptance Testing (pilot implementation)	Successful Bidder (SB) has to install the devices within **Two (2) weeks** from the date of Letter of Intent (LOI) for pilot implementation at their own cost for UAT at the location as notified by the Bank. Bidder in consultation with Bank's team should demonstrate the device and application, assess and complete the customisation as per requirement from the bank within **Two (2) weeks** from the date of the LOI at their own cost for UAT at the location as notified by the Bank. Any customization of the Software including integration with bank's system that is required to be carried out during the UAT inclusive of reports, if any, should be done at no additional cost before the UAT testing is commenced. ☐ UAT should cover testing of entire functionalities / capabilities of the software	Two weeks is not sufficient to install for pilot implementation and request bank to provide at least 4 – 10 weeks for entire installation & UAT activities.	Please refer corrigendum below.

47.	399	Part –IV-Point no 6

Phase 2 | Based on the successful UAT, selected Bidder is required to rollout the EASE Banking Outlet across 25 locations as specified by the Bank within **30 days** from the date of successful completion of UAT. | Practically it is not possible to complete all 25 locations with in 30 days for various reasons like logistics, bank support, etc., and hence request to provide at least 45 working days to complete the same. | Please refer corrigendum below. |
| 48. | 39 & 40 | Part –IV-Point no 7

Integration With Other Systems | The kiosk devices supplied should be scalable to provide any other facility as per Bank's requirement to integrate with 3rd party/partner's systems such as Credit Card, mutual fund, Insurance etc. | Request bank to provide details on 3rd party systems which bank is planning to integrate | Please refer RFP clause for details.

It can be "3rd party/partner's systems such as Credit Card, mutual fund, Insurance etc" or any other services where bank need to integrate with the system. |
| 49. | 40 | Part –IV-Point no 9.1 b

Site Implementation Services | In case the Bank desires to shift any site to another location, the cost of shifting including the cost of site implementation services at new Site, cost of premature termination of lease and costs of dismantling original Site shall be taken care by Bank. However, installation at new location will be taken care by the selected bidder without any extra cost. | Request bank to clarify at the new location both LAN / Electrical work will be borne by the bank or not | Clause stands as per RFP.

As mentioned in RFP the location details will be shared by the Bank and at new location LAN/ electrical work charges will be borne by bank, but bidder will have to co-ordinate with bank while setting up the cabling. |
| 50. | 44 | PART–V -3 | The Vendor/Bidder shall implement the Service(s) as per the schedule specified below: | Already requested for 4-10 weeks as detailed in point no 7 & 8 and request bank to consider the same | Please refer corrigendum below |

		Implementation Schedule			
51.	44	PART–V -4 Contract Period	The tenure of the Contract will be for a period of **3 (three) years** effective from the date of execution of the Service Level Agreement (SLA) unless terminated earlier by the Bank by serving 90 days prior notice in writing to the selected bidder at its own convenience without assigning any reason and without any cost or compensation therefor. However, after the completion of initial period of **3 (three) years**, the contract may be extended/ renewed upto 2 years and on such terms and conditions as would be on mutually agreed terms or decided by the Bank.	It looks contradictory of extended period will be on mutual agreed terms or as decided bank. Request bank to put only on mutually agreed terms	Clause stand modified as: "The tenure of the Contract will be for a period of 3 (three) years effective from the date of execution of the Service Level Agreement (SLA) unless terminated earlier by the Bank by serving 90 days prior notice in writing to the selected bidder at its own convenience without assigning any reason and without any cost or compensation therefor. However, after the completion of initial period of 3 (three) years, the contract may be extended/ renewed for further period upto 2 years and on such terms and conditions as would be mutually agreed."
52.	46	PART–V -7 Uptime	**Type of Call A-Call B-Call** Metro & State Capital Centers **2 Hours 4 Hours** Urban Centers (Other than Metro & State Capital Centers) **4 Hours 8 Hours**	Request bank to provide the following timeline considering the practical difficulties in services: **For A calls** Metro & State Capital Centers 6 working hours	Clause stands as per RFP.

