

**Pre bid Queries Reponse**

**RFP for End to End Deployment of ATMs inclusive of Supply/ Installation/ Commissioning, Site preparation (TIS) and Managed Services of 2600 Cash Dispensers (including 50 Mobile ATM) under OPEX Model.**

**Tender No.: CO: ATM: RFP: 2021-22: 02 dated 02.10.2021**

Sr No	RFP Page No.	Clause Ref. No.	Existing Clause Description	Query/Suggestion	Bank's Response
1	2	Table of Dates & RFP Details	Pre-bid meeting and Last Date of Receipt of Bids	1) We hope that the Bank will allow participation in Pre-bid Meeting via online 2) In view the complexity of the RFP, we request the Bank for 20 days from the date of release of the Bank's response to the Pre-bid Queries for submission of bids.	prebid meeting will be held online. NO CHANGE for extension
2	5	5. PERFORMANCE BANK GUARANTEE	Successful bidder has to furnish Performance Bank Guarantee in Bank's format (Annexure 14) ... For PBG purpose, order value should be worked out on <b>120 average successful hits</b> in ration of 70:30 .... per day. .... <b>should remain valid during the currency of the contract.</b> The guarantee should also contain a claim period of 1 year from the last date of validity period.	We notice from data from a small fleet of Bank's ATMs under our Managed Services that the Bank's current volume of ATM transactions is around 76 per month at its Offsite ATMs. In view of this data, we request the Bank to suitably lower the PBG value to correspond to not more than 100 transactions a day basis.  We request Bank to allow Bidder to submit Performance BG for 1 Year tenure renewable yearly instead of a long term BG of contract tenure duration. This will also allow value of the PBG to be raised - linking to the actual data in the past year of operations across the Bank's entire base - should there be increase in transactions volume.	NO CHANGE
3	8	SCOPE OF WORK 1.1 Last Bullet	For Offsite CDs, Bidder is required to provide suitable network connectivity upto Bank's CD Switch (Both DC & DR)	We request Bank to clarify if the Bidder is required to provide his own dedicated link or existing network service provider's link can be used for the purpose.	NO CHANGE
4	8	SCOPE OF WORK 1.1 Bullet 4	Bank at its discretion shall alter any quantities and/ or change the ratios of offsite, onsite as per Bank's	Right for altering the quantity shall be discussed mutually. Further, as under the Opex Model, th Bidder/Vendor would have prior-committed Orders on its sub-vendors for equipment & material, Bank will be required to complete consumption of the quantity of such items / materials where Bidder/Vendor cannot cancel or short-close its orders on such sub-vendors.	NO CHANGE
5	9	SCOPE OF WORK 1.1 Bullet no. 6	All regulatory/Statutory guidelines issued by RBI/NPCI/Cert-in or any other such agency/organization as regards to ATM infrastructure to be complied with by Bidder	We believe that - as stated elsewhere in the RFP - this compliance will be for Regulatory/Statutory guidelines as they exist & apply for the ATMs Infrastrucrure as of date of Bids submission. Any further changes / modifications or new additions shall be on mutually agreed commercials & Terms & Conditions, if feasible.	NO CHANGE - Please refer Page No. 10 point No. 1.2
6	9	SCOPE OF WORK 1.1 Bullet no. 10	Providing training to the branch staff / custodians.	Bidder/Vendor shall provide admin training to designated Bank staff during CD installation. Any additional training required for Bank staff shall be provided on agreed chargeable basis. Request Bank to confirm on the same.	NO CHANGE

7	9	SCOPE OF WORK 1.1 Bullet no. 14	CCTV/E-surveillance system to be provided by bidder. The footage should be provided to the Bank as when required, within two working days from the date of demand. In case of loss incurred by the Bank for non-availability of same, will be recovered from the bill for managed services without giving any notice. Penalty will be Rs.500/ per day (from 3rd day) for not providing CCTV footage within 2 days (from the date of request by the bank for providing specific ATM CCTV camera footages) or actual compensation paid to the customer/s, whichever is higher.	We request Bank 1) To amend the clause as: The footage should be provided to the Bank as when required, within <b>Five</b> working days from the date of demand. 2) To consider a penalty of Rs.200/- per day (from 6th working day), and with a suitable intimation about such Penalty being charged.	NO CHANGE
8	10	SCOPE OF WORK 1.1 Bullet no. 1	Bank may re-examine the quality of the work at various ATM/CD sites on random basis and initiate its claim for the deviation in specification and poor workmanship.	We hope that the Bank appreciates that ATM sites are public lobbies & frequented by people of all types. While Bank may carry out random re-examination, we request Bank to provide Bidder/Vendor adequate notice to cure any deviation/s noticed before raising claims towards proven cases of such deviation/s & poor workmanship.	NO CHANGE
9	10	SCOPE OF WORK 1.1 Bullet no. 2	Vendor to have compatibility with Bank's ATM switch, EFRMS, CRM, CBS related interfaces etc. as per Bank requirement without any additional cost to the bank.	As per prevailing Industry practices, ATM/CDs are interfaced thru' the Bank's EFT Switch with its Core Banking System (CBS) only. The Bank must share complete technical & architectural details of any other systems like EFRMS, CRM, etc., if it expects ATM/CDs to be interfaced with such non-EFT Switch systems. Else, any such additional interfaces shall be on mutually agreed Commercials and Terms & Conditions, if feasible.	NO CHANGE
10	10	SCOPE OF WORK 1.1 Bullet no. 3	CD/ATM machines should comply with Bank's information security policy and should have computability with IS related tools/ interfaces.	We request Bank to provide complete details on its Information Security policy and IS related tools / interfaces for Bidder's study without which it would be meaningless for Bidder to such commitment.	NO CHANGE.it will be shared to successful Bidders.
11	10	SCOPE OF WORK 1.2	Ensuring compliance of CDs to statutory, RBI/Regulator/GOI requirements till Project Go live".Thereafter if any guidelines are issued by RBI/Regulator/GOI, it will be done on mutually agreed terms and conditions for which cost will be borne by Bank however vendor has to comply the guidelines strictly within stipulated timelines else penalty levied by regulator for its non compliance shall be recovered from the vendor.	Please note that such compliances with any such future guidelines shall be undertaken only if technically & operationally feasible. Also, Bidder/Vendor shall share in its proposal the likely timelines for such feasible changes; & we request the Bank to allow Bidder/Vendor the mutually agreed implementation and roll-out time. As the penalty for non-compliance with such future requirements is unknown at the time of bidding for the RFP, any such penalty needs to be mutually agreed.	NO CHANGE
12	10	SCOPE OF WORK 1.7	AMC and Part replacement of UPS, A/C and any other equipment (Comprehensive)	We wish to bring to Bank's attention the following in case of Onsites: 1) Any failure or damage to the Bidder's equipment due to Bank-provided electricity (such as voltage surges, power browning, short-circuits, etc.) need to be born by the Bank at additional cost as per mutual agreement. 2) Any theft or vandalism attempt at Onsites for UPS/Batteries need to be replaced & payable by the Bank at extra cost as per mutual agreement.	NO CHANGE
13	10	SCOPE OF WORK 1.8	The Bank reserves the right to extend the contract upto two years after the expiry of five years at the same rates and the selected vendor will be bound to provide the required services as defined in this RFP.	We request Bank that on the expiry of contract period (five years) the commercials and terms & conditions be mutually agreed between Bidder/Vendor and Bank to avail the services for the next 2 years.	NO CHANGE

14	10	SCOPE OF WORK 1.10	In case any part of the work / process is required to be out-sourced by the successful bidder, the bidder shall seek prior approval of the Bank	As this is end-to-end project, outsourcing will be needed as services shall be delivered by various agencies under overall ownership of the Bidder. Hence, we request Bank to allow Bidder/Vendor to undertake necessary activities for time-bound delivery from such various agencies <b>after intimation</b> to Bank about outsourcing, instead of seeking & awaiting Bank's prior approval.	NO CHANGE
15	12	2 Site Implementation Services (SIS) - OffSite CD I.	Bank may advise vendor for shifting of ATMs and vendor shall do the same without any additional cost to the Bank	Bank-initiated request/s for shifting of ATMs or ATM sites after the ATM site is operational shall be payable to the Bidder/Vendor on mutually agreed Commercials and Terms & Conditions.	Please refer corrigendum
16	12	Scope of Work n.	Assignment of rent: in case of existing locations, assignment of existing rental agreements (irrespective of whether this is direct assignment or; first assignment to Bank and then to the bidder) cost shall be borne by the bidder.	We request Bank to clarify the proposed arrangement. As the Bidder won't have any prior information about the Commercials and Terms & Conditions of such pre-existing Rental Agreements, we request that these cases be attended to on case-to-case basis and only after Bidder/Vendor's confirmation of feasibility & viability.	NO CHANGE
17	12	3 Mobile ATM	The permission for Vehicle halt at given location to be taken by vendor	We request the relevant Bank officials to arrange for the necessary permission since Mobile ATMs are treated by local authorities as Bank's ATM lobbies.	NO CHANGE
18	12	3 Mobile ATM	Minimum contract period shall be for 12 months however Bank reserves its right to shift to the locations as per its requirements	We request the Bank that 1) The Bidder/Vendor be paid on fixed monthly fees basis since it won't be possible for the Bidder to predict likely transaction volumes at variable locations that the Mobile ATM may be permitted to halt. This may be for 26 days in a month, 5000 Kms running, and extra charges for overtime & outstation travel (beyond municipal limits of host city / town). 2) Any shifting of location will be as per mutual agreement	Please refer corrigendum
19	12	Section III - Scope of Work	Mobile ATM	We request Bank to clarify whether the caretaker with Mobile ATM will be without gun licence or armed guard.	NO CHANGE
20	12	Section III - Scope of Work	Mobile ATM	We request Bank to remove the clause of 'minimum contract period 12 months' & pay the bidder fixed fees on a monthly basis - 26 days in a month, 5000 Kms. Extra charges for overtime & outstation travel.	NO CHANGE
21	13	PROJECT COMPLETION 4.1	The entire activity viz. CD site preparation and delivery, installation & commissioning of CDs is to be completed within 30 days for Metro/Urban and 35 days for Rural/ Semi Urban from the date of confirmation of site by bidder or from the date of complete handing over of the site by the Bank whichever is earlier.	We request Bank to change the TAT to 6 weeks for Metro/Urban & 10 Weeks for Rural/Semi Urban locations, from the date of <b>approval of the Bidder-proposed Offsite by the Bank</b> , or from the date of complete handing over of the <b>Onsite by the Bank, as applicable</b> .	NO CHANGE

22	14	PROJECT COMPLETION 4.2 (should have been 4.3)	<p>Penalty for Delay in Operationalizing the Services</p> <p>The Vendor shall be responsible for Operationalizing all the services stipulated under this RFP. In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day per ATM up to 1 Lakh maximum per ATM and after that which will be recovered for delay in Operationalizing / making live the Off-site / On-Site / E- galleries CDs beyond the days stipulated as above.</p> <p>Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1 lakh will be recovered. Bank will not make any payment for sites not shifted within stipulated time.</p>	<p>We request Bank to later the penalty to be Rs.100 /- per day, with a cap of Rs.1000 per ATM site/s.</p> <p>We request Bank that shifting charges be paid by Bank on actuals for any such shifting at the request of the Bank. We also request the Bank 6 weeks for Metro / Urban and 10 weeks for Rural locations, to be counted from the Bank's approval of new sites.</p>	NO CHANGE
23	14	General Query	Penalty	We request Bank that before levying penalty or invoking Performance Bank Guarantee (PBG), Bank should provide reasonable period for the Bidder/Vendor to cure the defect/delay, if any. Further, Bidder shall be accountable for penalty only if the delay is directly attributable to the Bidder's deliverables under RFP.	NO CHANGE
24		General Query	Suggestion / Request	We request Bank to pay the bidder compensation/transaction loss attributed to Bank like Switch downtime, Network downtime, Delay in issuance of	NO CHANGE
25	14	PROJECT COMPLETION 4.4	The offered CD model should be absolutely tamper-proof and in no circumstances ... Bank reserves the right to claim damages from the Bidder on account of any loss suffered by it on account of such incidence as also to recover the quantum of loss suffered.	We hope that the Bank appreciates that no product can be ascertained to be tamperproof as criminals keep inventing ways to break thru the physical & logical security of any solution. Bank should insist on Bidder's compliance with industry-level security standards / certifications, etc. as the only safeguard against such attempts. Should there be any losses suffered by the Bank due to such deliberate attacks or vandalism, Bidder may be held liable only for any acts directly attributable to his deliverables, and such liabilities shall be limited by overall limitaion of liabilities.	NO CHANGE
26	15	PROJECT COMPLETION 4.10	The selected vendor(s) will be bound by the clauses of this RFP and subsequent SLA and penalties for deficiency of service will be payable as decided by the bank and the selected vendor(s) will have no recourse in the matter.	We request the Bank to amend this Clause as: The selected vendor(s) will be bound by the clauses of this RFP and subsequent SLA and penalties for deficiency of service will be payable for <b>causes directly attributable to the Bidder/Vendor as governed by the provisions of the RFP and the subsequent SLA, and the selected vendor(s) will have recourse in the matter as may be stipulated in the SLA.</b>	NO CHANGE
27	15	PROJECT COMPLETION 4.11	Any loss suffered by the bank due to any malware attack or any other fraudulent method at the ATM (CD) level will be recoverable by the bank from the selected vendor(s). As such the selected vendor(s) will have to ensure that the ATMs (CD) provided meet all security requirements and have robust systems in place to prevent such incidents. The Vendor should supply equipment and related software which is free from embedded malware/Virus. It will be vendor responsibility to update, maintain and monitor the same without any addition expenses to the bank.	<p>Vendor should not be responsible &amp; hence losses suffered by the Bank are NOT recoverable from the Vendor in the event of any malware attack or any other fraudulent method at the ATM/CDs being beyond direct control of Vendor and in respect of Vendor's deliverables under the RFP.</p> <p>This is especially applicable in case of Onsites as the Vendor's ATM/CDs shall be using the Bank-provided network connectivity thru adjunct branch.</p>	NO CHANGE

28	15	PROJECT COMPLETION 4.12	Replacement of other assets will (ACs, UPS & Batteries etc.) and site preparation requirements will as per requirement/discretion of the bank on case to case basis and the vendor will have to accept and abide by the bank requirement in the matter.	The Bidder shall be required to adhere to the requirements of the RFP & the corresponding SLA, and shall not be liable to meet requirements/discretion of the Bank on case-to-case basis. We request the Bank to drop this clause as it conflicts with rest of the RFP which mandates adherence to RFP terms.	NO CHANGE
29	15	PROJECT COMPLETION 4.15	Any penalty/fine or any other such claim by any statutory / regulatory / government authority for not complying with law of the land or guidelines by any such authority or agency imposed on the bank will be recoverable from the selected vendor(s) and the selected vendor(s) shall have no recourse in the matter.	We hope that the Bank appreciates that the Bidder/Vendor is required to adhere to statutory / regulatory / government guidelines as of date of bid submission. Bidder/Vendor shall not be liable for any penalties arising from any modifications in such existing guidelines or imposition of new guidelines, until adequate time is given for implementing such changes - if feasible - at mutually agreed Commercial and Terms & Conditions.	NO CHANGE
30	15	PROJECT COMPLETION 4.16	The selected vendor(s) will have to execute Integrity Pact, Non-disclosure agreement or any other agreement as specified by the bank	Request bank to provide more clarity on <b>any other Agreement.</b>	NO CHANGE
31	15	PROJECT COMPLETION 4.20	Vendor should provide ... ATM Managed Services. RBI and MHA guidelines, Cassette Swap shall be strictly followed.	We hope that the Bank appreciates that Cassette Swap implementation depends on availability of nearby Overnight Vaulting facility of the CRA; and for Non-vaulting locations, it's Bank's responsibility to provide the space for Cassettes Swap at the Bank's designated nodal branches. Please confirm that the Bank shall provide such facility at Non-Vaulting locations.	NO CHANGE
32	15	PROJECT COMPLETION 4.22 & 4.23	Bidder should comply with all the guidelines issued by RBI/IBA/Govt of India and any other regulatory authority <b>issued from time to time.</b> RBI advisory on ATM Security has to be complied with as below <b>and issued from time to time:</b>	Bidder shall be required to ensure compliance with any regulatory / statutory / government / RBI guidelines or advisories as they exist as of bid submission. Any subsequent changes or additional requirements <b>issued from time to time</b> shall be implemented, if feasible, on mutually agreed Commercial and Terms & Conditions .. in line with such a Clause stated elsewhere in the RFP.	NO CHANGE - Refer Point No. 1.2 page No. 10
33	16	5 Compliance of Statutory and other responsibility iii.	Any penalty charged to the Bank for non-compliance with any guideline or for non-obtainment of required permissions, licenses by the Vendor will be reimbursed by the Vendor to the bank.	We request the Bank to apprise Bidders about list of required permissions, licenses as envisaged under this Clause that the Bank may be charged penalties for non-compliance. In the absence of such details, Bidders won't be able to accept such penalties not directly attributable to their deliverables under this RFP.	NO CHANGE
34	16	5 Compliance of Statutory and other responsibility iv.	In the event of seizure of Bank's cash for non-compliance of any guidelines or non-obtainment of required licenses, permissions etc. by the Vendor, all costs incurred for release of bank's cash will be borne by the Vendor.	Vendor shall be liable only when the non-compliance is directly attributable to the Bidder/Vendor. Please confirm.	NO CHANGE
35	16	7 Second, Third and Fourth CD installation at one site	Bank may at its discretion utilize the space available in ATM cabin for passbook printer, Cash Recycler and other digital services without any cost to the Bank.	As the Bank has asked for Transactions-based pricing model, we request that Bank must not deploy any Cash Recyclers & ATMs at any sites under Bidder's purview under this RFP as it will impact transactions on bidder's CD & hence bidder's revenue earnings.  Also, deployment of Kiosks or other Digital Services, only if absolutely essential, may be please be undertaken such that users transacting on Bidder-deployed ATM/CDs are assured of privacy & no waiting/queuing time.  In case Bank wishes to deploy any additional CDs at such sites in future incl. e-Galleries, we request Bank to pay the Bidder/Vendor minimum guarantee of Rs. 25,000/- per month. for such Onsites & Rs.35,000 per month for such Offsites.	NO CHANGE