				Urban Centers (Other than Metro & State Capital Centers) – 8 working hours **For B calls** Metro & State Capital Centers 8 working hours Urban Centers (Other than Metro & State Capital Centers) – 24 working hours	
53.	47 & 48	PART–V -8 Penalty	**PENALTY DURING UAT** If the bidder is not able to implement UAT within the stipulated timeline (as mentioned in RFP and/or extended as approved from Bank) a penalty of 0.25% per week will be charged.	.25% is too high and request to bank to consider .05% per week	Clause stands as per RFP.
54.	47 & 48	PART–V -8	**UPTIME MAINTENANCE** Successful Bidder shall ensure uptime of individual kiosks/equipment (to be calculated on quarterly basis). If Successful Bidder fails to guarantee the required uptime, the Bank shall, for every one percent or part thereof decreases in guaranteed quarterly uptime for each kiosks/equipment, impose penalty as mentioned below.	Bank has already imposing a penalty for up time under point no 7 under Uptime clause and again for uptime this clause is mentioned. Request bank to remove this clause and keep any one of them to be considered with modification requested in point no 7 as well for this point as mentioned below **Percentage guaranteed quarterly** Metro & State Capital Centers 97% Urban Centers (Other than Metro	Clause stands as per RFP. In clause no 7, only calculation of penalty/ uptime is described

			Percentage guaranteed quarterly Metro & State Capital Centers 97% Urban Centers (Other than Metro & State Capital Centers) 95% **Penalty for every one percent or part thereof decrease in guaranteed quarterly uptime for each Kiosks/equipment per day (in INR)** Rs 5,000.00 for < 97% Rs.5000.00 for < 95%	& State Capital Centers) 95% **Penalty for every one percent or part thereof decrease in guaranteed quarterly uptime for each Kiosks/equipment per day (in INR)** Rs 200.00 for < 97% Rs.100.00 for < 95%	
55.	48	PART–V-8 Spare Part Replacement	For spare parts / accessories ordered by the Bank, impacting the operation of kiosk, the response and resolution time will be four hours in metro/urban centre and 6 hours at other centre and for all other items which do not impact the operations of the kiosk device, two working days. Penalties will be levied @ Rs.250/- per incident per day subject to maximum of Rs 25,000/- for incidents which affect the working/operations	Considering the spare part availability, procurement, logistics and topography of the location it is impossible to maintain the response and resolution hours with the time line given by bank. Hence request bank to consider for impacting on operation kiosk category 8 hours for metro / urban and for other centers 24 hours. Under do not impact category 3 working days. Also requesting bank to reduce the penalty amount to Rs.100 per day per incident	Clause stands as per RFP.

			of the kiosk device during warranty. The penalties will be recovered from any payment due to the selected bidder under any contract with the Bank. No penalties will be levied for delays on account of uncontrollable circumstances in difficult and extremely remote areas. Selected bidder will have to provide necessary confirmation that delay was beyond their control from the concerned Branch Official / Zonal officials. if selected bidder fails to resolve the problem within 45 days then Bank may ask to selected bidder to replace the machine with new machine with same or higher configuration at no extra cost to Bank.		
56.	10		Cost of Tender Documents- Rs. Rs.10,000/- (Rupees Twenty Thousand Only) + Applicable GST @ 18%	Amount in words are incorrect. Please correct the same.	The clause is modified as : "Cost of Tender Documents- Rs. Rs.10,000/- (Rupees Ten Thousand Only)"
57.	36 and 127	8	Successful Bidder shall be responsible for timely applying/loading of all the and software patches into all the	There is no line item for quoting AMC cost on Commercial bid Format Annexure XIX. Please incorporate the same for TCO calculation	It is to be clarified that currently Bank is taking the solution for 3 years. If required may enter