36	16	7 Second, Third and Fourth CD installation at one site	In the event of availability of space and the transaction hits / dispense pattern, Bank may place order for installation of second, third and fourth CD at the existing location including that of e gallery. These additional CDs at such location will be required to be installed by the Vendor who has installed the first CD.		NO CHANGE
37	17	8 COMPLIANCE WITH IS SECURITY POLICY: II	The ATM/ CD machines shall be hardened in line with bank's secure configuration documents (SCDs).	We request Bank to share the SCDs document so Bidder can study the same & apprise the Bank of any issue envisaged in advance to the bid submission.	NO CHANGE - will be shared by selected vendor
38	19	2. Eligibility Criteria Sr. No. 5	The bidder must be either the Original Equipment Manufacturer (OEM) of Cash Dispenser or its authorized representative in India. In case bidder is an authorized representative, an authorization letter from manufacturer as per Format (Manufacturer's Authorization Letter) to this effect should be furnished.	We request Bank to allow Bidder to submit multiple MAFs for CD/ATMs.	Please refer corrigendum
39	21	3. Bidder to provide ... 5.	Certificate of PCI (DSS) Compliance of the EPP and other components as per the guidelines.	We wish to bring to Bank's attention that EPP is required to be PCI-PTS compliant while PCI DSS compliance applies to the Bank for its Payment operations as a whole entity. Kindly correct this to: Certificate of PCI-PTS compliance of the EPP & other relevant applicable standard for other components as per guidelines.	NO CHANGE
40	33	3 Insurance	The Vendor is responsible to reimburse the Bank the loss of Cash in transit, cash held in CD/ATM machine, cash held in Vault of CMA without waiting for settlement of Insurance claim. Such reimbursement should be done within 15 days of the incident. In case the Vendor does not reimburse such amount within 15 days, such cash loss will be recovered from the net payment due by the Bank to the Vendor along with 2% interest per month or part thereof.	We request Bank to modify this clause as followd :  In case the Vendor does not reimburse such amount within 15 days, such cash loss will be recovered from the net payment due by the Bank to the Vendor along with <b>4% interest per annum</b> .	NO CHANGE
41	34	6 Disposal of Old/Damaged 6.1	The rates are to be offered under the buy-back arrangement on "as is where is basis". The quotation should be uniform for the buy-back of ATMs/CDs/ACs/UPS all across geographical locations/types of location ATMs/CDs/ACs/UPS make. All expenditure related to transportation, de- installation, de-grouting (if required) etc. will be borne by the bidder under the buy-back of an old ATMs/CDs/ACs/UPS.	We request Bank to share list of all such locations where old asset pick up would be required.	NO CHANGE.it will be shared to successful Bidders.
42	37	COMPREHENSIVE INSURANCE 2.2	The Bidder shall also indemnify the Bank in respect of any costs, charges or expenses arising out of any claim or proceedings and also in respect of any award of compensation or damage arising there from. The Bank shall be at liberty and is hereby empowered to deduct the amount of any damages, compensation costs, charges and expenses arising from any claims made against the Bank from any sum or sums due or to become due to the Bidder.	Please clarify Bank expects compensation or damages for what? In any case, this should be limited to the claims that arise from the acts and omissions of the Bidder in context of the RFP deliverables. We request Bank to modify the Clause accordingly.	NO CHANGE
43	40	BIDDER'S OBLIGATIONS 2.1.7	Bidder shall indemnify the Bank against any possible damage to the building, roads, or members of the public in course of execution of the work.	We request Bank to hold the Bidder liable only if incident occurs due to Bidder's acts and omissions.	NO CHANGE

44	43	DAMAGE TO PERSON & PROPERTY INSURANCE ETC. 8	The Bidder shall be responsible for all injury to the work or workmen to persons, animals or things and for all damages to the structural and/or decorative part of property which may arise from the Operations or neglect of himself or of any sub-contractor or of any of his or a sub- contractor's employees, whether such injury or damage arise from carelessness, accident or any other cause whatsoever in any way connected with the carrying out of this Site Implementation Services. The clause shall be held to include inter-alia, any damage to buildings whether immediately adjacent or otherwise, and any damage to roads, streets, foot paths or ways as well as damages caused to the buildings and the Bank and hold harmless in respect of all and any expenses arising from any such injury or damages to persons or property as aforesaid and also in respect of any claim made in respect of injury or damage under any acts of compensation or damage consequent upon such claim.	We request Bank to hold the Bidder liable only if incident occurs due to Bidder's acts and omissions.	NO CHANGE
45	43	8	The Bank shall be at liberty and is hereby empowered to deduct the amount of any damages, compensations, costs, charges and expenses arising or accruing from or in respect of any such claim or damages from any sums due or to become due to the Bidder or from the performance bank guarantee submitted by the bidder	We request Bank to hold the Bidder liable only if incident occurs due to Bidder's acts and omissions. Also, Vendor be given an notice of reasonable period to rectify/cure before invocation of BG.	NO CHANGE
46	59	18. Site Selection 18.3	.... For visibility of ATMs. In case the ATM does not provide desired no of ATM hits within 6-12 months, bidder to shift/close the ATMs at no cost to bank or as per the bank requirement.	If the Bank insists on going ahead with Transactions-based fees model, we request Bank to pay Bidder/Vendor fixed fees for first 6 months at a minimum of Rs.30,000/- per month per site for Onsites & 39,000/- per month per site for Offsites.  We also request Bank to share <b>its view of desired number</b> of transactions for Financial & Non Financial Transactions below which the shifting needs to be undertaken.  Also in case of shifting of ATM, the cost should be	NO CHANGE
47	59 & 60	18. Site Selection: 18.9	ACCEPTENCE AND PROJECT IMPLEMENTATION Schedule:  CD would be treated as accepted when it completes 24 hrs of successful Operation and after the successful testing of the following transactions by the Bank – cash withdrawal, balance enquiry, mini statement and PIN change and all other value added services given/to be given by the Bank during the contract, subject to obtaining commencement certificate from Bank officials.	Value added services (VAS) is Bank's Switch dependency. We request VAS to be excluded from acceptance criteria.	NO CHANGE
48	60	PAYMENT TERMS AND CONDITIONS 19	Payment Terms	In case the dispute pertaining to payment is not resolved within a period of 15 days, Bank shall accept the invoice raised by the Bidder and shall be responsible to make payment as per agreed terms. Further, in the event of delay in payment or non-payment, the Bidder shall be entitled to charge interest @18%p.a till the actual realisation of outstanding amount and also shall be entitled to suspend the services till the due amount is released from the Bank.	NO CHANGE

49		General Query	General Query	We request Bank to add following clause : 'The disputed payment shall be adjusted through invoices for amount which is proven & is mutually agreed and which is attributed to Vendor.'	NO CHANGE
50	61	19. PAYMENT TERMS AND CONDITIONS: 19.3	Minimum Guarantee for low hits ATMs with 95 % or more Uptime.  If the monthly average availability (up time ) of the machine is greater than or equal to 95% then for such ATM sites , Bank will pay minimum guarantee i.e. Fixed cost of Rs. 20,000/- per month (without GST) for onsite locations and Rs. 25,000 per month (without GST) for offsite locations or actual invoice amount as per approved rates (without taxes) whichever is higher. Applicable penalty will be	We request Bank to consider uptime of 92% after Standard Exclusions for applicability of Minimum Guarantee.  We also request Bank to pay the MG of Rs.30,000 per month for Onsites and Rs.39,000 per month for Offsites, excluding GST.  We request Bank to exclude Force Majeure, Vandalism, Standard Exclusions, etc. while calculating availability of ATMs:	Please refer corrigendum
51	61	20	Indemnity	The Bidder should only be liable for direct damages / losses which are suffered by the Bank and which are proven by the adjusting authority and not otherwise.  Also, we request the below to be added: Vendor shall not be responsible under indemnity provisions in this Agreement to the extent that loss is attributable to the negligence or breach of this Agreement and breach of applicable Laws by the Bank or its employees or for any services that is availed by Bank outside the scope of this Agreement .	NO CHANGE
52	64	25.1 Replacement of CDs machines with recurring issues	a. Bank will intimate the Vendor/s the locations with CDs having recurring uptime issues (less than 90%) as observed over a period of a continuous period of any three months. b. Vendor should replace such Make and Model of CDs having inherent/ perennial problems with a new CD within two months from the date of issuance of intimation/notice by the Bank. c. If there is a delay in replacement of the aforesaid CDs, viz. not replaced within the stipulated period, Bank will withhold payment of monthly charges for such CDs till they are replaced. However, Bank will continue to use those CDs, so as not to inconvenience the customers.	We request Bank to allow bidder to carry out root cause analysis (RCA) and then decide the next course of action with intimation to Bank as some of the hardware level faults can be addressed even without replacing the machine. Furthermore, we request Bank not to withhold any payment as the Bank has several other measures to penalise the vendor.	NO CHANGE
53	64	26. Preventive maintenance	Delay in Preventive Maintenance for each ATM, the penalty will be Rs. 1500/- with no cap will be imposed on the vendor.	We request Bank to reduce Penalty for delay in PMs to Rs.500 per instance and cap the same at Rs.2000/- per site per year.	NO CHANGE
54	65	FORCE MAJEURE 27	FORCE MAJEURE	The Force Majeure definition should also include, notifications issued by governmental or semi-governmental bodies from time to time	NO CHANGE
55	66	LIQUIDATED DAMAGES 31	The Bank will consider the inability of the bidder to deliver or install the equipment within the specified time limit, as a breach of contract and would entail the payment of Liquidation Damages on the part of the bidder. The liquidation damages represent an estimate of the loss or damage that the Bank may have suffered due to delay in performance of the obligations (relating to delivery, installation, operationalization, implementation, acceptance, warranty, maintenance etc.) by the bidder.	Either the penalty or Liquidated damages should be levied, Bank should not levy both. Further, before levying Liquidated damages or invoking Bank guarantee, Bank should provide reasonable period to cure the defect / delay, if any. Further, the Bidder shall be accountable for damages only if the reason for the same is directly attributable to the Bidder and not otherwise.	NO CHANGE



56	69	Termination 1. Termination for Default	Termination for Default The Bank, without prejudice to any other remedy for breach of contract, by written notice of default sent to the Successful Bidder, may terminate this Contract in whole or in part	Ratification period of at least 15 days should be given to bidder to cure the default. Kindly confirm.	NO CHANGE
57	69	Termination 1. Termination for Default c.	Bank reserves the right to cancel the entire / unexecuted part of the Contract awarded at any time without assigning appropriate reasons in the event of one or more of the following conditions	In case of cancellation by whatever reasons, Bidder should be entitled for recovery of non-cancellable costs / investment i.e. the costs already incurred by the Bidder for the project. Also, if there is additional cost to be incurred by the Bank, it should be mutually discussed, and it should be solely attributable to Vendor.	NO CHANGE
58	70	Termination	Termination	We request Bank to clarify modalities of Assets transfer & fees payable to Bidder/Vendor upon termination prior to contract term.  Furthermore, we request Bank to pay Bidder non-cancellable sunk costs/investments & Written Down Value (WDV) of Machines & other assets, in case of such termination.	NO CHANGE
59	71	Exit Option and Contract Re-Negotiation e.	Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, the Vendor will be expected to continue the facilities management services and the Bank will continue to pay for all products and services that are accepted by it provided that all products and services as serving satisfactory, as per satisfaction of the Bank. The Bank shall have the sole and absolute discretion to decide whether proper reverse transition mechanism over a period of 6 to 12 months, has been complied with. In the event of the conflict not being resolved, the conflict will be resolved through Arbitration.	We expect that should such a situation arise, the Bank shall continue to pay Vendor for services being rendered. Kindly confirm.	NO CHANGE
60	72	Intellectual Property Rights	The Vendor represents that a separate Agreement is required to be entered into by the Bank with Third-party Vendors either for statutory or proprietary reasons, notwithstanding the Vendor's obligations for performance. During the Term of this Project and, if applicable, during the Reverse Transition Period, Bank grants Vendor a right to use at no cost or charge the Hardware or Software licensed to the Bank, solely for the purpose of providing the Services. The Vendor shall be responsible for obtaining all necessary authorizations and consents from third party licensors of Hardware and Software used by Vendor in performing its obligations under this Project	Provisions of this Clause are not clear; we request the Bank to explain & clarify.	NO CHANGE
61	72	Intellectual Property Rights	The Bank shall not be held liable for and is absolved of any responsibility or claim/Litigation or penal liability arising out of the use of any third party software or modules supplied by the Vendor as part of this RFP.	Please confirm that this would apply, provided the Bank doesn't tamper with software in any manner whatsoever.	NO CHANGE
62	76	Assignment	Bidder shall ensure that the said sub-contractors shall agree to provide such services to the Bank at no less favourable terms than that provided by Bidder and shall include appropriate wordings to this effect in the agreement entered into by Bidder with such sub-contractors.	We wish to bring to Bank's attention that Bidder/Vendor can't force its sub-vendors / contractors on any specific terms of Bank's choice as these need to be mutually negotiated & agreed upon between Bank & such sub-vendors as independent business entities. Kindly omit this portion of this clause as it's not in line with legal provisions.	NO CHANGE

63	77	Compliance with Laws 2	Vendor shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the Bank and its employees/ officers/ staff/ personnel/ representatives/agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and the Bank will give notice of any such claim or demand of liability within reasonable time to Company.	Bidder/Vendor will take permissions only to run our business and ensure suitable compliances as applicable. Bidder/Vendor can't be responsible for the compliances of Bank beyond those clearly listed as part of this RFP as part of deliverables.	NO CHANGE
64	86	Annexure 7 : TECHNICAL & FUNCTIONAL SPECIFICATIONS (TFS) 1.1	6th Generation Intel® Core TM i5 Processor or higher with minimum 2.3 GHz or higher and 6 MB cache or above.	We request Bank to change the processot to "6th Generation Intel® CoreTM i3 Processor or higher with minimum 2.3 GHz and 3 MB cache" as it is sufficient for ATM operation.	NO CHANGE
65	87	Annexure 7 : TECHNICAL & FUNCTIONAL SPECIFICATIONS (TFS) 3.1 & 3.6	3.1 CEN L / UL 291 Certified Secure Chest Level 1 -Certificate of conformance to be enclosed (UL (Underwriters Laboratory Inc. USA) Certified meeting 291 Level 1 or higher or the CEN L or higher certified for the CD Currency Chest. CEN L or higher will be preferred.)	We wish to bring to Bank's attention that CEN L is significantly inferior to CEN 1 or UL 291 Level 1 chest standards, latter two being close equivalent. Hence, we request Bank to fully retain 3.6 only & remove 3.1	Please be guided by clause No. 3.6.
66	93	Annexure 7 : TECHNICAL & FUNCTIONAL SPECIFICATIONS (TFS) 8.4	Surveillance equipment (camera and related equipment)	We request Bank to clarify on ' <b>related equipments</b> '.	NO CHANGE
67	103	Part – 'A' Demolition Work, Civil Work	A-1 a) DEMOLITION WORK – Demolition of existing wall (9"/41/2" thick) as require & carting away debris from site to the dumping yard	Not related to ATM TIS work; hence request Bank to omit this.	NO CHANGE
68	103	Part – 'A' Demolition Work, Civil Work	A-1 b) Demolition of existing tiling (floor and walls)as per requirements & carting away the debris from site to the dumping yard	Not related to ATM TIS work; hence request Bank to omit this.	NO CHANGE
69	103	Part – 'A' Demolition Work, Civil Work	A-2 a)providing & constructing 4 ½" thick brick wall in cement mortar (1:4) with 6" high RCC patli with reinforcement as per design at every 1000mm height to match with ceiling & lintel level, raking out joint, watering and curing (without plaster	Not related to ATM TIS work; hence request Bank to omit this.	NO CHANGE
70	103	Part – 'A' Demolition Work, Civil Work	A-2 b) As above, but for 4" thk. Sipore wall (without plaster)	Not related to ATM TIS work; hence request Bank to omit this.	NO CHANGE
71	103	Part – 'A' Demolition Work, Civil Work	A-2 c)Same as item no. 2 a) 9" thick brick wall (without plaster)	Not related to ATM TIS work; hence request Bank to omit this.	NO CHANGE
72	103	Part – 'A' Demolition Work, Civil Work	A-2 d)Providing & fixing lintel beam 9" deep in M20 mi over Opening in walls with reinforcement of 2 nos10 mm dia at bottom and 2 nos 6 mm dia with 6 mm stirrups at 9"	Not related to ATM TIS work; hence request Bank to omit this.	NO CHANGE

73	103	Part – 'A' Demolition Work, Civil Work	A-3 Providing & applying smooth cement sand plaster (1:3) mortar single coat ¾" thick to existing walls and to newly constructed brick/sipore walls etc. including curing complete in all respects.	Not related to ATM TIS work; hence request Bank to omit this.	NO CHANGE
74	104	Part – 'A' Demolition Work, Civil Work	A-8 P & F interlocking paver tiles (I-shape, unit paver or brick type) of 60mm thick laid on 50 mm sand cement mortar bedding with Kerb stones (as per requirements) to be fixed on both sides to paver provide edge restrain, then blocks are laid include color cement joints, leveling and cleaning the same after completion of work in neat & tidy conditions.	Not related to ATM TIS work; hence request Bank to omit this.	NO CHANGE
75	104	Part – 'A' Demolition Work, Civil Work	A-9 Providing and laying plain cement concrete of 4" thickness as 1:3:6 including curing	Not related to ATM TIS work; hence request Bank to omit this.	NO CHANGE
76	104	Part – 'A' Demolition Work, Civil Work	A-10 Providing & fixing MS grill comprising MS square bars/flats/pipe etc. as per design finished with primer coat and enamel paint to the satisfaction of Bank's architect.	Not related to ATM TIS work; hence request Bank to omit this.	NO CHANGE
77	104	Part – 'A' Demolition Work, Civil Work	A-12 Providing and applying plaster of paris punning of average thickness 5mm on plastered wall surface in line and level, considering on wall	Not related to ATM TIS work; hence request Bank to omit this.	NO CHANGE
78	105	Part – 'A' Demolition Work, Civil Work	A-13 e) Wall construction – providing & making approximately 9" thk brick wall in plumb and line, cement mortar 1:4 including raking with sand plaster 12mm thick in cement mortar 1:4 on both sides with curing complete.	Not related to ATM TIS work; hence request Bank to omit this.	NO CHANGE
79	105	Part – 'A' Demolition Work, Civil Work	A-13 g) Sand plaster (material & labour) – 12mm thick sand plaster in cement mortar 1:4 including curing in line and level, assuming only one wall construction, subject to site specifications	Not related to ATM TIS work; hence request Bank to omit this.	NO CHANGE
80	105	Part – 'A' Demolition Work, Civil Work	A-13 h) SS pipes railing for ramps – 3" dia SS pipes to be provided as railing for ramp for physically handicapped. Pipes to be anchored to the floor/ ground with 6" dia base plates and anchor bolts as required. Pipes to be provided as follows: two horizontal pipes running at 18" and 36" respectively. Vertical pipes to be provided at min 2' spacing. Item to be billed with horizontal length	We hope that Bank is aware that this is possible to undertake only where requisite permission is available, else wherever it's infeasible, site should be deemed completed without this item. Kindly confirm	NO CHANGE
81	106	Part – 'B' Fixed Furniture	B-2 a) Providing and fixing Aluminum door comprising of approximate 83.5mm vertical members, approximate 85-90mm top & bottom, approximately 83.5mm middle member, Black powder coated. Thickness of section not less than 1.5mm. Hemco/Dorma/ Gezee/ Insta floor spring (for 100 kg weight and rated for min 0.3 million cycles) and Pivot on top. 6mm clear glass with scratch free film on both sides. Suitable rubber beading. Wool pile/ weather strip on one vertical member. Providing and fixing color customized door handle 18" long to fit on aluminum section. The door size is 3'6" 7'	As per current industry standards, door size 3'-0"x7'-0"  Request bank to consider and revise the clause.	NO CHANGE

82	106	Part – 'B' Fixed Furniture	B-2 b) Providing and fixing Aluminum panel Open able/fixed comprising of approximate 83.5mm vertical members, appropriate top & bottom and middle members, Black powder coated. Thickness of section not less than 1.5mm. 12mm clear float glass (Modi/ Saint Gobain) to be used. The door (specs given above) in all cases will always be 3'-6" 7'. Depending on the width of the façade, one or two panels may be made. One panel will work as an emergency door with minimum width of 2' on the side of the floor spring to be Openable with 4 Nos. of 3" stainless steel hinges one edge and tower bolt on the top and bottom on the other edge.	Please clarify the applicability of this particular requirement.	NO CHANGE
83	106	Part – 'B' Fixed Furniture	B-2 c) Providing & fixing fully glazed partition up to 7'3" ht.(as per site requirements) 12mm thick float glass with 4"2" aluminum box section 16 gauge top and bottom rails with powder coating of approved color, 20 micron thick.	As per industry standard, 6 to 8 mm thk float glass is used. We request the bank to kindly consider and amend requirement.	NO CHANGE
84	107	Part – 'B' Fixed Furniture	B-3 P/F Rolling shutter of 20 gauge MS sheet including floor lock guide finished with enamel paint as directed etc. on entrance wall at above 7'-3" level with wooden boing made out of 2" 2" teakwood frame work, 12mm thick marine plywood with trap door for services on magnetic catcher/ bolts arrangement finished with 1.0mm laminate and as per drawings. size – 9'-6" 7'-6" (approx.)	We understand this is applicable only for Offsite location and for Onsite, it will be provided by Bank Please confirm.	NO CHANGE
85	107	Part – 'B' Fixed Furniture	B-4 Providing & fixing two numbers of wooden storage shelf 3'-0"1'-6" comprising of 18mm marine plywood finished with 1mm thick laminate on all side, supported on wooden TW frame, provision of wire managers, Open front & back complete in all respects.	We recommend Aluminium frame with ACP sheet storage shelf as per prevailing industry practise. We request Bank to consider and ammend this requirement.	NO CHANGE
86	107	Part - 'C' Loose Items	C-11 Providing 2 Kg. Capacity CO2 type fire extinguisher of minima/ Cease fire/ Supreme or equivalent	As per currently industry standard 2 Kg ABC Type Fire extinguisher is used. We request Bank to consider and amend this requirement.	NO CHANGE
87	109	ELECTRICAL INSTALLATION – SCHEDULE OF WORK	1.1 DB/SWITCHGEAR Supply, installation, testing and commissioning of recessed/ surface type 6 way SPN double door distribution boards consisting of : a) 63A DP RCCB, 30mA, 16KA as Incomer b) 3 nos. 20A SP MCBs c) 1 no. 10A SP MCBs d) 1 no. 10A, digital weekly programmable timer switches similar to MDS RE 2000 (ALL ISI MARKED & complete in all respect)	3-Phase DB as per industry standard will be provided; please confirm.	NO CHANGE
88	109	ELECTRICAL INSTALLATION – SCHEDULE OF WORK	2.2 Meter Same as above but 3C – 2.5 sq.mm	We request Bank to provide details where it will be used.	NO CHANGE
89	111	ELECTRICAL INSTALLATION – SCHEDULE OF WORK	3.3 Each Providing & filling 136W mirror optic Tube light fittings of Philips make / equivalent model from Wipro/GE brands (ALL ISI MARKED & complete in all respect)	We request Bank that we will use the latest LED Tube as mirror optic tube is outdated. We request Bank to consider and amend this requirement.	NO CHANGE - This is minimum specification vendor to provide requisite for power saving and better lumination

90	112	ELECTRICAL INSTALLATION – SCHEDULE OF WORK	4.2 Meter Earthing of UPS with 1C – 4 sq.mm copper in 25 mm PVC conduit with accessories, lugs (equal size to cable) etc. (ALL ISI MARKED)	As per point 4.1 earthing is enough to provide support / capacity to ATM and UPS and V-sat, AC. We request Bank to omit this requirement.	NO CHANGE
91	112	UPS INSTALLATION – SCHEDULE OF WORK	Supply, installation, testing and commissioning of 1 phase input/output online UPS complete with 3 KVA True on line UPS of EMERSON/DB/Hirel/Tritroni cs/ Switing AVO/ Consul/ Numeric	We request Bank to add ' <b>or equivalent make</b> '	Please refer corrigendum
92	113	AC INSTALLATION – SCHEDULE OF WORK	1.0 Supply and Installation of High Wall, three*** star and above Split air conditioners with cordless remote of Carrier/ Hitachi/ Voltas make having inbuilt timer with standard accessories such as drain pipe, copper tube standard installations ( 5Rmt), Electrical cable etc.	We request Bank to add ' <b>or equivalent make</b> '	Please refer corrigendum
93	114	ANNEXURE –8a  Bidder to submit the Individual indicative commercial for	Bidder to submit the Individual indicative commercial for	As stated earlier, the transactions reported on the Bank's existing ATMs fleet over the past several months at an average 76 per ATM at Offsites doesn't inspire confidence for viable transaction-based revenue for Bidder/Vendor.  We request Bank to consider Fixed Monthly Billing - and not on per transaction basis - to drive better commitments from Bidder/Vendors as well relevant Bank officials to improve the ATM Channel's performance as a collective joint effort.	NO CHANGE
94	122	Annexure 12	PROFORMA FOR LETTER OF INDEMNITY	The Letter of Indemnity has unlimited liability on Bidder. We request Bank to cap the liability. Further, the survival period should be limited to 3 years maximum upon termination or expiration of the Agreement.	NO CHANGE
95	134	Annexure 16-q,r.	Reconciliation of cash, providing accounting related data and reports, providing and managing round the clock Help line. r. Cash shortages/overages as & when noticed during the reconciliation of cash, is to be made good immediately by the BIDDER.	We request Bank to appreciate that deliverables under the RFP do not enable Bidder/Vendor with access to all relevant Bank's systems (such as EFT Switch, CBS, etc) for a thorough reconciliation. Hence, such reconciliation should be the responsibility of Bank and/or its vendors maintaining such systems. As Bidder/Vendor is not equipped for reconciliation in line with deliverables of this RFP, Bidder/Vendor MUST NOT be penalised for reconciliation related matters. Please confirm.	NO CHANGE
96	155	3. LIABILITY 3.2	(a) From kidnapping or robbery of employees / representative of BIDDER	We request Bank to modify this clause as follows:  (a) From kidnapping or robbery <b>by</b> employees / representative of Bidder.	NO CHANGE
97	160	2. Penalty for non- maintenance of Uptime ... 2.1	Penalty for down time >2%	As per MHA guidelines, ATM safe cannot be opened after 8 PM till 8 AM in Urban locations and after 6 PM till 9 AM in Rural locations. ATM fault calls - & corresponding downtime - that require access to ATM's safe during these time windows MUST be excluded from any downtime or availability penalty in conformance with the MHA guidelines to be followed.  If any ATM goes cash-out a couple of hours before 8 PM in Urban locations and before 6 PM in Rural locations, CRA is barred from undertaking cash replenishment due to MHA guidelines; and hence these instances MUST be excluded for cash-out penalty.  Any cash-out incident after/during long week ends even after replenishing ATM to full capacity, and if currency chest	NO CHANGE
98	160	2. Penalty for non- maintenance of Uptime ... 2.5	EJ Penalty for T+1 100%	ATMs with zero transactions/down or network issue at Bank's end (Onsite ATMs) or due to EFT Switch related issues MUST be excluded for penalty for EJ availability on T+1 day basis.	NO CHANGE

99	162	5 CAP ON PENALTY	<p>CAP ON PENALTY</p> <p>The total Penalty recoverable for downtime that is not maintaining the uptime as per Service Level and cash outs attributable to the Vendor will be capped at 15% of the total payment due to the Vendor for under the Contract for the particular month</p>	<p>We request Bank to cap all the penalties - without any exception - at 10% of total payment due for any subject ATM for the relevant month under review. As ATM availability is expected to be delivered at individual ATM level per month, the penalties applicable also MUST be at respective ATM level for the given month under consideration.</p>	NO CHANGE
100	8	1	<p>This RFP invites Bids from the Bidders for RFP for End to End Deployment of ATMs inclusive of Supply/Installation/commissioning, Site preparation (TIS) and Managed Services of 2550 Cash Dispensers and 50 Mobile ATMs under OPEX Model.</p>	<p>Please share breakup of Onsite, offsite, e-gallery, lobby and second ATM in each category</p>	NO CHANGE.it will be shared to successful Bidders.
101	9	1.1	<p>Penalty will be Rs.500/ per day (from 3rd day) for not providing CCTV footage within 2 days (from the date of request by the bank for providing specific ATM CCTV camera footages) or actual compensation paid to the customer/s, whichever is higher.</p>	<p>Per day penalty to be capped. We propose it should be 1000 maximum</p>	NO CHANGE
102	10	1.2	<p>Ensuring compliance of CDs to statutory, RBI/Regulator/GOI requirements till Project Go live".Thereafter if any guidelines are issued by RBI/Regulator/GOI, it will be done on mutually agreed terms and conditions for which cost will be borne by Bank however vendor has to comply the guidelines strictly within stipulated timelines else penalty levied by regulator for its non compliance shall be recovered from the vendor.</p>	<p>We will ensure 100% compliance to the guidelines at the time of RFP date. Post that any further compliance will be done at mutually agreed cost</p>	NO CHANGE
103	13	4.2	<p>UAT and requisite certifications of machines to be completed within 75 days from date of acceptance of Purchase Order and in meantime identification of offsite locations and TIS related work should be carried out. Subsequent delay in various testing/certification with bank switch and NPCI/VISA/MASTERCARD/UAT will be penalized, for dependency attributable to successful Vendors at rate of Rs. 2000/- per day for first 15 days (from 76th day) and thereafter will Rs. 5,000/- per day for next 15 days (from 91st day) with maximum up to Rs.1,00,000 per ATM and after 30 days (from 106th day) that bank may take deemed action including cancellation of the contract.</p>	<p>We request Bank the penalty cap to be reduced to 10,000</p>	NO CHANGE
104	13	4.2	<p>Penalty for Delay in Operationalizing the Services</p>	<p>We request Bank the penalty cap to be reduced to 10,000</p>	NO CHANGE
105	16	6 (a)	<p>Vendors will arrange the cassettes at their own cost for replenishment and evacuation of cash under cassette swap method. Further, vendor will replenish/evacuate the cassettes as per RBI guidelines and at its own risk and responsibility. The bank will not be liable for any loss arising in this regard.</p>	<p>Request Bank to provided locked cassette for non-vaulting location.</p>	NO CHANGE
106	19	5	<p>The bidder must be either the Original Equipment Manufacturer (OEM) of Cash Dispenser or its authorized representative in India. In case bidder is an authorized representative, an authorization letter from manufacturer as per Format (Manufacturer's Authorization Letter) to this effect should be furnished.</p>	<p>Request bank to confirm how many MAFs can be submitted?</p>	Please refer corrigendum

107	60	19(a)	The payments shall be made by the Bank for successful financial and non-financial transactions of the cardholder at the proposed outsourced ATMs. There will be no profit sharing arising out of acquiring transactions.	Request bank to confirm Please also include Business Declines for billing purpose	NO CHANGE
108	61	19.3	If the monthly average availability (up time ) of the machine is greater than or equal to 95% then for such ATM sites , Bank will pay minimum guarantee i.e. Fixed cost of Rs. 20,000/- per month (without GST) for onsite locations and Rs. 25,000 per month (without GST) for offsite locations or actual invoice amount as per approved rates (without taxes) whichever is higher. Applicable penalty will be recovered from the payable amount. Bank will review the performance of the ATM within 6 to 12 months and underperforming machine to be shifted to the viable location at no additional cost to the bank (Onsite/Offsite).	WE have 2 requests: 1. Minimum Guarantee to be raised to 30,000 and 40,000 for onsite and offsite respectively 2. Cost of de-installation, transit, transit insurance, installation should be borne by the Bank since it is approving all the sites for deployment	Please refer corrigendum
109	64	25.1 (b)	Vendor should replace such Make and Model of CDs having inherent/ perennial problems with a new CD within two months from the date of issuance of intimation/notice by the Bank.	Request to make changes in the clause. HPY will ensure that the problem gets resolved even if it requires replacing the entire machine.	NO CHANGE
110	71		CONSEQUENCES OF TERMINATION:	Bank should pay WDV and foreclosure charges to HPY in case of early termination for reasons not attributable to HPY	NO CHANGE
111	86	2.1	Software with CEN XFS 3.10 or above /equivalent compliant layer (In case of Linux operating system) and cross vendor support, documentation, and terminal diagnostics/utilities and capable of running Multi-Vendor Software without any hardware changes. Testing, installation and Operationalization of same without any additional cost to the Bank.	Software with CEN XFS 3.10 or above /equivalent compliant layer (In case of Linux operating system) and cross vendor support, documentation, and terminal diagnostics/utilities and capable of running Multi-Vendor Software without any hardware changes. Testing, installation and Operationalization of same is under mutual discussion with the bank.	NO CHANGE
112	87	4.6	2 Double Pick Module, and 4 cassettes with lock & key. Capable of shutting automatically when removed from the CD and should be capable of working even with 2 cassettes.	Please clarify that bank need cassettes with physical keys for each cassette or bank consider cassettes with latch & seal i.e. lockable cassettes.	NO CHANGE
113	87	4.7	Reject BIN or Divert cassette bin with lock and key with capacity to hold at least 200 notes.	Please clarify Reject BIN or Divert cassette bin with physical keys with capacity to hold at least 200 notes.	NO CHANGE
114	88	4.1	Capable of dispensing all denominations Rs.100, Rs. 200/-,Rs. 500/-, Rs.2000, as well as new denominations, if any, issued subsequently without any extra cost to the Bank. All cassettes should be adjustable to hold and dispense the currency notes if dimensions of currency notes are changed without any additional component Requirement. Bidder should ensure the calibration as per bank requirement without any additional cost.	Request bank to consider Spacer & Eng. visit charges for new note calibration.	NO CHANGE
115	88	4.18	Double pick module with four currency cassettes (with lock and key) Four Pick Module with 4 cassettes configuration with latches capable of shutting automatically when removed from the CD and should be capable of working even with 2 cassettes.	Double pick module with four currency cassettes (with latch & seal) or require physical keys for each cassettes Four Pick Module with 4 cassettes configuration with latches capable of shutting automatically when removed from the CD and should be capable of working even with 2 cassettes.	NO CHANGE