	2		individual kiosk devices, other Hardware if any during the Warranty and AMC period. And COMMERCIAL BID - Annexure XIX		into AMC for a period upto 2 years.
58.	34	Scope	The required Transaction details are given. For above mentioned facilities at EASE Banking outlet, bidder may offer below mentioned combination of hardware: ü Account Opening (AO) Kiosk ü Debit Card Printing (DCP) Kiosk ü AO Kiosk + DCP Kiosk – Combi Kiosk ü Multifunction Kiosk Bidder has to provide all the functionalities mentioned in scope above in a single box kiosk solution or a multiple box kiosk solution (not more than 3 boxes).	We request the bank to decide on actual numbers of KIOSK 'Required with FUNCTIONALITIES' in that particular KIOSK. All functionalities in one hardware in SINGLE kiosk will be quite bulky with modules mounted on side car(s).Moreover it will become very complex, if Single BOX has to cater to transaction through CBS for all the Transactions as required by Bank and practicality of smooth working in long term might be an issue. This will also involve Aadhar verification for Account Opening-eKYC involving of Seperate Application Protocol Interface (API). Keeping open the numbers of kiosks will lead to Pricings advantage to some bidders .	This is to clarify that as mentioned in RFP, a bidder can offer a single box solution or multiple box solution where numbers of devices cannot exceed three. Further, please refer corrigendum below for indicative list of services in different kiosks.
59.	34	1. SCOPE OF WORK	√ Instant OTP based Aadhaar Authentication √ Instant Biometric based Aadhaar Authentication	Adhar based OTP and biometric authentication -Application Protocall Inerface (API) will be provided by bank. Kindly confirm.	Bidder has to provide end to end solution. Bank may provide administrative help only.
60.	34	1. SCOPE OF WORK	For above mentioned facilities at EASE Banking outlet, bidder may offer below mentioned combination of hardware:	We will provide two types of Kiosk as below - Type 1 : AO Kiosk + DCP Kiosk - For account opening and card printing	Proposed combination is acceptable until it covers all services as mentioned in "Scope of Work".

			√ Account Opening (AO) Kiosk √ Debit Card Printing (DCP) Kiosk √ AO Kiosk + DCP Kiosk – Combi Kiosk √ Multifunction Kiosk Bidder has to provide all the functionalities mentioned in scope above in a single box kiosk solution or a multiple box kiosk solution (not more than 3 boxes).	function Type 2 : Multifunction kiosk - For Passbook printing and cheque deposit function. Kindly confirm	Bidder has to ensure the same.
61.	38	1. SCOPE OF WORK	√ The kiosk devices should be capable of working in extreme weather condition upto temperature of -5 °c to -15 °c	We request banks to consider operating temperature 0 °c to +45 °c. (As all machines will be installed in Elooby or in bank branches)	Clause stands as per RFP. This is to clarify that operating temperature is already mentioned at pages 109, 112 and 116 of RFP.
62.	38	1. SCOPE OF WORK	√ Successful Bidder shall provide Preventive Maintenance (once in a month).	We request bank to consider Preventive Maintenance Quarterly.	Clause stands as per RFP.

63.	109	Annexure-XX - 1. Account opening Kiosk	Cabinet -
			1.2 Height:4.6-5.6ft
			    width: Max 3 ft
			    Depth:Max3.4ft
				We request bank to remove this requirement and allow vendor to design Kiosk and per ergonomics and access.	This is indicative dimension. Bidder has to ensure that proposed kiosk is not bulky. However, if there is any deviation in kiosk dimension, bidder has to get their design approved from the bank after selection.

64.	109	Annexure-XX - 1. Accoun	CPU - 2.2 Minimum 4 GB DDR3 RAM ,Windows professional OS	We request bank to consider Windows 10 IOT OS, Which will not	Clause stands as per RFP.

		t opening Kiosk	(64bit)/Linux ,serial port ,VGA,LAN port.	affect the functionality of kiosk. Kindly confirm.	
65.	109	Annexure-XX - 1. Account opening Kiosk	CPU - 2.3 500 GB x 2(SATA HDD configured in RAID1 or higher), 10/100 mbps Ethernet card and audio port. In-built SMPS to work on 230V 50MHz power supply or external adaptor ROHS certified. IPv6 compliant hardware, Should support TCP/IP or any other protocol introduced in future.	We request bank to remove RAID 1 requirement's our software is capable of creating copy / backup of important data and software to secondary drive.	Clause stands as per RFP.
66.	109	Annexure-XX - 1. Account opening Kiosk	3.1 Operating System should be Windows 10 or above, capable of multitasking real time operations.	We request bank to consider Windows 10 IOT OS, Which will not affect the functionality of kiosk. Kindly confirm.	Clause stands as per RFP.
67.	109	Annexure-XX - 1. Account opening Kiosk	Touch screen 4.1 Size : 17" wide with PCT Touch screen having USB controller	We request bank to modify clause as " 17" with PCT Touch screen having USB controller".	Clause stands as per RFP. Minimum specification is 17" and as per industry standard, monitor need to be diagonally wide to 17".
68.	110	Annexure-XX - 1. Accoun	Document Scanner 6.1 5 Mega pixel HD CMOS active pixels digital Image	We request bank to consider both CMOS or CIS scanner also for document scanning.	Clause stands as per RFP.

		t opening Kiosk	sensor Support Resolution - UXGA/SXGA/XGA/SVGA/VGA/ QVGA		
69.	110	Annexure-XX - 1. Account opening Kiosk	Biometric scanner 9.1 UIDAI certified Biometric devices to be used for biometric authentication	We will provide STQC L0 device.	Please ensure, mentioned model is UIDAI certified device.
70.	110	Annexure-XX - 1. Account opening Kiosk	Keyboard 12.1 Vandal proof keyboard & Track ball	We request bank to consider metal keyboard with trackpad. In case of trackball as dust accumulates trackball will not work properly.	Clause modified as: "12.1 Vandal proof keyboard & Track ball/ Trackpad"
71.	111	Annexure-XX - 1. Account opening Kiosk	Application software 14.7 Ability to fetch details, photo, signature, address & other details etc. from Aadhar through Biometric/ OTP authentication	NPCI API will be required from bank.	Bidder has to provide end to end solution. Bank may provide administrative help only.
72.	113	Annexure-XX 2. Combi Kiosk	Debit card printer - 13.1 Indenting/ Embossing of Name, Card Number, Valid from and to and CVV at back	Kindly share backend card management system details. As we understand printer will be directly connected to card management system via LAN connection. All required printing formation and data will be taken care by bank.	Details will be shared with selected bidder
73.	113	Annexure-XX 2.	Debit card printer - 13.1 Indenting/ Embossing of Name, Card Number,	As we understand bank will use pre-printed and pre personalized card. Kiosk vendor only need to print	Clause stands as per RFP.

		Combi Kiosk	Valid from and to and CVV at back	customer name, Photo. CVV, Expiry date & card number will be pre-printed for issuance.	Depending upon the solution and hardware provided, a bidder can provide either indenting or Embossing.
74.	113	Annexure-XX 2. Combi Kiosk	14 EMV compliant Card reader 15 Pin Pad	Please elaborate functionality of card reader in kiosk. Also share integration guidelines of EPP and card reader. We request to share EMV L2 and PADSS guidelines , As these devices will be installed in kiosk environment	The card reader is required for authentication of customer for accessing the services.
75.	122	Point 27.7- Multi function KIOSK-Specificateion	Should have capability to facilitate customers to make Bill Payment	Bill Payment-Application Protocol Interface (API) will be provided by bank. Kindly confirm.	Bidder has to provide end-to-end solution. Bank may provide administrative help only.
76.		General Query	Monitoring Server Hardware and Software	As we understand that required server hardware, OS , database and its licenses will be provided by bank. Kindly confirm.	Bidder has to provide end-to-end solution.
77.	38	3	SHIFTING COST: Bank reserves the right to request diversion of machines from one site to another which are yet to be dispatched except for diversions from non-entry / road permit state sites to states that require entry / road permit. If any such machines are yet to be shipped	Actual delivery period should be start from the date of confirmation from buyer in writing with necessary documentation required for shifting/diversion.	Clause stands as per RFP.