116	90	6.1	Provide Text-to-Speech(TTS) support in English, Hindi and regional languages.	As at this moment, TTS is available in Market only English and Hindi are please consider:  Provide Text-to-Speech(TTS) support in English, Hindi and regional in languages in audio format.	NO CHANGE. Functionality to be provided as per RBI/regulator guidelines
117	91	7.3	Grouting:- Drilling 10"-12" holes in the flooring and hammering metal sleeves in these holes. Putting in Anchor fasteners - min. 8" long anchor fasteners, preferably of Fischer make. Applying resin adhesive (Araldite) over the finished bolt positions for improved bonding.(exception may be provided in highly secure areas, if RBI guidelines permit the same.). Bidder should arrange the ATM engineer and required support team and complete grouting activity without any cost to the Bank	Please consider:  Grouting:- Drilling 10"-12" holes in the flooring and hammering metal sleeves in these holes. Putting in Anchor fasteners - min. 8" long anchor fasteners, preferably of Fischer make. Applying resin adhesive (Araldite or <b>Loctite</b> ) in the <b>screw thread</b> for improved bonding.(exception may be provided in highly secure areas, if RBI guidelines permit the same.). Bidder should arrange the ATM engineer and required support team and complete grouting activity without any cost to the Bank	NO CHANGE
118	94	10.1	Card integration-RBI CIRCULAR FOR CASH WITHDRAWAL The NFC contactless module with support Contactless Card integration (Hardware and Software) supporting up to ISO 14443 Type A/Type B, MiFare, ISO 21481 and ISO/IEC 18092 or higher. In case of any new guidelines or the regulator mandates newer specifications, the service provider should provide required support for hardware/software without any additional cost to the bank during the contract period.	Please clarify bank need NFC card reader along with machine. Or machine should have compatible for NFC	NO CHANGE
119	131	2.3	Off-site CDs	Request Bank to confirm please specify bandwidth requirement for offsites	NO CHANGE. Please refer point no .4.18 page no .15
120	159	1	Uptime Calculation & Standard Exclusions	Please include impact of pandemic (eg. Covid) which leads to movement of personell for supporting the machine	NO CHANGE
121	161	3.1	In the event of any CD registering Zero Cash withdrawal hits for 480 hours per ATM (need not be on continuous basis) in a month, the Bank shall not release the payment due for that CD for that month.	Request bank to reconsider this clause. This clause is not acceptable. There is already Downtime related penalty. In case there are no transactions and ATM is up, then payment should nto be stopped	NO CHANGE
122	162	5	CAP ON PENALTY	Request bank to consider cap should be maximum 5% of total payout	NO CHANGE
123	8	The scope of the work will include: Point 1.1 sub point	☑ The Offsite/Onsite site ratio shall be in 50:50 ratios. Bank at its discretion shall alter any quantities and/ or change the ratios of offsite, onsite as per Bank"s requirement.	Request bank to consider ratio of 30:70 for onsite: offsite	NO CHANGE
124	10	1.6	1.6. The Cash dispensers should function in a minimum of 3 languages English, Hindi and local language. Customer should have the option of selecting the language and all screens, receipts, voice guidance and any other customer interface should be as per selection made	Bank to provide slides, audio clips for respective languages	NO CHANGE
125	10	1.8	1.8. The Bank reserves the right to extend the contract for period of two years after the expiry of five years at the same rates and the selected vendor will be bound to provide the required services as defined in this RFP.	Request bank to consider 7+2 years as any lower term will reflect in higher asking price.	NO CHANGE
126	10	SECTION III 1.10	In case any part of the work / process is required to be out-sourced by the successful bidder, the bidder shall seek prior approval of the Bank	Bidder requests the Bank to modify this clause as "In case any part of the work /process is required to be out-sourced by the successful bidder, the bidder shall inform the same to the Bank before out-sourcing"	NO CHANGE



127	11	g	2 Site Implementation Services (SIS); onsite CDs - point g; g. Shutter and related infrastructure to be provided by vendor	Bank to provide 3 sites wall room, cealing with plaster and with Shutter	NO CHANGE
128	11	SECTION III 2 (d)	Off- Site CDs Site should be accessible round the clock. However exceptions would be made in case of certain establishments where public access is prohibited after certain time only with prior permission of the Bank.	Bidder clarifies that the timing of ATM shall be subject to restrictions implemented by respective authorities. Bidder will inform about the restrictions to the Bank instead of prior approval.	NO CHANGE
129	12	L	I. Bank may advise vendor for shifting of ATMs and vendor shall do the same without any additional cost to the Bank.	Request bank to consider same at mutually agreed rates as on new site, vendor has to do TIS which will be double cost.	Please refer corrigendum
130	12	n	n. Assignment of rent: in case of existing locations, assignment of existing rental agreements (irrespective of whether this is direct assignment or; first assignment to Bank and then to the bidder) cost shall be borne by the bidder.	For offsites bank to consider bidder to put on offsite of his liking.	NO CHANGE
131	12	3 Mobile ATM	⌘ Mobile ATM Service for minimum 12 hours per day including commute time	Bank to consider same for 08 hours; Any thing above these bank has to pay Overtime for same	Please refer corrigendum
132	12	3 Mobile ATM	Minimum contract period shall be for 12 months however Bank reserves its right to shift to the locations as per its requirements	Bank to give contract for entire duration of the contract. 12 months in not feasible as this will include outright purchases and capital expenditure	Please refer corrigendum
133	12	3 Mobile ATM	⌘ Advertising material shall be arranged by the bank	Our understanding here is that bank will provide stickers, Wrapping for pasting on Van please clarify	NO CHANGE
134	12	3 Mobile ATM	⌘ Branding shall be arranged by the vendor as per the Bank's specification	Please specify what are specs here and what branding has to be arranged.	NO CHANGE - will be shared with selected bidder
135	13	3 Mobile ATM	⌘ Mobile should function according to bank requirement or up to 5000 km per month with any cost to the bank	Bank to consider same at 2000 kms monthly	NO CHANGE
136	13	3	•ATM Specs for Consumables and Cash Loading, Manage services (EJ pulling, Recon, cash management, SLM, FLM, etc.) will be vendors responsibility without any cost to the Bank.	1. Who is going to reconcile the CBR / C3R whether Bank or same will be outsourced. 2. What is the timeline for Bank to reconcile and confirm correctness / deficiency in C3R to Bidderdaily, same to be done by Bank in T+3.	NO CHANGE.Recon system is in place however vendor should also provide requisites as per scope of RFP.
137	13	Project completion	Subsequent delay in various testing/certification with bank switch and NPCI/VISA/MASTERCARD/UAT will be penalized, for dependency attributable to successful Vendors at rate of Rs. 5000/- per day maximum up to Rs.1,50,000 per ATM and after that bank may take deemed action including cancellation of the contract.	Bank to consider 2,500/- per day maximum upto Rs. 50,000 for onetime certification penalty	NO CHANGE
138	14	Penalty for Delay in Operationalizing the Services 4.3	Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1 lakh will be recovered. Bank will not make any payment for sites not shifted within stipulated time.	Bank to consider maximum penalty upto Rs. 10,000 per ATM. Also bank to pay onetime for site shifting for INR 150000 for new sites	NO CHANGE

139	14	4.2	Penalty for Delay in Operationalizing the Services: The Vendor shall be responsible for Operationalizing all the services stipulated under this RFP. In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day per ATM up to 1 lakh maximum per ATM and after that which will be recovered for delay in Operationalizing / making live the Off-site /On-Site/E galleries CDs beyond the days stipulated as above. Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1 lakh will be recovered. Bank will not make any payment for sites not shifted within stipulated time.	Bank to change saame as "Penalty for Delay in Operationalizing the Services: The Vendor shall be responsible for Operationalizing all the services stipulated under this RFP. In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 500/- per day per ATM up to 10 Thousand maximum per ATM and after that which will be recovered for delay in Operationalizing / making live the Off-site /On-Site/E galleries CDs beyond the days stipulated as above. Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 45 days after date of sanction and thereafter penalty of Rs. 500/- per day machine with maximum cap of Rs. 10 thousand will be recovered. Bank will not make any payment for sites not shifted within stipulated time.	NO CHANGE
140	14	4.5	4.5. Bank may at its discretion depending upon requirement place order/indent for lesser number than what is defined in this RFP and the selected vendor(s) shall have no recourse in the matter. The quantities mentioned in this RFP are only illustrative. Bank will vary quantities as per requirement and the selected vendor(s) shall be bound to accept the same without recourse	Bank to deploy committed quantity as arrived rate in RA should also be renegotiated as rate is given considering a specific quantity. This will make it restrictive in bidding	NO CHANGE
141	14	4.6	4.6. Bank also reserves the right to place additional order for up to 25% of the quantity specified in this RFP and the selected vendor(s) will be bound to supply the same including required services at the same rates	IT should be mutually agreed between bidder and bank on additional qty deployment post RFP numbers	NO CHANGE
142	14	SECTION III 4.5	Bank also reserves the right to place additional order for up to 25% of the quantity specified in this RFP and the selected vendor(s) will be bound to supply the same including required services at the same rates.	Bidder clarifies that the rates are subject to mutual agreement between the Bank and Bidder.	NO CHANGE
143	14	SECTION III 4.11	Any loss suffered by the bank due to any malware attack or any other fraudulent method at the ATM (CD) level will be recoverable by the bank from the selected vendor(s). As such the selected vendor(s) will have to ensure that the ATMs (CD) provided meet all security requirements and have robust systems in place to prevent such incidents. The Vendor should supply equipment and related software which is free from embedded malware/Virus. It will be vendor responsibility to update, maintain and monitor the same without any addition expenses to the bank.	Bidder clarifies that the Bidder shall not be liable to the Bank unless the reason is attributable to the Bidder. Middleman attack, malware attack or any other fraudulent activities at the ATM (CD) are beyond the control of Bidder.	NO CHANGE
144	15	4.12	4.12. Replacement of other assets will (ACs, UPS & Batteries etc.) and site preparation requirements will as per requirement/discretion of the bank on case to case basis and the vendor will have to accept and abide by the bank requirement in the matter.	Request bank to change same as "Replacement of other assets will (ACs, UPS & Batteries etc.) and site preparation requirements will as per requirement of site on case to case basis "	NO CHANGE - All new asset are to be provided

145	16	7 Second, Third and Fourth CD installation at one site	Bank may at its discretion utilize the space available in ATM cabin for passbook printer, Cash Recycler and other digital services without any cost to the Bank	for offsite, bank to pay for rent and electricity charges with alternate connectivity and UPS, For onsite bank to arrange for alternate UPS	NO CHANGE
146	19	Qualification criteria point 6	Letter from the Bank/s on letter head signed by an official of concerned department in the rank of AGM or (or equivalent) above	Different authorities have different prevalences and authorisations which differs from bank to bank. Bank to remove requirement of AGM	NO CHANGE
147	19	Qualification criteria point 7	Letter from the Bank/s on letter head signed by an official of concerned department in the rank of AGM or (or equivalent) above. Satisfactory Letter from the Banks confirming the FLM, SLM services performed for 1000 ATMs as on 31/03/2021	Bank to change same "Letter from the Bank/s on letter head signed by an official of concerned department. Satisfactory Letter from the Banks confirming the FLM, SLM services performed for 1000 ATMs as on 31/03/2021 issued not prior than 1 January 2021	NO CHANGE
148	34	5. BRAND OF CD & CR, MANUFACTURER, MODEL	The Bidder is liable to bear the full cost of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be without any additional cost to the Bank for the entire contract period of 5 years and extended period. Non-compliance of regulatory guidelines as required by Bank on agreed terms shall attract penalty levied by Regulator and entire loss suffered by the bank due to non-compliance will be recovered from Bidder. Therefore, it is recommended that bidders install ATMs with higher configurations than the minimum specifications mentioned in this RFP.	Bank to consider any upgrades required in configuration post deployment of first machine will be on mutually agreed terms	NO CHANGE
149	35	5. BRAND OF CD & CR, MANUFACTURER, MODEL	The Bidder is liable to bear the full cost of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches, Regulatory compliances etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be without any additional cost to the Bank for the entire contract period of 5 years and extended period. Non-compliance of regulatory/bank guidelines by bidders shall attract penalty levied by Regulator and entire loss suffered by the bank due to non-compliance will be recovered from Bidder	Bank to amend same as "The Bidder is liable to bear the full cost of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches, Regulatory compliances etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be at mutual agreed cost to the Bank for the entire contract period of 5 years and extended period. Non-compliance of regulatory/bank guidelines by bidders shall attract penalty levied by Regulator and entire loss suffered by the bank due to non-compliance will be recovered from Bidder"	NO CHANGE Please refer Page 34 Point No 5
150	59	18. Site Selection:	18.3 Bidder shall be identifying potential sites in the locations suggested by bank. While selecting and finalizing sites, Bidder has to ensure optimum no of ATM hits specified by bank time to time for viability of ATMs. In case the ATM does not provide desired no of ATM hits within 6-12 months, bidder to shift/close the ATMs at no cost to bank or as per the bank requirement	Request bank to change same as " 18.3 Bidder shall be identifying potential sites in the locations suggested by bank. While selecting and finalizing sites, Bidder has to ensure optimum no of ATM hits specified by bank time to time for viability of ATMs. In case the ATM does not provide desired no of ATM hits within 6-12 months, bidder to shift/close the ATMs at mutually agreed rates to bank or as per the bank requirement.	NO CHANGE
151	60	19. PAYMENT TERMS AND CONDITIONS:		how bank will pay for insufficient balance, Transaction declined by switch	NO CHANGE

152	61	19.3	If the monthly average availability (up time ) of the machine is greater than or equal to 95% then for such ATM sites , Bank will pay minimum guarantee i.e. Fixed cost of Rs. 20,000/- per month (without GST) for onsite locations and Rs. 25,000 per month (without GST) for offsite locations or actual invoice amount as per approved rates (without taxes) whichever is higher. Applicable penalty will be recovered from the payable amount. Bank will review the performance of the ATM within 6 to 12 months and underperforming machine to be shifted to the viable location at no additional cost to the bank (Onsite/Offsite).	Bank to give minimum gaurantee of 35,000 per month for both onsite and offsites.	Please refer corrigendum
153	61	Penalty, Point 19.2	In case the bidder fails to comply with the time schedule stipulated above (Section III clause no 1.11) for any of the new CD installation, a penalty of Rs.1000 per day per CD will be imposed for delay in CD implementation beyond scheduled date maximum up to Rs 1 Lakh per ATM.	Bank to consider maximum penalty upto Rs. 10,000 per ATM	NO CHANGE
154	64	26. Preventive maintenance	PM reports; however hard copy is also to be provided to the Central Office concerned. Delay in Preventive Maintenance for each ATM, the penalty will be Rs. 1500/- with no cap will be imposed on the vendor.	Please confirm this is per instance?	NO CHANGE
155	64	Preventive Maintenance	Delay in Preventive Maintenance for each ATM, the penalty will be Rs. 1500/- with no cap will be imposed on the vendor.	The Penalty on delay in Preventive Maintenance for each ATM should be Rs. 500/- capped.	NO CHANGE
156	75	Independent Contractor:	The bidder shall follow all the rules, regulations statutes and local laws and shall not commit breach of any such applicable laws, regulations etc. In	Bank is asking for follow of local laws, please confirm caretaker services will not form part of these local laws and bank will take it seperately	NO CHANGE
157	114	ANNEXURE –8a		Bank to consider fixed billing per month and not on per transaction	NO CHANGE
158	114	ANNEXURE –8a	C-	Bank to consider onsite cost at 85% of offsite price as with MHA, Cassette swap requirements this ratio cannot be maintained.	NO CHANGE
159	114	Annexure 8a	Buy back price for A/C,UPS and battery set per ATM site. If no rate is quoted, the selected vendor, if decided by bank, shall have to buy back at H1 rate or Bank"s Reserve Price, whichever is higher	Request Bank to exclude buy back of AC, UPS, Battery set per ATM site from commercial bid format.	NO CHANGE
160	115	Anneure- 8a	Mobile ATM (inclusive of Driver and Security guard/s cost and as per scope). The selected vendor must supply Mobile ATM at Rates arrived for Mobile ATM as per Banks requirement.	Bidder would like to clarify that, if there is any cost impact on the scope of services by any new law, regulation, guidelines or required by Bank, that cost will be borne by the Bank.  Any increase in minimum wages in accordance with Minimum wages Act including any other labour laws may be notified by the Central Government of India/State Government from time to time are unforeseen. We request the Bank that in case of any changes require any additional cost on the Bidders part to be on a mutually agreed basis.	NO CHANGE
161	122	ANNEXURE 10	Help desk/Card Management	Wht is scope of cardmanagement here , please elobrate	NO CHANGE

162	133	k	k. The Vendor should carry out necessary configuration changes in the CDs deployed and maintained under the RFP if the Bank decides to carry out design modification and/or application modification to the Banks' ATM network, including modification for the security policy implementation in future. The cost of such configuration modifications should be entirely borne by the Vendor. Bank expects that the configuration, settings, hardening related changes required due to security policy changes or design modifications or implementation and roll out of any functionality shall be done at no additional cost	Bank to consider same at mutually agreed rates	NO CHANGE
163	135	2.3 b	2.3 b. The vendor should provide reliable and uninterrupted connectivity for offsite CDs using leased line fiber/copper, MPLS , FF, UBR/ CDMA / VSAT. Newer technologies like WiMa, 4G, 5G etc. will also be acceptable subject to the clearance from Bank's Information Security Department.	Bank has mentioned 3G/4G connectivity as a media option for last mile connectivity. Pls confirm, Is Bank looking for 4G link with Private APN SIM with Voice and calls disabled considering the security requirement.	NO CHANGE
164	134	Annexure 16 . q.	q. Reconciliation of cash, providing accounting related data and reports, providing and managing round the clock Help line.	<p>1. Whether Bank is going to do 4-Way recon daily with Switch-CBR-Network-GL-EJ.</p> <p>2. What will be the Dispute resolution mechanism for ATM/BNA whether Bank will be doing 4-Way recon and process proactive credits.</p> <p>3. If Bank / Bank Vendor is doing recon then Bidder should not be penalized for customer harmonization / NPCI / RBI penalty. If the Bidder has submitted the details of any customer claim / dispute to the Bank within TAT then Bank should not levy any penalty to Bidder.</p> <p>4. Any issue in Switch or incorrect reversal from Switch along with Cash Dispense leading to loss/shortage should not be debited to Service Provider.</p> <p>5. Any issue / delay in Bank recon leading to shortage should not be debited to Service Provider.</p> <p>6. If customer disputes are referred by Bank to Bidder, the acceptance / rejection of disputes should be done by Bank as indicated by Service Provider.</p> <p>7. Any customer disputes beyond 30 days from transaction date should not be debited to Bidder irrespective same is a failed transaction. Bank to ensure all failed transactions are properly reconciled at their end and reversed after proper due diligence only. Bank should give 48 hrs. time as per working days to Bidder to respond to customer disputes referred by Bank.</p> <p>8. Bank to check the customer KYC and FRM parameters for frequent withdrawal / deposit transactions and take</p>	NO CHANGE. Recon system is in place however vendor should also provide requisites as per scope of RFP.
165	134	Annexure 16 . q.	r. Cash shortages/overages as & when noticed during the reconciliation of cash, is to be made good immediately by the BIDDER.	Bank needs to clarify how the shortage will be identified and what will be the TAT for the same for Bank to reconcile the CD and confirm the shortage amount with details for necessary action from Bidder.	NO CHANGE
166	140	d.r	r. The bidder has to make arrangements to keep the shutter down during the scheduled time as required by Police, local authorities or bank, for which no additional cost shall be payable.	For shutter down activity bank to do same at mutually agreed rates where ever applicable	NO CHANGE
167	145	r	r. If Bank desires to revamp the Screens and roll out of which necessitates site visit for deployment of the same, the Vendor shall not charge any additional fees/ charges for this activity .	What is annual frequency of same. Please define a number	NO CHANGE

168	152	Appendix I, 1.5 (b)	(b) EOD Balancing:- At the time of end of day activity CRA will reconcile physical cash in the CD cassettes and in the purge bin (reject bin) with the ADMIN balance (end cash shown denomination wise in ADMIN slip). Delay in EOD activity of ATM results in reconciliation arrears. Therefore for delay in daily EOD of ATM, vendor shall pay Rs.100/- per day per ATM for the delayed period.	Bank to account the C3R submitted and confirm for issue if any to Bidder within T+3 only. If the same is not highlighted by Bank in T+3 then Bidder will not be liable for any loss arising out of delay / lapse from Bank end.	NO CHANGE
169	158	Appendix J	RECONCILIATION & SETTLEMENT	Bank is reconciling host to Switch and expecting Bidder to reconcile Switch to EJ, breaking recon activity into pieces will not give proper picture and lead to gaps, it is suggested that Bank covers end to end recon at their end which shall include EJ / CBR / Switch / Network / GL. As only in end to end recon under one umbrella will ensure there are no suspense entries in Bank GL related to any gaps in process / cutover.	NO CHANGE
170	159	Appendix K	Installation of ATM Delivery Channel is of critical importance for the Bank and therefore, it requires uptime availability of 98% calculated on monthly basis for each CD/CRMs. An uptime of minimum of 98% for each CD for a calendar month (excluding the month in which the CDs is installed) is required.	Request bank to consider uptime of 95%	NO CHANGE
171	161	Consumables	Consumables are required to be replenished well before it gets over. Penalty : Rs.1000/- per incident shall be levied if consumable are not made available within four hour from the time information available in Online Monitoring Solution or complaint lodged by Bank official in this regard. If the incidents are recurring then penalty shall be charged at increase rate of Rs.2000/- per incident, for all consumables shall be recovered from the vendor.	Request Bank to consider Rs. 200/- penalty per incident and for recurring incidents, penalty shall be charged at increase rate of Rs. 500/- per incident.	NO CHANGE
172	162	CAP ON PENALTY	The total Penalty recoverable for downtime that is not maintaining the uptime as per Service Level and cash outs attributable to the Vendor will be capped at 15% of the total payment due to the Vendor for under the Contract for the particular month. Capping will be done at aggregate level for ATMs/CDs, not for each ATM/CD	Bank to consider 5% on CD level	NO CHANGE
173		3 Mobile ATM		Our understanding is Mobile ATM will work of 6 days a week and additional 1 day for maintenance will be given per month. Bank will pay additional DA and Overnight charges for crew. Tool and tax will be extra per month	NO CHANGE
174		General		Is bank allowing OEM and its partner both to bid simultaneously? If allowed this will lead to cartel which can harm banks interest.	NO CHANGE
175		General		Bank to allow 3 MAF in the bid	Please refer corrigendum
176		Annexure 3, point 17	17 Income Tax Clearance Certificate Yes/No	There is no income tax clearance certificate issued now.	NO CHANGE
177			General	Bidder would like to clarify that any binding terms and conditions of the agreement, covering RFP terms, shall be on a mutually agreed basis and particularly standard legal clauses such as Limitation of Liability, Non-solicitation, Intellectual Property Rights, Assignment, Representation and Warranties, Indemnities, Dispute Resolution, Confidentiality, Termination, etc have to be mutually negotiated and included in the final binding contract, considering the mutual interests of the parties	NO CHANGE

178			General	Bidder requests that the proposal to be submitted by the Bidder would contain confidential and proprietary information of the Bidder, hence confidentiality has to be accorded to the proposal and other documents to be submitted by the Bidder. The proposal may be used by the Bank for the sole purpose of evaluating the Bidder with respect to the RFP.	NO CHANGE
179		General		Please provide financial and Non Financial Average transactions of bank	Yearly average hits in last 3 years are 100 to 120 per day per day
180		General	Bank loaded ATMs	For few cases where bank will load cash, please clarify that our understanding that FLM will be responsibility of bank	NO CHANGE
181			Customer dispute resolution process	<p>This part is not defined :</p> <ol style="list-style-type: none"> <li>1. two calendar should be given to bidder to respond to Bank T+2 ; where T being the date on which bank provides dispute cases to bidder. Sunday and other public holidays should not be counted as calendar (working day). Bank should provide all details with the dispute case viz. Switch transaction file, Switch Admin file and GL status. Bidder would compare these file data with EJ and CBR status to respond to the dispute case properly .</li> <li>2. Complete GL &amp; Switch transaction level data files needs to be shared daily by Bank along with Switch and GL cutover Balances for all ATMs/CDMs.</li> <li>3. All customer disputes and physical/dispense/recon shortages should be discussed after end of month before any deductions are made from the Bidder from monthly invoices. A detailed recon process must be agreed for cash recon and customer dispute resolution process including processing of proactive Credit / Debit Adjustments.</li> <li>4. Bank Recon cell should provide Excess/Overages Utilization Report on daily basis to the Bidder to ascertain against which customer dispute cases the excess reported have been utilized/adjusted.</li> <li>5. Bank Recon cell to consider overage utilization upto 5 EODs from date of Transactions for all disputed / failed cases.</li> <li>6. All excess cash unutilized post settlement of disputes to handed over / credited by Bank to Bidder.</li> </ol>	NO CHANGE
182			<p>b) Provide the Bank with right to conduct audits on the VENDOR whether by its internal or external auditors, or by eternalspecialist appointed to act on its behalf and to obtain copies of any audit or review reports and findingmade on the service providerin conjunction with the services performed for the bank.</p> <p>c) Include clause to allowthe reserve bank ofindia or persons authorized by itto accessthe bank"s documents: records of transactions, and other necessary information given to you, stored or processed by the VENDOR within a reasonable time. This includes information maintained in paper and electronic formats.</p> <p>d) Recognized the right ofthe reserve bank to cause an inspection to bemade of a service provider ofthebankanditsbooksandaccountbyoneormoreofitsofficersoremployeesorotherpersons.</p> <p>e) Banks shall at least on an annual basis, review the financial and Operational condition of</p>	bank to provide an advance notice of 15 business days before schedule of audit.	NO CHANGE
183		General		Please confirm caretaker services are not part of this RFP.	NO CHANGE

184		General		Request bank to provide 21 days for submission from date of reply to prebid queries	NO CHANGE
185	86	1.1	6th Generation Intel® Core TM i5 Processor or higher with minimum 2.3 GHz or higher and 6 MB cache or above. This is minimum specification and vendor to provide the supported OS/Patching related software and hardware upgrades without any cost to Bank during the contract period.	<b>Requesting bank to modify the clause as:</b> 7th Generation Intel® Core™ i3 Processor or higher with minimum <b>3.4 GHz</b> or higher and 6 MB cache or above  <b>Justification:</b> For an ATM application, only limited software packages are loaded. And most of the downloads happen through switch whenever needed in the transaction. During the peak load, i.e., when the ATM SW engages with the customer during transaction, only 20% of CPU is utilized. Moreover, higher the processors higher will be power consumption power and hence there will be more heat dissipation. i3 mother board coupled with Linux OS will result in Low power consumption, which will help in designing the optimum power back up requirement and hence reducing the operating cost.	NO CHANGE
186	86	1.2	8 GB DDR3 RAM or higher with scope to increase capacity, whenever required.	<b>Requesting bank to modify the clause as:</b> 4 GB DDR3 RAM or higher with scope to increase capacity, whenever required.	NO CHANGE
187	86	1.6	OS Hardening (with local firewall) guidelines issued by the OS supplier and the Bank's IS Policy should be strictly followed.	<b>Requesting bank to clarify:</b>  Request bank to share the details of IS policies	NO CHANGE - will be shared with selected bidder
188	87	2.4	OEM/Service provider is required to provide latest OS and Cen FS application version to support Regulatory requirement or Bank's need to support applications during the contract period.	<b>Requesting bank to modify the clause as:</b> OEM/Service provider is required to provide latest OS and <b>Cen XFS/Equivalent</b> application version to support Regulatory requirement or Bank's need to support applications during the contract period.	Read "Cen FS" as "Cen XFS"
189	89	6.1	15" LED or higher touch screen with standard bright and full screen Display. Touch display preferably with FDK screen	<b>Requesting bank to modify the clause as:</b> <b>15" LCD/LED</b> or higher touch screen with standard bright and full screen Display. Touch display preferably with FDK screen	NO CHANGE
190	92	7.10	Cash Dispenser must be capable of performing under extreme conditions. Temperature : Minus(-) 0 degree Celsius to plus (+) 50 degree Celsius (Without Air Conditioner) Humidity : 5 to 95 % RH (Without Air Conditioner)	<b>Requesting bank to modify the clause as:</b> Cash Dispenser must be capable of performing under extreme conditions. Temperature : <b>Plus (+) 5 degree</b> Celsius to plus (+) 45 degree Celsius (Without Air Conditioner) Humidity : <b>10 to 90 % RH</b> (Without Air Conditioner)	NO CHANGE
191	94	10.1	Contactless Card integration-RBI CIRCULAR FOR CASH WITHDRAWAL The NFC contactless module with support Contactless Card integration (Hardware and Software) supporting up to ISO 14443 Type A/Type B, MiFare, ISO 21481 and ISO/IEC 18092 or higher. In case of any new guidelines or the regulator mandates newer specifications, the service provider should provide required support for hardware/software without any additional cost to the bank during the contract period.	<b>Requesting bank to modify the clause as:</b> CD should have Capability for Contactless Card integration. The NFC contactless module with support Contactless Card integration (Hardware and Software) supporting upto ISO 14443 Type A/Type B, MiFare, ISO 21481 and ISO/IEC 18092 or higher. In case of any new guidelines or the regulator mandates newer specifications, the service provider should provide required support for hardware / software based on a <b>mutually agreed cost to the bank</b> during the contract period.	NO CHANGE. Please refer point no .1.2 page no 10
192	16	5(ii)	Vendor should also ensure that in case, RBI, IBA, NPCI, Master card, VISA, EMV company, Central /State govt. /Police authorities or any other law enforcement agency prescribed any new guidelines will be followed without any extra cost to Bank during the contract period	Vendor should also ensure that in case, RBI, IBA, NPCI, Master card, VISA, EMV company, Central /State govt. /Police authorities or any other law enforcement agency prescribed any new guidelines will be followed with <b>Mutually Agreed</b> cost to Bank during the contract period	NO CHANGE. Please refer point no .1.2 page no 10
193	16	6(b)	The RBI and MHA guidelines issued from time to time shall be strictly adhered without any additional cost to the bank	The RBI and MHA guidelines issued from time to time shall be strictly adhered with <b>Mutually agreed</b> cost to the bank	NO CHANGE



194	35	5	<p>The Bidder is liable to bear the full cost of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches, Regulatory compliances etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be without any additional cost to the Bank for the entire contract period of 5 years and extended period. Non-compliance of regulatory/bank guidelines by bidders shall attract penalty levied by Regulator and entire loss suffered by the bank due to non-compliance will be recovered from Bidder. Therefore, it is recommended that bidders install ATMs with higher configurations than the minimum specifications mentioned in this RFP</p>	<p>The Bidder is liable of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches, Regulatory compliances etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be with <b>mutually agreed</b> additional cost to the Bank for the entire contract period of 5 years and extended period. Non-compliance of regulatory/bank guidelines by bidders shall attract penalty levied by Regulator and entire loss suffered by the bank due to non-compliance will be recovered from Bidder. Therefore, it is recommended that bidders install ATMs with higher configurations than the minimum specifications mentioned in this RFP</p>	NO CHANGE
195	66	26	<p>PM reports; however hard copy is also to be provided to the Central Office concerned. Delay in Preventive Maintenance for each ATM, the penalty will be Rs. 1500/- with no cap will be imposed on the vendor</p>	<p>PM reports; however hard copy is also to be provided to the Central Office concerned. Delay in Preventive Maintenance for each ATM, the penalty will be Rs. <b>500/-</b> with no cap will be imposed on the vendor</p>	NO CHANGE
196	10	SECTION III 1.2, 1.5	<p>Ensuring compliance of CDs to statutory, RBI/Regulator/GOI requirements till Project Go live". Thereafter if any guidelines are issued by RBI/Regulator/GOI, it will be done on mutually agreed terms and conditions for which cost will be borne by Bank however vendor has to comply the guidelines strictly within stipulated timelines else penalty levied by regulator for its non compliance shall be recovered from the vendor.</p> <p>The successful Bidder shall have to enable the voice facility (Text to Speech) as per IBA transaction flow guidelines to help the visually challenged persons in all CD. The facility should be for English and Hindi languages. Based on further RBI/IBA guidelines the other languages should be enabled without any cost to the Bank. There should not be any separate charges for implementing the said activity.</p>	<p>Bidder shall, in its capacity as a service provider, comply with all existing regulatory/statutory guidelines/rules/laws as on date of submission of the bid, for delivery of services. In case of any new regulatory or statutory guidelines issued after submitting the bid, shall be implemented by the bidder, upon payment of additional cost by the Bank.</p> <p>Bidder would like to clarify that, if there is any cost impact on the scope of services by RBI/IBA/VISA/MASTERCARD/NPCI/GoI etc., that cost will be borne by the Bank.</p>	NO CHANGE
197	10	SECTION III 1.8	<p>The Bank reserves the right to extend the contract for period of two years after the expiry of five years at the same rates and the selected vendor will be bound to provide the required services as defined in this RFP.</p>	<p>Bidder clarifies that the Bidder shall have the right to review and revise the commercial after expiry of 5 years. The extension shall be subject to mutual agreement between the Bank and the Bidder.</p>	NO CHANGE
198	10, 11	SECTION III 1.10	<p>In case any part of the work / process is required to be out-sourced by the successful bidder, the bidder shall seek prior approval of the Bank</p>	<p>Bidder requests the Bank to modify this clause as "In case any part of the work /process is required to be out-sourced by the successful bidder, the bidder shall inform the same to the Bank before out-sourcing"</p>	NO CHANGE

199	11	SECTION III 2 (d)	Off- Site CDs Site should be accessible round the clock. However exceptions would be made in case of certain establishments where public access is prohibited after certain time only with prior permission of the Bank.	Bidder clarifies that the timing of ATM shall be subject to restrictions implemented by respective authorities. Bidder will inform about the restrictions to the Bank instead of prior permission.	NO CHANGE
200	12, 14  APPENDIX-K 161	SECTION III Off-site (CD) 2 (l)  4.2  4.3	Bank may advise vendor for shifting of ATMs and vendor shall do the same without any additional cost to the Bank.  Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1 lakh will be recovered. Bank will not make any payment for sites not shifted within stipulated time.  Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1,00,000/- will be recovered. Bank will not make any payment for sites not shifted within stipulated time.	Bidder requests the Bank to reimburse the shifting expenses if the Bank insists to shift the ATM.	Please refer corrigendum
201	13, 15	SECTION III 4.2  4.22  4.23	Vendor to ensure that at the time of ATM ROLLOUT , all the ATMs/CDs and its related licenses'( Applicable for ATM Machine and related software, hardware and firmware, anti-virus etc.) are confirming compliance to all RBI/GOV/NPCI or any statutory regulator guidelines and advisory applicable or in effect till that date. All the RBI related existing guidelines like Cassette swap , MHA guidelines, VLAN,TLS,TSS,EMV, OS Hardening, Anti skimming, TLS etc. need to be implemented from the go live of the project and also should comply future RBI guidelines as per mutually agreed terms issued time to time till the validity of the contract.  Bidder should comply with all the guidelines issued by RBI/IBA/Govt of India and any other regulatory authority issued from time to time  RBI advisory on ATM Security has to be complied with as below and issued from time to time:	Bidder shall, in its capacity as a service provider, comply with all existing regulatory/statutory guidelines/rules/laws as on date of submission of the bid, for delivery of services. In case of any new regulatory or statutory guidelines issued after submitting the bid, shall be implemented by the bidder, upon payment of additional cost by the Bank.  Bidder would like to clarify that, if there is any cost impact on the scope of services by RBI/IBA/VISA/MASTERCARD/NPCI/Gol etc., that cost will be borne by the Bank.	NO CHANGE