78.	39	5	Phase-1: User Acceptance Testing (pilot implementation): Successful Bidder (SB) has to install the devices within Two (2) weeks from the date of Letter of Intent (LOI) for pilot implementation at their own cost for UAT at the location as notified by the Bank.	1.Delivery time line is too short. kindly provide Six Weeks in North East Area and within Four weeks in rest of the country. 2. Delivery time should be start from the date of formal order with complete details of shipping locations. In case of PDI it should be start from the date of inspection. 3. Request to provide extra 2 weeks for installation.	Please refer corrigendum.
			Successful Bidder shall bear the entire expenditure incidental to such diversion.		
79.	44	3	IMPLEMENTATION SCHEDULE: 1. Delivery of Hardware / Equipment- Two (2) weeks from the date of letter of intent (LOI) 2. System Configuration / Integration / customisation- Four (6) weeks from the date of LOI 3. Pilot implementation- Four (6) weeks from the date of LOI 4. Go live at all locations- Eight (4) weeks from the date of Purchase order	Weeks in words and numbers are not match. Please correct the same.	Please refer corrigendum below.
80.	45	6	TERMS OF PAYMENT: Ø No advance payment will be made. Ø 90% of the value of the equipment will be paid after delivery, completion of	1. Some payment should be made on delivery. 2. If installation is not done due to Bank dependency, payment should be made on Site Not Ready certificate.	Clause stands as per RFP.

			successful installation of the kiosk devices and the same going live on Bank's network. The payment will be made on receipt of the invoices along with duly certified installation report from the respective Branch Head. Ø In case any components of the kiosk devices are found to be defective / damaged, payment in respect of such kiosk devices will be withheld by BANK till the defective component or the kiosk devices itself is replaced. Bank's decision as regards replacement of the defective part or the entire ATM shall be final, conclusive and binding on Successful Bidder. Ø The balance 10% of value of the equipment will be paid after the warranty period or on submission of a Bank Guarantee (BG) to the Payment Authority for equivalent amount till warranty period	3. PBG % should not be more than 3% as per government guideline.	
81.	49	9	LIQUIDATED DAMAGE: Notwithstanding Bank's right to cancel the order, liquidated damages at 1% (One percent)	1. In case dispatch is not done due to bank dependency like site details not received, Site not ready , LD will not be applicable.	Clause stands as per RFP.

			of the price of undelivered portion/ not installed services of per week will be charged for every week's delay in the specified delivery schedule subject to a maximum of 10% of the total cost of ownership.	2. Request to reduce LD at 0.5% maximum upto 5%.	
82.	50	11	In case the Service Level Agreement/Contract is extended, the selected Bidder shall have to submit the Bank Guarantee equivalent to 10% of the project cost/Total Cost of Ownership (TOC) for the extended period along with a claim period of three (3) months	PBG % should not be more than 3% as per government guideline.	As per government guideline reduction of BG amount is valid till December 2021 or until further notice. The RFP clause will come into effect after three years. Accordingly, clause is mentioned. If existing rate prevails proper amendment will be made. During the contract period if government changes the rate then bidder has to submit additional PBG of difference amount or amend existing BG.
83.			Site Not Ready (SNR) clause	There is no clause for SNR (Site not ready) due to customer dependency. Request to consider clause for SNR due to customer dependency. In case of SNR customer not deduct penalty and the same time payment should be made on SNR certificate.	Please refer corrigendum below.