202	14, 34	SECTION III 4.5  SECTION-VI 4	Bank may at its discretion depending upon requirement place order/indent for lesser number than what is defined in this RFP and the selected vendor(s) shall have no recourse in the matter. The quantities mentioned in this RFP are only illustrative. Bank will vary quantities as per requirement and the selected vendor(s) shall be bound to accept the same without recourse.  RIGHT TO ALTER QUANTITIES Bank reserves the right to alter the quantities specified in the tender. Central Bank of India also reserves the right to delete one or more items from the list of items specified in tender.	Bidder clarifies that the commercial will be vary based on changing of quantities. Bidder is quoting the rate for the quantities mentioned in this RFP. If the Bank reduce the quantities, the Bidder shall have the right to negotiate on the rate.	NO CHANGE
203	14	SECTION III 4.6	Bank also reserves the right to place additional order for up to 25% of the quantity specified in this RFP and the selected vendor(s) will be bound to supply the same including required services at the same rates	Bidder clarifies that the rates are subject to mutual agreement between the Bank and Bidder.	NO CHANGE
204	15	SECTION III 4.10	The selected vendor(s) will be bound by the clauses of this RFP and subsequent SLA and penalties for deficiency of service will be payable as decided by the bank and the selected vendor(s) will have no recourse in the matter	Bidder clarifies that this RFP and subsequent SLA and penalties for deficiency of service will be subject to Bidder's review and mutual agreement between the Bank and the Bidder.	NO CHANGE
205	15	SECTION III 4.11	Any loss suffered by the bank due to any malware attack or any other fraudulent method at the ATM (CD) level will be recoverable by the bank from the selected vendor(s). As such the selected vendor(s) will have to ensure that the ATMs (CD) provided meet all security requirements and have robust systems in place to prevent such incidents. The Vendor should supply equipment and related software which is free from embedded malware/Virus. It will be vendor responsibility to update, maintain and monitor the same without any addition expenses to the bank.	Bidder clarifies that the Bidder shall not be liable to the Bank unless the reason is attributable to the Bidder. Middleman attack, malware attack or any other fraudulent activities at the ATM (CD) are beyond the control of Bidder.	NO CHANGE
206	15	SECTION III 4.16	The selected vendor(s) will have to execute Integrity Pact, Non-disclosure agreement or any other agreement as specified by the bank	Bidder would wish to clarify that any terms and conditions of NDA, agreement will be subject to mutual agreement between the parties.	NO CHANGE
207	15	SECTION III 4.20	Vendor should provide Cash Management and Cash Replenishment Services at the CDs rolled out under this RFP as part of ATM Managed Services. While providing services, RBI and MHA guidelines, Cassette swap shall be strictly followed.	Bidder shall, in its capacity as a service provider, comply with all existing regulatory/statutory guidelines/rules/laws as on date of submission of the bid, for delivery of services. In case of any new regulatory or statutory guidelines issued after submitting the bid, shall be implemented by the bidder, upon payment of additional cost by the Bank.	NO CHANGE. Please refer point no .1.2 page no 10

208	16	SECTION III 6	<p>CASSETTE SWAP/MHA SERVICES ON OPEX BASIS</p> <p>Vendors to replenish cash through Cassette Swap Method in terms of RBI's letter No. RBI/2017-18/DCM (Plg.) No. 3641/10.25.007/2017-18 dated April 12, 2018 on Cassette Swap in ATMs.</p> <p>(a) Vendors will arrange the cassettes at their own cost for replenishment and evacuation of cash under cassette swap method. Further, vendor will replenish/evacuate the cassettes as per RBI guidelines and at its own risk and responsibility. The bank will not be liable for any loss arising in this regard.</p> <p>(b) The RBI and MHA guidelines applicable should be complied by Vendor.</p>	Bidder shall, in its capacity as a service provider, comply with all existing regulatory/statutory guidelines/rules/laws as on date of submission of the bid, for delivery of services. In case of any new regulatory or statutory guidelines in future, shall be implemented by the bidder, upon payment of additional cost by the Bank.	NO CHANGE. Please refer point no .1.2 page no 10
209	33	SECTION-VI 3	<p>INSURANCE:</p> <p>In case the Vendor does not reimburse such amount within 15 days, such cash loss will be recovered from the net payment due by the Bank to the Vendor along with 2% interest per month or part thereof.</p>	Bidder request the Bank to delete this interest portion.	NO CHANGE
210	40	2.1.7	Bidder shall indemnify the Bank against any possible damage to the building, roads, or members of the public in course of execution of the work.	Bidder would like to clarify that Bidder is willing to indemnify only for any breach of confidentiality, gross negligence and willful misconduct (directly attributable) on the part of Bidder, breach of intellectual property rights and for violation of any relevant local laws that are applicable to the provision of services under the agreement.	NO CHANGE
211	42	5.3, 5.4	<p>5.3 Any laborers supplied by the Bidder to be engaged on the work on day-work basis either wholly or partly under the direct order or control of the bidder or his representative shall be deemed to be a person employed by the Bidder.</p> <p>5.4 The Bidder shall comply with the provisions of all labor legislation and laws of the land, including the requirements of</p> <ol style="list-style-type: none"> <li>1. The Payment of Wages Act</li> <li>2. Employer's Liability Act</li> <li>3. Workmen's Compensation Act</li> <li>4. Contract labor (Regulation &amp; Abolition) Act, 1970 and Contract Rules 1971.</li> <li>5. Apprentices Act 1961</li> <li>6. Any other Act or enactment relating thereto and rules framed there under from time to time.</li> </ol>	<p>Bidder would like to clarify that, if there is any cost impact on the scope of services by any new law, regulation, guidelines or required by Bank, that cost will be borne by the Bank.</p> <p>Any increase in minimum wages in accordance with Minimum wages Act including any other labour laws may be notified by the Central Government of India/State Government from time to time are unforeseen. We request the bank that in case of any changes require any additional cost on the bidders part to be on a mutually agreed basis.</p>	NO CHANGE
212	61 to 63	20	20. INDEMNITY	<p>Scope of indemnity is very broad. Bidder would like to clarify and request the Bank to make the indemnity on mutually agreeable terms.</p> <p>Bidder would like to clarify that Bidder is willing to indemnify only for any breach of confidentiality, gross negligence and willful misconduct (directly attributable) on the part of Bidder, breach of intellectual property rights and for violation of any relevant local laws that are applicable to the provision of services under the agreement. Bidder will be unable to indemnify the Bank for indirect liability.</p>	NO CHANGE

213	63	24	<p>24. SERVICE LEVEL AGREEMENT</p> <p>The Bidder should execute a Service Level Agreement, which would include all the services and terms and conditions of the services to be extended as detailed herein and as may be prescribed by the Bank. The Bidder will execute SLA within 30 days from the date of acceptance of contract. This RFP document and subsequent corrigendum/s (if any) will become integral part of SLA</p>	<p>Bidder requests the Bank that the SLA is subject to review of the Bidder. Bidder request Bank to extend timeline as 60 days from the date of acceptance of contract to execute the SLA.</p>	NO CHANGE
214	65	27	<p>27. FORCE MAJEURE</p> <p>However, financial constraints by way of increased cost to perform the obligations shall not be treated as a force majeure situation if the obligations can otherwise be performed. Further mere existence of the force majeure situation, by itself is not sufficient to excuse the performance unless such situation actually makes it practically impossible to perform the obligations or the performance is not possible due to operation of law/rules or orders of any competent authority. Notwithstanding above, the decision of The Bank shall be final and binding on the Bidder</p>	<p>Bidder clarifies that the decision on Force Majeure shall be subject to mutual agreement between the parties.</p>	NO CHANGE
215	65 to 66	28	<p>28. DISPUTE RESOLUTION MECHANISM AND REMEDIES</p>	<p>Bidder requests to change as "The decision by the arbitrator (if sole arbitrator) or majority arbitrators (if three arbitrators) shall be binding and conclusive upon the parties,"</p> <p>Bidder requests the Bank to delete the line as "products and services as serving satisfactory, as per satisfaction of the Bank"</p> <p>Bidder requests the Bank to remove this clause "Notwithstanding the above, the Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find expedient to do so"</p> <p>Injunction or any other relief available under the law should be on mutual.</p>	NO CHANGE
216	66	29	<p>29. Execution of NDA and Integrity Pact:</p>	<p>The NDA is subject to review of the Bidder.</p>	NO CHANGE

217	67	32	<p>32- Bidder's liability</p> <p>Notwithstanding anything contained in this RFP document, the Bidder's aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract. The Bidder's liability in case of claims against the Bank resulting from misconduct or gross negligence of the Bidder, its employees and subcontractors or from infringement of patents, trademarks, copyrights (if any) or breach of confidentiality obligations shall be unlimited.</p> <p>In no event shall the Bank be liable for any indirect, incidental damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided on behalf of bank hereunder.</p> <p>The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for execution of this contract are completed and is available for scrutiny by the Bank.</p>	<p>Bidder requests the Bank that if Bidder is a successful Bidder, then Bidder would like to negotiate with Bank and arrive at a mutually agreed cap on Bidder's liability.</p> <p>Bidder requires the Bank exclusion of indirect liabilities from the Bidder's liability</p>	NO CHANGE
218	67 to 68	33	<p>33- Inspection, Audit and Review, Monitoring &amp; Visitations</p> <p>(a) Inspection, Audit and Review</p> <p>(b) Monitoring</p> <p>(c) Visitations</p>	<p>The Bidder clarifies that the cost of Inspection, Audit and Review, Monitoring &amp; Visitations shall be borne by the Bank.</p> <p>Any Inspection, Audit and Review, Monitoring &amp; Visitations will be cooperative of Bidder's confidentiality and security restrictions and guidelines and any other conditions shall be subject to mutually agreed between the parties.</p> <p>Bidder requests the Bank to give prior written notice to the Bidder for such Audit and Inspection.</p>	NO CHANGE
219	69		<p>Cancellation of Order</p> <p>The Bank reserves its right to cancel the Purchase Order at any time, in the event of delay in project beyond the specified period or non-compliance of the RFP terms or non-fulfillment of RFP functional requirements or severe bugs in the application or proposed system performance is not satisfactory. In addition to the cancellation of Purchase order, the Bank reserves the right to invoke the Bank Guarantee given by the Bidder to recover the damages.</p>	<p>Bidder request the Bank to provide minimum 60 days cure period before canceling the Purchase Order.</p>	NO CHANGE
220	69	1	<p>Termination for Default</p>	<p>Bidder requests the Bank to provide minimum 60 days cure period to rectify the default before terminating the agreement.</p> <p>Further, in case of Bank terminates the contract as per its convenience or any reasons due to the acts or omission of Bank, the Bank shall not be entitled for any compensation and instead be liable to compensate the Bidder for their loss on account of termination.</p> <p>Bidder requests termination rights for breach of terms and conditions of this agreement and default of payment by the Bank.</p>	NO CHANGE. Please refer page no 70

221	70	1 (d) 2	<p>Termination – Key Terms &amp; Conditions</p> <p>The Bank shall be entitled to terminate the agreement at any time by giving notice if the Bidder.</p> <ul style="list-style-type: none"> <li>• has a winding up order made against it; or</li> <li>• has a receiver appointed over all or substantial assets; or</li> <li>• is or becomes unable to pay its debts as they become due; or</li> <li>• enters into any arrangement or composition with or for the benefit of its creditors;</li> </ul> <p>Termination for Insolvency</p>	These clauses shall be on a mutually agreed basis.	NO CHANGE
222	70	3,4	<p>In the event, the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Successful Bidder shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Successful Bidder shall continue performance of the Contract to the extent not terminated when the value of the liquidated damages exceed 10% of the contract value.</p> <p>In case the contract is terminated then all undisputed payment will be given to vendor, but disputed payments shall be adjusted by way of penalty from invoices or PBG.</p>	<p>Bidder requests the Bank to delete the clause 3</p> <p>Bidder request the Bank that the Bank should ask clarification on the disputed invoice before adjusting the payment.</p>	NO CHANGE
223	70, 71		<p>CONSEQUENCES OF TERMINATION:</p> <p>In the event of termination of the Contract due to any cause whatsoever, [whether consequent to the stipulated term of the Contract or otherwise], CENTRAL BANK OF INDIA shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the Vendor shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the net successor Vendor to take over the obligations of the erstwhile Vendor in relation to the execution/continued execution of the scope of the Contract.</p> <p>In the event that the termination of the Contract is due to the expiry of the term of the Contract, a decision not to grant any (further) extension by CENTRAL BANK OF INDIA, the Vendor herein shall be obliged to provide all such assistance to the net successor Vendor or any other person as may be required and as CENTRAL BANK OF INDIA may specify including training, where the</p>	<p>Bidder clarifies that if the Bank wants services of the Bidder after terminating the agreement, the commercial and terms and conditions shall be subject to mutual agreement between the parties.</p> <p>Further, the Bank shall pay all the pending amount immediately and return all the confidential information of the Bidder.</p>	NO CHANGE

224	71		<p>Exit Option and Contract Re-Negotiation</p> <p>a. The Bank reserves the right to cancel the contract in the event of happening one or more of the following Conditions:</p> <p>ii. Delay in delivery, performance or implementation of the solution beyond the specified period;</p> <p>iii. Serious discrepancy in functionality to be provided or the performance levels agreed upon, which have an impact on the functioning of The Bank. Inability of the Vendor to remedy the situation within 60 days from the date of pointing out the defects by The Bank. (60 days will be construed as the notice period)</p>	<p>Bidder requests the Bank to give 60 days' cure period before terminating the agreement.</p>	NO CHANGE
225	71		<p>Exit Option and Contract Re-Negotiation</p> <p>b. In addition to the cancellation of purchase contract, Bank reserves the right to appropriate the damages through encashment of Bid Security/Performance Guarantee given by the Vendor.</p> <p>e. Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, the Vendor will be expected to continue the facilities management services and the Bank will continue to pay for all products and services that are accepted by it provided that all products and services as serving satisfactory, as per satisfaction of the Bank. The Bank shall have the sole and absolute discretion to decide whether proper reverse transition mechanism over a period of 6 to 12 months, has been complied with. In the event of the conflict not being resolved, the conflict will be resolved through Arbitration.</p> <p>The Bank and the Vendor shall together prepare the Reverse Transition Plan. However, The Bank shall have the sole decision to ascertain whether such Plan has</p>	<p>.</p> <p>Bidder requests the Bank to delete the word "products and services as serving satisfactory, as per satisfaction of the Bank"</p>	NO CHANGE



226	71, 72		<p>Exit Option and Contract Re-Negotiation</p> <p>cThe Bank shall have the option of purchasing the equipment from third-party Suppliers, in case such equipment is available at a lower price and the Vendor's offer does not match such lower price. Notwithstanding the foregoing, the Vendor shall continue to have the same obligations as contained in this RFP in relation to such equipment procured from third party suppliers.</p> <p>d. As aforesaid, the Bank would procure the equipment from the third party only in the event that the equipment was available at more favorable terms in the industry.</p> <p>Intellectual property rights</p> <p>The Vendor represents that a separate Agreement is required to be entered into by the Bank with Third-party Vendors either for statutory or proprietary reasons, notwithstanding the Vendor's obligations for performance. During the Term of this Project and, if applicable, during the Reverse Transition Period, Bank grants Vendor a right to</p>	Bidder requests the Bank to provide more clarification on these clauses.	NO CHANGE
227	72		<p>Intellectual property rights</p> <p>The Vendor represents that a separate Agreement is required to be entered into by the Bank with Third-party Vendors either for statutory or proprietary reasons, notwithstanding the Vendor's obligations for performance. During the Term of this Project and, if applicable, during the Reverse Transition Period, Bank grants Vendor a right to use at no cost or charge the Hardware or Software licensed to the Bank, solely for the purpose of providing the Services. The Vendor shall be responsible for obtaining all necessary authorizations and consents from third party licensors of Hardware and Software used by Vendor in performing its obligations under this Project.</p>	Bidder requests the Bank that the Intellectual property rights shall be on a mutually agreed basis.	NO CHANGE
228	72 to 74		<p>Confidentiality</p> <p>The confidentiality obligation shall survive the expiration or termination of the agreement between the Vendor and the Bank. The Vendor shall execute NDA (Non-disclosure Agreement) with Bank as format shared provided in this RFP.</p> <p>The Vendor shall be fully responsible for any breach of data confidentiality of customer related information. This liability shall be applicable even after the contract expires or gets terminated.</p>	<p>Bidder requests the Bank that the Confidentiality clause shall be on a mutually agreed basis. The NDA is subject to review of the Bidder.</p> <p>Survival of this clause is subject to mutual agreement between the parties.</p>	NO CHANGE

229	75		<p>The Bidder shall also have the responsibility for payment of all dues and contributions, as applicable, towards statutory benefits including labour laws for its employees and sub-contractors or as the case may be. Bidder should take bank's prior written permission before subcontracting/ resource outsourcing of any work related to the performance of this RFP or as the case may be.</p>	<p>Bidder requests the bank that in case of any changes in the labour laws or any other laws and such changes require any additional cost to the Bidder, that cost shall be on a mutually agreed basis.</p> <p>Bidder requests the Bank to modify this clause as "Bidder should inform the Bank before subcontracting/ resource outsourcing of any work related to the performance of this RFP or as the case may be."</p>	NO CHANGE
230	76		<p><b>Assignment</b> Bank may assign the Project and the solution and services provided therein by Bidder in whole or as part of a corporate reorganization, consolidation, merger, or sale of substantially all of its assets. The Bank shall have the right to assign such portion of the facilities management services to any of the Contractor/sub-contractor, at its sole option, upon the occurrence of the following: (i) Bidder refuses to perform; (ii) Bidder is unable to perform; (iii) termination of the contract with Bidder for any reason whatsoever; (iii) expiry of the contract. Such right shall be without prejudice to the rights and remedies, which the Bank may have against Bidder. Bidder shall ensure that the said sub-contractors shall agree to provide such services to the Bank at no less favorable terms than that provided by Bidder and shall include appropriate wordings to this effect in the agreement entered into by Bidder with such sub-contractors. The assignment envisaged in this scenario is only in certain extreme events such as refusal or inability of Bidder to perform or termination/expiry of the contract.</p>	Bidder requests the Bank to make this clause on mutual	NO CHANGE
231	76		<p><b>Statutory and Regulatory Requirements</b> The solution must comply with all applicable requirements defined by any regulatory, statutory or legal body which shall include but not be limited to RBI or other Regulatory Authority, judicial courts in India and as of the date of execution of Agreement. This requirement shall supersede the responses provided by the Vendor in the technical response. During the period of warranty / AMC, Bidder / Vendor should comply with all requirements including any or all reports without any additional cost, defined by any regulatory authority time to time and which fall under the scope of this RFP / Agreement. All mandatory requirements by regulatory /statutory bodies will be provided by the bidder under change management at no extra cost to the bank during the tenure of the 5(five) year contract.</p>	Bidder shall, in its capacity as a service provider, comply with all existing regulatory/statutory guidelines/rules/laws as on date of submission of the bid, for delivery of services. In case of any new regulatory or statutory guidelines in future, shall be implemented by the bidder, upon payment of additional cost by the Bank.	NO CHANGE
232	77		<p><b>Compliance with Laws</b></p>	Bidder shall, in its capacity as a service provider, comply with all existing regulatory/statutory guidelines/rules/laws as on date of submission of the bid, for delivery of services. In case of any new regulatory or statutory guidelines in future, shall be implemented by the bidder, upon payment of additional cost by the Bank.	NO CHANGE

233	77 to 78		Violation of terms The Bank clarifies that the Bank shall be entitled to an injunction, restraining order, right for recovery, specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the Vendor from committing any violation or enforce the performance of the covenants, obligations and representations contained in this RFP. These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.	Injunction or any other relief available under the law should be on mutual.	NO CHANGE
234	78		Survival and Severability: Any provision or covenant of the RFP/ subsequent Agreement, which expressly, or by its nature, imposes obligations on bidder shall so survive beyond the expiration, or termination of Agreement	Survival of this clause is subject to mutual agreement between the parties.	NO CHANGE
235	115	Anneure- 8a	Notes: 3.Mobile ATM (inclusive of Driver and Security guard/s cost and as per scope). The selected vendor must supply Mobile ATM at Rates arrived for Mobile ATM as per Banks requirement and will be binding to successful bidders..	Bidder would like to clarify that, if there is any cost impact on the scope of services by any new law, regulation, guidelines or required by Bank, that cost will be borne by the Bank.  Any increase in minimum wages in accordance with Minimum wages Act including any other labour laws may be notified by the Central Government of India/State Government from time to time are unforeseen. We request the Bank that in case of any changes require any additional cost on the Bidders part to be on a mutually agreed basis.	NO CHANGE
236			General	Bidder would like to clarify that any binding terms and conditions of the agreement, covering RFP terms, shall be on a mutually agreed basis and particularly standard legal clauses such as Limitation of Liability, Non-solicitation, Intellectual Property Rights, Assignment, Representation and Warranties, Indemnities, Dispute Resolution, Confidentiality, Termination, etc have to be mutually negotiated and included in the final binding contract, considering the mutual interests of the parties	NO CHANGE
237			General	Bidder requests that the proposal to be submitted by the Bidder would contain confidential and proprietary information of the Bidder, hence confidentiality has to be accorded to the proposal and other documents to be submitted by the Bidder. The proposal may be used by the Bank for the sole purpose of evaluating the Bidder with respect to the RFP.	NO CHANGE
238	12	3	Mobile ATM - • ATM Specs for Consumable and Cash Loading, Manage services (EJ pulling, Recon, cash management, SLM, FLN, etc.) will be vendors responsibility without any cost to the Bank.	Recon of Mobile ATM should be done by Bank at their end.	NO CHANGE
239	99	Annexure 7A . 52	Application interface facilitating all Admin. Reconciliation and MIS functions	. Recon for all ATMs should be done by Bank inhouse. . Application Interface if required by Bank can be provided to Bank to carry out their inhouse ATM recon on chargeable basis	NO CHANGE.Recon system is in place however vendor should also provide requisites as per scope of RFP.
240	134	Annexure 16 Appendix – A SCOPE OF WORK MANAGED SERVICES	q. Reconciliation of cash, providing accounting related data and reports, providing and managing round the clock Help line.	Reconciliation of Cash should be done by Bank, relevant CBR reports will be shared by Bidder for the same to Bank.	NO CHANGE

241			r. Cash shortages/overages as & when noticed during the reconciliation of cash, is to be made good immediately by the BIDDER.	. Only physical cash shortages will be made good to Bank. . All overages if utilised by Bank over 90 days should be reversed back to Bidder every quarter for previous quarter.	NO CHANGE
242	149	Appendix H	CASH FORECASTING & OPTIMISATION SERVICES Cash Management and Replenishment Services including reconciliation of physical Cash with EJ	. Reconciliation of Physical Cash with EJ should be done by Bank, relevant CBR reports will be shared by Bidder for the same to Bank on T+1	NO CHANGE
243	149	Appendix H	X. Bidder to submit, by the end of the day, a statement giving details of Cash taken, Cash loaded to CDs, Cash remitted back, Cash held in their chest etc., as per the proforma specified by the Bank, for cash reconciliation purposes.	. Reconciliation of Cash should be done by Bank, relevant CBR reports will be shared by Bidder for the same to Bank on T+1 and not on same day EOD.	NO CHANGE
244	158	Appendix J	RECONCILIATION & SETTLEMENT  BIDDER shall provide reconciliation and settlement mechanism pertaining to BIDDER deployed CD transactions. The activity shall be carried out in BIDDER premises. BIDDER shall have the software to provide reconciliation and settlement for all such transactions of CDs.  1. BIDDER' Responsibilities:  BIDDER shall be responsible for reconciliation of the following transactions:  a. CD Cash reconciliation b. CD to Switch reconciliation (EJ to switch) c. Generation of MIS report – Matched & unmatched entries d. Report of unreconciled entries.  2. REPORT GENERATION  All the reports, Audit Trails necessary for branch accounting and inter branch reconciliation shall be generated at the end of the day. The following reports shall be generated on daily basis	. Recon of Cash, EJ to Switch Recon, EJ to Switch to GL to CBR Recon should be done by Bank inhouse at their end including MIS reports of matched / unmatched entries and report of unreconciled entries should be done inhouse by Bank.  . Bank to ensure transaction level recon is done by Bank and all failed transactions are proactively credited to customers after proper due diligence at Bank end as per RBI T+5 timelines and MSP should not be held liable for any NPCI / RBI penalty for any customer disputes received at Bank end where such transactions are not proactively processed by Bank.	NO CHANGE
245	158	Appendix J	2. REPORT GENERATION  All the reports, Audit Trails necessary for branch accounting and inter branch reconciliation shall be generated at the end of the day. The following reports shall be generated on daily basis  a. Daily CD wise EJ Report b. Daily CD Settlement Report c. Daily Exception Report d. Audit trail and the details of incomplete transactions e. Any other reports as deemed necessary by the Bank from time to time.	. CBR will be provided by Bidder on T+1. . All accounting and reconciliation of ATMs / CDs to be done by inhouse by Bank and required reports to be extracted from Bank Recon system as per Bank requirements.	NO CHANGE. Recon system is in place however vendor should also provide requisites as per scope of RFP.

246	158	Appendix J	<p>3. THE BANK Responsibilities:</p> <p>a. Provision of Switch &amp; Host data to BIDDER as per format agreed between THE BANK &amp; BIDDER</p> <p>b. Host to Switch reconciliation</p> <p>c. Inter branch reconciliation</p> <p>d. Settlement between the Bank, VISA / MasterCard, NFS, other institutions, and merchant establishments</p> <p>e. Reconciliation of all POS transactions – inter-branch, inter-bank pertaining to cardholders of the Bank.</p> <p>f. Managing suspect transaction</p> <p>g. Management of charge back and settlement wherein BIDDER shall provide the required data</p> <p>h. Managing Suspense items</p>	<p>. Bank to do CD recon and transaction level recon inhouse.</p> <p>. Daily Bank to share disputes received from customers to Bidder which will be replied to by Bidder within 48 hrs</p> <p>. Customer disputes should be processed as per Rejection / Acceptance status given by Bidder.</p> <p>Bidder will not be responsible for any penalty for customer disputes including BO cases.</p> <p>. Any issue in Switch or incorrect reversal from Switch along with Cash Dispense leading to loss/shortage should not be debited to Service Provider.</p> <p>. Any issue / delay in Bank recon leading to shortage should not be debited to Service Provider.</p> <p>. If customer disputes are referred by Bank to Service Provider, the acceptance / rejection of disputes should be done by Bank as indicated by Service Provider.</p> <p>. Any customer disputes beyond 30 days from transaction date should not be debited to Service Provider irrespective same is a failed transaction. Bank to ensure all failed transactions are properly reconciled at their end and reversed after proper due diligence only. Bank should give 48 hrs. time as per working days to Service Provider to respond to customer disputes referred by Bank.</p> <p>. Bank to check the customer KYC and FRM parameters for frequent withdrawal / deposit transactions and take necessary action in advance to avoid any losses.</p> <p>. For power fail, suspected fraud cases if there is no overage then Bank should not honor such disputes if there</p>	NO CHANGE
247		5. CAP on Penalty	<p>This Cap is not applicable for the following:-</p> <p>i. Recovery from the Vendor of the amount of transaction claim settlement done in the event of non-availability of EJ under Clause</p> <p>ii. Dues recoverable from the Vendor under Clause (Cash Management, Replenishment, Reconciliation (Shortage), cash fraud, fraud due to technical issues (including software/ application/ hardware issues), cash theft loss to the bank and related services) of this RFP.</p> <p>iii. Delay in EOD activity of ATM results in reconciliation arrears. Therefore for delay in daily EOD of ATM, vendor shall pay Rs.100/- per day per ATM for the delayed period as per clause</p> <p>iv. Recovery from the Vendor for disputed transactions settled / penalty paid due to the non-availability of camera footage as covered under clause</p> <p>v. Penalty/loss to bank due to non-compliance of RBI/regulator guidelines will be recovered from Vendor without any cap.</p>	<p>. If EJ is provided to Bank within T+5 then Bank will not debit Bidder for any loss / penalty.</p> <p>. For reconciliation differences or open entries due to recon issues at Bank end Bidder will not bear any penalty, except for prove physical cash loss in ATM.</p> <p>. Liability of Non Availability of Camera Footage will be applicable only upto disputed amount and not any penalty and only for failed transactions as per EJ and not suspected transactions which are managed by Bank.</p> <p>. Compliance of all RBI guidelines is Bank responsibility and Bidder cannot accept any penalty for the same.</p>	NO CHANGE
248	16	SECTION III 4.23	Ensuring that cash is not dispensed for power off /suspected case in EJ in line with the RBI/ OEM/NPCI/Master/Visa and any other regulatory guidelines should be certified with Bank's switch, and also to be changed from time to time as per requirement. Any loss due to above shall be recovered from the vendor.	Need to check with OEM during finalizing SLA with respective support partner/vendor .	NO CHANGE
249	93	7.28	Electronic journal to be written on CD hard disk and replicated on the second hard disk which records images. The solution should include a EJ viewer.	Accordingly, SLA should be signed with OEM. At present viewer application not available for CBI bank.	NO CHANGE

250	93	7.3	EJ should be non-editable with encryption or with checksum or any other solution to prove the authenticity of EJ before a third party such as the Regulator (RBI), Courts, Banking Ombudsman, Police Authorities etc.	AT ATM end EJ available in readable format. Accordingly, SLA should be signed with OEM.	NO CHANGE
251	93	7.31	All machines to be enabled with Electronic Journal (EJ) with capabilities to store EJ for multiple days.	As present we can store 90 days EJ can be stored in ATM.	NO CHANGE
252	97	Annexure 7 A. 1	Machine should be capable of centrally downloading Software/ Patches upgrades and idle screen and content distribution when connected with Bank's provided MVS Software.	At present we can dispatch only 1 - 1.5 mb file size.	NO CHANGE
253	97	Annexure 7 A. 2	Should have built-in EJ viewer with search facility	At present viewer application not available for CBI bank.	NO CHANGE
254	97	Annexure 7 A. 3	Should have EJ archival and retrieval facility	EJ stored at ATM end for 90 days and 6 month pulled data store at FSS end.	NO CHANGE
255	100	Annexure 7 A.58	EJ format should be parameterized and on the standard format irrespective of make and model of the terminal, as per the requirement of the Bank.	This need to be checked with OEM.	NO CHANGE
256	100	Annexure 7 A.59	Multilingual support for all Official languages as declared by the Indian Constitution or by respective states in India as well as major foreign languages	Screen will be provided by Bank. At present we can dispatch only 1 - 1.5 mb file size.	NO CHANGE
257	143	APPENDIX –E 3	(i) Software and screen distribution from a central source to facilitate individual configuration and screen display. (Maximum of 5MB or more data to each CD)	At present we can dispatch only 1 - 1.5 mb file size.	NO CHANGE
258	143	APPENDIX –E 3	c. Bidder's system to provide log of events taken places while pushing the EJs to Bank's server, with details name of the file, Date, Time of the activity etc.	At present Application is not available to provide requested logs.	NO CHANGE
259	144	APPENDIX –E 3	i. EJ pulling should be done on daily basis and sent to Bank's ATM Cell on T+1 basis. If required, the bidder may have to send EJ for failed transactions on near real time basis to address customer grievance.	Exclusion needs to be given in case pulling is not done due to Network issue, ATM down and EJ disconnection.	NO CHANGE
260	144	APPENDIX –E 3	j. The Vendor should provide EJ viewer facility to the Bank.	At present viewer application not available for CBI bank.	NO CHANGE
261	144	APPENDIX –E 3	k. In case of settlement of any claim of the Cardholder by the Bank in the event of non-availability of EJ for the same, the Bank reserves the right to recover the amount of transaction claim from the Vendor even though JP is provided to the Cash providing branch.	Transaction error shall be considered before it is given as EJ not available. As in most case if transaction missing, power interruption error, transaction sequence missing or Txn not printed in EJ due to Switch\Machine error is considered as EJ not available by Bank\Recon team. Exclusion needs to be given in case pulling is not done due to Network issue, ATM down and EJ disconnection.	NO CHANGE
262	144	APPENDIX –E 3	n. The EJ's which cannot be retrieved through the automated schedules shall be retrieved and delivered on FTP to Bank's ATM Cell on net day before 1.00 p.m.	We should suggest making it 11:00AM and 5:00 pm because where we will have power cut/breakdown in the night will be pulled in early morning. Therefore, need time to ensure maximum pulling on or before 5:00 pm or We should suggest having 3 uploads daily.	NO CHANGE
263	144	APPENDIX –E 3	o. Customer transactions will take precedence over the EJ pulling process and if a transaction occurs while EJ is being pulled the EJ process will be stopped to complete the transaction. The remaining part of the EJ will be pulled after the transaction is completed.	Currently Online EJ pulling not available. Majorly EJ pulling is done during nighttime.	NO CHANGE
264	144	APPENDIX –E 3	h. The solution should support PC, GIF, MPEG, FLC, FLI and other audio / video file format	At present we can dispatch only 1 - 1.5 mb file size.	NO CHANGE
265	145	APPENDIX –E 3	p. The solution should be capable of centralized distribution of antivirus patches, software upgrades and patches to the ATMs.	At present we can dispatch only 1 - 1.5 mb file size.	NO CHANGE

266	145	APPENDIX –E 3	s. The solution should be capable of performing rollback if the ATM needs to be brought to the previous state.	Rollback screen and icon shall be provided by bank.	NO CHANGE
267	161	APPENDIX-K	2.5 EJ for all operational ATMs is to be provided on daily on T+1 basis. Any short fall of EJ of 98% per ATM will attract penalty of Rs. 500/- per day. Recurrence of default shall attract increased penalty of Rs. 1000/- per day with penalty cap of Rs. 2000 per ATM. Apart from penalty, amount paid to customer for disputed transaction on account of EJ not provided will be recovered from vendor bill payment, on actual	Rs. 100 and reoccurrence Rs 50. Exclusion in case of force majeure, isolation of ATM by Govt, the ATM Hard drive crashed, or the Data is overwritten due to non-pulling of EJ file or EJ Agent disconnection and not getting attended due to pandemic lockdown or EJ Data not created by ATM itself, the data shall not be available for FSS to pull or cannot be pulled over a network. In such a scenario, the EJ Data shall not be made available 98 % on T+1	NO CHANGE
268	162	APPENDIX-K 5	i. Recovery from the Vendor of the amount of transaction claim settlement done in the event of non-availability of EJ under Clause	This is no accepted as EJ not available penalty already there for all operational ATMs is to be provided on daily on T+1 basis. .	NO CHANGE
269	General			Since it is physical submission we request bank to give us 4 weeks from physical submission from date of Prebid reply	NO CHANGE
270	2	Timelines	Place of submission and pre-bid meeting	We request Bank to provide at least two weeks from date of reply to pre-bid queries/release of corrigendum. RFP of such magnitude requires coordination between various stakeholders like operations teams, solution architects, project management teams, product management teams . Also considering pandemic situation we request you to keep the submission and Prebid meeting online.	NO CHANGE
271	9	Section III, 1.1	Vendor should ensure to install and regularly update all security features i.e. antivirus, security solutions, TLS 1.2 or higher anti skimming devices etc.	Antivirus needs regular updates to function correctly and detect virus. In ATM environment due to unattended system and network constraints this is of minimal use. Machine comes with firewall to protect terminal form viruses. Bank has also asked for TSS modules like HDD encryption, IP and AP which will make Anti virus redundant . Request Bank to remove antivirus from scope.	NO CHANGE
272	10	1.1	CD/ATM machines should comply with Bank's information security policy and should have computability with IS related tools/ interfaces	Bank is requested to share Bank's information security policy.	NO CHANGE.it will be shared to successful Bidders.
273	10	1.5	Based on further RBI/IBA guidelines the other languages should be enabled without any cost to the Bank. There should not be any separate charges for implementing the said activity.	Required changes will be done at additional cost. As per point 1.2 page 10 all the RBI/Regulatory/GOI requirements after GO Live date will be at mutually additional cost	NO CHANGE.Functionality to be provided as per RBI/regulator guidelines
274	10	1.8	The Bank reserves the right to extend the contract for period of two years after the expiry of five years at the same rates and the selected vendor will be bound to provide the required services as defined in this RFP.	We request the Bank to agree that any renewal would be mutually agreed.	NO CHANGE
275	11	2.D,Site Implementation Services (SIS)/On-site CDs	Networking arrangements (other than LAN cabling from Branch network switch to ATM) to be provided by Bank.	Request bank to provide connectivity till ATM room through bank's network vendor as they are more familiar with the system and cable routing.	NO CHANGE
276	11	2.G,Site Implementation Services (SIS)/On-site CDs	Shutter and related infrastructure to be provided by vendor	Generally bank provides three walls with shutter hence request you to modify this clause	NO CHANGE
277	12	2 (n)	Assignment of rent: in case of existing locations, assignment of existing rental agreements (irrespective of whether this is direct assignment or; first assignment to Bank and then to the bidder) cost shall be borne by the bidder.	Request Bank to provide details of rental arrangements of existing sites which the bank proposes to assign to the vendor.	NO CHANGE - Will be shared with selected Vendor