84.			Proof of Delivery (PODs)	Transporters/couriers stopped providing original proof of delivery as per the government green policy rule from 01st Aug 2021. Only soft copy / e-POD will be made available which is accepted by all the corporates and banks etc. Therefore we will be providing soft copy/scan copy of POD's	Bidders may submit e-POD. They can also provide printed copy of e-POD if required by the bank.
85.			GST- TDS	If GST- TDS deducted then credit of 2% amount should be received to the state from where billing done by Vendor & credit should be given by the Invoice To state of the customer. GST TDS credit should be received in next month of deduction. Invoice wise details to be shared by Bank to Vendor after filing of return.	The details can be obtained in coordination with department where bills are raised.
86.				As per agreed payment term if payment is not received than interest @ 12% p.a should be charged for delayed period.	Clause not admissible.
87.	47 & 48	Uptime Penalty Maintenance	If Successful Bidder fails to guarantee the required. Metro & State Capital Centers 97% 5,000.00 Urban Centers (Other than Metro & State Capital Centers) 95% 5,000.00 uptime, the Bank shall, for every one percent or part thereof decreases in	. Penalties are quite high (marked in red colour). Even ATM & recyclers don't have such penalty clauses. Apart from uptime penalty of Rs. 5,000/-, delay in spare parts will lead to additional penalty @ Rs.250/- per incident per day subject to maximum of Rs 25,000/-. THIS is Quite High Penalty and request bank to reconsider the same	Clause stands as per RFP.

			guaranteed quarterly uptime for each kiosks/equipment, impose penalty as mentioned below. SPARE PART REPLACEMENT	Please consider this at the most Metro & State Capital Centers 97% 1% of the AMC value of the quarter Urban Centers (Other than Metro & State Capital Centers) 95% 3% of the AMC value of the quarter Penalties will be levied @ Rs.100/- per incident per day subject to maximum of Rs 2,000/-.	
88.	12	point 5	**Clause:** Bidder or its partner should be successfully operating & maintaining digital Banking outlets or self-service kiosks (Multifunction kiosk/account opening kiosks similar in scope) in any one Bank in India/ as on bid submission date during at least last 5 years. **Documents required:** Purchase order/ agreement copy/ certificate to this effect from the organization should be furnished. All documentary evidence should be provided as required by the Bank.	Kindly Note that we Have Purchase orders only for Cash Deposit Kiosk , Passbook Printing Kiosk and Cheque Deposit kiosk. We do not have Purchase order for Multi-Function Kiosk. Please consider our eligibility and request to amend the clause accordingly	**Clause:** Bidder or its partner should be successfully operating & maintaining digital Banking outlets or self-service kiosks (Multifunction kiosk/ account opening kiosks/passbook printing kiosk/debit card kiosk similar in scope) in any one Bank in India/ as on bid submission date during at least last 5 years. **Documents required:** Purchase order/ agreement copy/ certificate to this effect from the organization should be furnished. All documentary evidence should be provided as required by the Bank.

Corrigendum

1. Part-V, Clause-3

IMPLEMENTATION SCHEDULE

The Vendor/Bidder shall implement the Service(s) as per the schedule specified below:

S.no	Phase of the project	Duration
1.	Delivery of Hardware / Equipment (pilot machine)	Three (3) weeks from the date of letter of intent (LOI)
2.	System Configuration / Integration / customisation and pilot implementation	Nine (9) weeks from the date of LOI (including 3 weeks time of hardware delivery)
3.	Go live at all locations	Six (6) weeks from the date of acceptance Purchase order

2. Eligibility Criteria, Clause 5:

Existing Clause	Modification
Eligibility Clause 5 Clause: Bidder or its partner should be successfully operating & maintaining digital Banking outlets or self-service kiosks (Multifunction kiosk/ account opening kiosks similar in scope) in any one Bank in India/ as on bid submission date during at least last 5 years. **Documents required:** Purchase order/ agreement copy/ certificate to this effect from the organization should be furnished. All documentary evidence should be provided as required by the Bank.	Bidder or its partner should be successfully operating & maintaining digital Banking outlets or self-service kiosks (Multifunction kiosk/ account opening kiosks/passbook printing kiosk/debit card kiosk similar in scope) in any one Bank in India/ as on bid submission date during at least last 5 years. **Documents required:** Purchase order/ agreement copy/ certificate to this effect from the organization should be furnished. All documentary evidence should be provided as required by the Bank.

3. Bid Control Sheet

Cost of Tender documents	Rs.10,000/- (Rupees Ten Thousand Only)
Last Date and Time for receipts of tender bids	**01/11/2021 at 04:00 PM**
Opening of technical bids	**01/11/2021 at 04:30 PM**

4. **Part- V Clause-4**

   CONTRACT PERIOD

   The tenure of the Contract will be for a period of 3 (three) years effective from the date of execution of the Service Level Agreement (SLA) unless terminated earlier by the Bank by serving 90 days prior notice in writing to the selected bidder at its own convenience without assigning any reason and without any cost or compensation therefor. However, after the completion of initial period of 3 (three) years, the contract may be extended/ renewed for further period upto 2 years and on such terms and conditions as would be mutually agreed.

   The performance of the selected bidder shall be reviewed every quarter and the Bank reserves the right to terminate the contract at its sole discretion by giving 90 days' notice without assigning any reasons and without any cost or compensation therefor. Any offer falling short of the contract validity period is liable for rejection.

   The selected bidder is required to enter into a Service Level Agreement (SLA), the format whereof is to be supplied by the Bank.

5. **Part- V, Clause 6**

   ## TERMS OF PAYMENT
   Orders for kiosk devices shall be placed by the Head Office-II, DIT, Salt Lake, Kolkata. Successful Bidder shall give acceptance within 7 days from the date of receipt of the order. However, Bank reserves right to cancel order, if the same is not accepted within 7 days from the date of receipt of order.

   - No advance payment will be made.
   - 90% of the value of the equipment will be paid after delivery, completion of successful installation of the kiosk devices and the same going live on Bank's network. The payment will be made on receipt of the invoices along with duly certified installation report from the respective Branch Head.
   - In case any components of the kiosk devices are found to be defective / damaged, payment in respect of such kiosk devices will be withheld by BANK till the defective component or the kiosk devices itself is replaced. Bank's decision as regards replacement of the defective part or the entire ATM shall be final, conclusive and binding on Successful Bidder.

   - **In case installation is held up by the Bank for site non-readiness, the payment may be released after 30 days from delivery on production of Site Non-Readiness (SNR) certificate from the competent authority at the delivery site.**

> The balance 10% of value of the equipment will be paid after the warranty period or on submission of a Bank Guarantee (BG) to the Payment Authority for equivalent amount till warranty period

6. Annexure- XX, Account Opening Kiosk

	Keyboard	
12	**12.1**	Vandal proof keyboard & Track ball**/ Trackpad**
	12.2	65 key die casted aluminium alloy metal PC keyboard with track ball**/ Trackpad**
	12.3	Fine highly precise metal aluminium alloy keyboard
	12.4	Dust free, waterproof and anti-vandalism
	12.5	Laser engraved lettering with high resolution and abrasive resistance

7. List of indicative kiosks for different services as mentioned in "Scope of Work"

Services	**Indicative kiosk where service can be delivered** (AO-A/C opening Kiosk) (DCP- Debit Card Printing Kiosk) (MF – Multifunction Kiosk)
New Account Opening (Savings)	**AO**
Display Bank's information	**MF**
Instant OTP based Aadhaar Authentication	**MF/ AO**
Instant Biometric based Aadhaar Authentication	**MF/ AO**
Instant issuance of Debit card	**DCP**
Banking Service requests for	**MF**
Update Account or KYC details	**AO/MF**
Apply for e-Banking	**MF/ AO**
Mobile banking Registration	**MF/ AO**
Passbook Update	**MF**
Block Debit/Credit card	**MF**
Update A/c details	**AO/MF**
Apply for loans	**MF**
Apply for credit cards	**MF**
Apply for Insurance plan (life/Personal Accident/Health/Travel/Motor etc.)	**MF**
Apply for Mutual Fund	**MF**
Bill Payment	**MF**

Money/Fund Transfer from A/c	**MF**
Account Statement Printing	**MF/ AO**
Lodgement of Complaints	**MF**
Display Bank's information	**MF/ AO**
Accessing Internet Banking & resetting password e	**MF**
Opening of Fixed/ Recurring Deposit Account	**AO**

Note: In case of combi kiosk, functionality of both AO kiosk and DCP kiosk is to be provided in the same.

8. Bidder has to submit technical document of the proposed kiosk(s) along with technical bid document. The document must contain proposed design, dimension and proposed services to be included in proposed kiosk(s).