278	12	3	Mobile ATM - Minimum contract period shall be for 12 months.	Since the contract period of 5 years, request the Bank to clarify if the Bank intends to avail Mobile ATMs only for 12 months. Minimum contract period for Mobile Van should be 36 months for vendors to break even.	Please refer corrigendum
279	13	3	Mobile ATM - Mobile should function according to bank requirement or up to 5000 km per month <b>with any cost to the bank.</b>	Request the Bank to clarify what additional costs Bank would be paying for mobile ATMs?	NO CHANGE
280	14	4.2 ,Penalty for Delay in Operationalizing the Services	The Vendor shall be responsible for Operationalizing all the services stipulated under this RFP. In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day per ATM up to 1 lakh maximum per ATM and after that which will be recovered for delay in Operationalizing / making live the Off-site /On-Site/E galleries CDs beyond the days stipulated as above.	Request bank to reduce the penalty amount to 500/day and upper cap of INR 4000.	NO CHANGE
281	14	4.5	Bank may at its discretion depending upon requirement place order/indent for lesser number than what is defined in this RFP and the selected vendor(s) shall have no recourse in the matter. The quantities mentioned in this RFP are only illustrative. Bank will vary quantities as per requirement and the selected vendor(s) shall be bound to accept the same without recourse.	Bank is requested to provide the % up to which the Bank may reduce the actual number of ATMs that the Bank may deploy.	NO CHANGE
282	14	4.6 ,Penalty for Delay in Operationalizing the Services	Bank also reserves the right to place additional order for up to 25% of the quantity specified in this RFP and the selected vendor(s) will be bound to supply the same including required services at the same rates	Based on overall experience of 5 years Vendor should have option of accepting or rejecting 25% of additional order.	NO CHANGE
283	17	8	COMPLIANCE WITH IS SECURITY POLICY:	We request bank to provide security policy that vendor need to comply with to be incorporated	NO CHANGE. Bank policies will be shared to successful Bidder
284	30	30 FIXED PRICE AND TAXES	No price variation relating to increases in applicable taxes, dollar price variation etc. will be permitted	Any change in the taxes by government of India will passed on to Bank	NO CHANGE
285	34	5	The Bidder is liable to bear the full cost of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be without any additional cost to the Bank for the entire contract period of 5 years and extended period	Vendor will provide machines with latest operating system, patches ets available at time of submission Bid. It is not possible to ascertain the cost of future upgrade as part of TCO. Hence we request Bank to consider this OS upgrade at mutually agreed cost.	NO CHANGE
286	48	12.1 to 12.7 Brick Work	Brick Work	Request bank to recheck this clause because site has three walls and ceiling.	NO CHANGE
287	51	13. WOODWORK AND JOINERY	WOODWORK AND JOINERY	Request bank to recheck this clause because site has three walls and ceiling.	NO CHANGE
288	52	14,CEMENT POINTING RECESSED /FLUSH, RECESSED POINTING	CEMENT POINTING RECESSED /FLUSH, RECESSED POINTING	Request bank to recheck this clause because site has three walls and ceiling.	NO CHANGE
289	53	15,INTERNAL CEMENT PLASTER WITH / WITHOUT NEERU FINISH	INTERNAL CEMENT PLASTER WITH / WITHOUT NEERU FINISH	Request bank to recheck this clause because site has three walls and ceiling.	NO CHANGE



290	61	19.3	If the monthly average availability (up time ) of the machine is greater than or equal to 95% then for such ATM sites , Bank will pay minimum guarantee i.e. Fixed cost of Rs. 20,000/- per month (without GST) for onsite locations and Rs. 25,000 per month (without GST) for offsite locations or actual invoice amount as per approved rates (without taxes) whichever is higher.	We request bank to please pay rent, electricity and capex investment as minimum guarantee . If the uptime is 85% we request Bank to pay Rs.15000 per month per ATM. If uptime is 90% Rs.25000 per ATM per month and 95% and above Rs.35,000 per ATM per month . This will cover our operational cost.	Please refer corrigendum
291	86	1.6	OS Hardening (with local firewall) guidelines issued by the OS supplier and the Bank's IS Policy should be strictly followed.	Request bank to provide IS policy, All may not be applicable to ATM environment and should be acceptable to bank	NO CHANGE.Bank policies will be shared to successful Bidder
292	86	2.1	Software with CEN XFS 3.10 or above /equivalent compliant layer (In case of Linux operating system) and cross vendor support, documentation, and terminal diagnostics/utilities and capable of running Multi-Vendor Software without any hardware changes. Testing, installation and Operationalization of same without any additional cost to the Bank.	Any future MVS solution integration will be at agreed cost	NO CHANGE
293	90	6.11	Terminal should be capable to integrate with custom/3rd party Text-to-Speech (TTS) software.	Details needed on 3rd party for integration confirmation	NO CHANGE
294	94	9.4	CD should have Integrated Power Management Solution. The CD software must be capable of interfacing with the Bank's UPS systems and query the battery status, in -line power and temperature, taking the machine out of service if the battery capacity is too low, perform scheduled power offs and automatically start up at the configured date and time. The solution must shut down gracefully to allow completion of the ongoing transaction in the event of complete battery discharge. The above power management functionality must be controllable remotely. In this situation, CD should have the capability of generating messageof low battery status and should send the same to the switch	Bank UPS should be SNMP enabled and agent to be provided by UPS vendor	NO CHANGE
295	94	10.1	Contactless Card integration-RBI CIRCULAR FOR CASH WITHDRWAL The NFC contactless module with support Contactless Card integration (Hardware and Software) supporting up to ISO 14443 Type A/Type B, MiFare, ISO 21481 and ISO/IEC 18092 or higher. In case of any new guidelines or the regulator mandates newer specifications, the service provider should provide required support for hardware/software without any additional cost to the bank during the contract period.	Details needed on this NFC integration with flow and integration document for estimation	NO CHANGE _ will be shared with selected vendor
296	95	13.2	L-3 Certification with MasterCard, Visa, Rupay or any other provider to be done by the service provider.	As switch is owned by bank the certification activity is under bank control	NO CHANGE
297	95	13.3	CD Machine should be compatible since inception of project, with all NPCI existing or proposed functionalities like ICCW, BPPS, withdrawal through UPI and other value added services etc.	Existing functionalities will be supported, Any new functionality is to be done at agreed cost	NO CHANGE.Please refer point no 1.2. page no 10

298	96	14.2 Annexure 7	There should be 8 FDK keys with Braille Impressions (4 on either side of the Screen) for selecting the various options being displayed on the Screen.	Request Bank to confirm of FDK along with Touch Screen is required or FDK or touch screen	NO CHANGE. Please refer point no 6.1 page no 89
299	99	52. Annexure 7 A. ATM APPLICATION RELATED: All are mandatory	Application interface facilitating all Admin, Reconciliation and MIS functions	Request Bank to provide more clarity on the same.	NO CHANGE. Requisite interfaces to be provided
300	104	A-5	P&F flooring with vitrified tiles joint- free of minimum 9mm thickness, size 24"24" and, all fixed in 1:5 cement mortar, complete with cutting and filling joints with white cement. Make of tiles Johnson/Marbonite/ Asian/Nitco/. Ivory shade or as specified by Bank's architect.	No specific color for Tiles.	NO CHANGE - will be shared with selected vendor
301	104	A-7, TIS – ATM SITE SPECIFICATION including Branding	P & F ACP cladding on façade as per site conditions. Providing & fixing in position aluminum composite panel (ACP) with framing of aluminum tube sections of min 1.5"1" and 16 gauge 2'0" C/C both ways. The boing shall have trap door with adequate stiffeners. The joints should be properly filled with the fillet materials properly and as per satisfaction.	Shutter boxing area to be mention with Cladding on façade. Request bank to revise the specs.	NO CHANGE
302	104	A-8, TIS – ATM SITE SPECIFICATION including Branding	P & F interlocking paver tiles (I-shape, unit paver or brick type) of 60mm thick laid on 50 mm sand cement mortar bedding with Kerb stones (as per requirements) to be fixed on both sides to paver provide edge restrain, then blocks are laid include color cement joints, leveling and cleaning the same after completion of work in neat & tidy conditions.	Can be done as long as bank can provide Municipal corporation approval.	NO CHANGE
303	104	A-10, TIS – ATM SITE SPECIFICATION including Branding	Providing & fixing MS grill comprising MS square bars/flats/pipe etc. as per design finished with primer coat and enamel paint to the satisfaction of Bank's architect.	This is not being used in ATM sites. Request bank to clarify the usage.	NO CHANGE
304	104	A-13 a) TIS – ATM SITE SPECIFICATION including Branding	Ramp: Construction of ramp for physically challenged with proper slope and requirements & specifications at all sites, except in exceptional cases where ramp construction is not possible due to objections from local authorities or ramp construction is not feasible at all. In such case, cost of ramp construction will not be charged from Bank.	How this cost will be claim ? Please mention in detail	NO CHANGE. Ramp has to be provided by vendor under OPEX model. No question of any cost.
305	104	A-6	P & F 4" ht vitrified tile skirting all around with 1:4 cement mortar behind include color cement joint, leveling and cleaning the same after completion of work in all respects.	Request bank to recheck the clause as skirting is not feasible on ACP model.	NO CHANGE
306	104	A-12	Providing and applying plaster of paris punning of average thickness 5mm on plastered wall surface in line and level, considering on wall	Not Required, request to remove the clause	NO CHANGE
307	105	B-1 ,Part B fixed Furniture	False ceiling of G.I. tiles metal sheet plain (Armstrong) of size 600 mm 600mm tagular non-perforated made out of 0.3mm galvanized steel non-perforated with powder coated finish as per Company's specifications. GI section for grid suspension system with proper grouting in the ceiling. Cutouts to be made for accommodating lighting	Most of the time specified ceiling tiles are not available. <b>We recommend to use False ceiling of Armstrong type mineral fiber plain non-perforated size 600 mm x 600 mm . GI sections for grid suspension system. Cut-outs to be made for accommodating lighting fixtures</b>	NO CHANGE

308	106	B-2 a),Part B fixed Furniture	Providing and fixing Aluminum door comprising of approximate 83.5mm vertical members, approximate 85- 90mm top & bottom, approximately 83.5mm middle member, Black powder coated. Thickness of section not less than 1.5mm. Hemco/Dorma/ Gezee/ Insta floor spring (for 100 kg weight and rated for min 0.3 million cycles) and Pivot on top. 6mm clear glass with scratch free film on both sides. Suitable rubber beading. Wool pile/ weather strip on one vertical member. Providing and fixing color customized door handle 18" long to fit on aluminum section. The door size is 3'6" 7'	Specified floor spring not available everywhere, please mention ISO certified equivalent of specified make. 8mm glass require to make it lighter.	NO CHANGE
309	106	B-2 b),Part B fixed Furniture	Providing and fixing Aluminum panel Open able/ fixed comprising of approximate 83.5mm vertical members, appropriate top & bottom and middle members, Black powder coated. Thickness of section not less than 1.5mm. 12mm clear float glass (Modi/ Saint Gobain) to be used. The door (specs given above) in all cases will always be 3'-6" 7'. Depending on the width of the façade, one or two panels may be made. One panel will work as an emergency door with minimum width of 2' on the side of the floor spring to be Openable with 4 Nos. of 3" stainless steel hinges one edge and tower bolt on the top and bottom on the other edge.	12mm glass is not available Tier in 3 /4 cities and please mention 10mm option. Emergency door panel not require at any site as due to Access lock removed from main door/entrance. Door size may vary as per the opening area.	NO CHANGE
310	106	B-2 c),Part B fixed Furniture	Providing & fixing fully glazed partition up to 7'3" ht.(as per site requirements) 12mm thick float glass with 4"2" aluminum box section 16 gauge top and bottom rails with powder coating of approved color, 20 micron thick.	12mm glass is not available Tier in 3 /4 cities and please mention 10mm option	NO CHANGE
311	107	B-3,Part B fixed Furniture	P/F Rolling shutter of 20 gauge MS sheet including floor lock guide finished with enamel paint as directed etc. on entrance wall at above 7'-3" level with wooden boing made out of 2" 2" teakwood frame work, 12mm thick marine plywood with trap door for services on magnetic catcher/ bolts arrangement finished with 1.0mm laminate and as per drawings. size – 9'-6" 7'-6" (approx.)	Nowhere laminate not used in trap door due to rain water. So please remove this specs	NO CHANGE
312	109	1.1,Electrical intsalation	DB/SWITCHGEAR Supply, installation, testing and commissioning of recessed/ surface type 6 way SPN double door distribution boards consisting of : a) 63A DP RCCB, 30mA, 16KA as Incomer b) 3 nos. 20A SP MCBs c) 1 no. 10A SP MCBs d) 1 no. 10A, digital weekly programmable timer switches similar to MDS RE 2000 (ALL ISI MARKED & complete in all respect)	Only 1 timer mention here. We recommend to mention 2 timers, one for signage and another for AC	NO CHANGE - minimum one timer is specified Vendor can install more time for better power saving
313	111	3.2,Electrical intsalation	Spot lights of 1 15 watt Down lighter Green LED Round BBS170 type white lamp. Make of lighting fixtures to be Philips. Complete in all respects) (Minimum 04)	Green LED down light not available. We recommend to mention 4nos Philips /Wipro/ or equivalent 8 Watts spot light in customer lobby and porch.	NO CHANGE.Bank has specified minimum specifications however vendor to provide lightings for better visibility and power saving

314	111	3.3 Electrical installation	Providing & filling 136W mirror optic Tube light fittings of Philips make / equivalent model from Wipro/GE brands (ALL ISI MARKED & complete in all respect)	Mention 9W LED for Back room.	NO CHANGE.Bank has specified minimum specifications however vendor to provide lightings for better visibility and power saving
315	111	3.4, Electrical installation	Providing & fixing 136W Philips make tube light (Minolta) / equivalent model from Wipro/GE brands, with copper choke. (ALL ISI MARKED & complete in all respect)	Mention 9W LED for Back room.	NO CHANGE.Bank has specified minimum specifications however vendor to provide lightings for better visibility and power saving
316	111	4.1,Electrical installation	Providing earth station comprising of 300 300 3mm copper plate with earthing resistance less than 2 ohms including watering PVC/GI pipe with funnel excavation back filling salt and coal filling in layers 10"10" masonry chambers with sand plaster, RCC or cast iron lid, earthing connectivity to be in 10/12 SWG copper wire in PVC conduit from bottom of the pit to the existing ground level complete. (ALL ISI MARKED & complete in all respect)	We recommend to use Chemical earthing ( 2m electrode) instead of traditional earthing. As its durability in holding E-N voltage is better and break-down is very less	NO CHANGE
317	112	1.0, UPS installation	Supply, installation, testing and commissioning of 1 phase input/output online UPS with required KVA depending upon power supply condition but not less than 2 KVA True on line UPS of EMERSON/DB/Hirel/Tritronics/Switching AVO/ Consul/ Numeric make with 4 hrs. Batteries backup on full resisting of ATV network equipment's and one light) 4 KVA ISI marked servo stabilizer Make Auto electric/ Numeric/ Uniline or equivalent. Isolation transformers to be in built in UPS. It is responsibility of the Vendor to arrange for uninterrupted power supply for ATM functioning 24*7*365	Request Bank to change capacity of servo stabilizer i.e. It should be 3 KVA servo stabilizer for 2 KVA UPS	Please refer corrigendum
318	113	1, AC Installation	Supply and Installation of High Wall, three*** star and above Split air conditioners with cordless remote of Carrier/ Hitachi/ Voltas make having inbuilt timer with standard accessories such as drain pipe, copper tube standard installations ( 5Rmt), Electrical cable etc.As per the site requirement minimum 2 ACs per site not less than 1 Ton with auto switch mode and timer facility	Request Bank to allow equivalent makes of AC's as restricting with 3 Makes ( Carrier Hitachi & Voltas ) out of 2 ( Carrier & Hitachi ) are inactive in ATM industry creates monopoly situation.	Please refer corrigendum

319	134	Annexure 16 Appendix – A SCOPE OF WORK MANAGED SERVICES, q.	Reconciliation of cash, providing accounting related data and reports, providing and managing round the clock Help line.	1) Is it 4 way reconciliation? 2) On what time bank will share Switch & CBS raw transaction dump file to perform reconciliation on daily basis 3) Will Switch & CBS raw files will contain opening balance, loading, admin increment, admin decrement, closing balance etc. details 4) Will Switch & CBS raw files will contain opening balance, loading, closing balance etc. details 5) On what time DN to submit reconciliation reports with Bank 6) We need to have perform testing activity before go live to the production 7) Mode of recovery & settlement. TAT for settlement Bank and DN 8) Will bank share admin summary file to DN on daily basis which contains opening balance, loading, admin increment, admin decrement, closing balance etc. details 9) Will bank share suspect transaction report on daily basis from Switch vendor	NO CHANGE.Recon system is in place however vendor should also provide requisites as per scope of RFP.
320	134	Annexure 16 Appendix – A SCOPE OF WORK MANAGED SERVICES, r.	Cash shortages/overages as & when noticed during the reconciliation of cash, is to be made good immediately by the BIDDER.	DN will highlight the same in T+ 7 days (T = EOD date) request Bank to please confirm	NO CHANGE.it will be shared to successful Bidders.
321	134	Annexure 16 Appendix – A SCOPE OF WORK MANAGED SERVICES, s.	BIDDER will provide MIS reports to THE BANK	Want to know the full list of reports & formats	NO CHANGE.it will be shared to successful Bidders.
322	143	SOFTWARE MANAGEMENT,i	i.Software and screen distribution from a central source to facilitate individual configuration and screen display.(Maximum of 5MB or more data to eachCD)	Screen to be tested by Bank and should be as per the standard resolution given by respective OEM	NO CHANGE
323	144	EJ Pulling Services,i.	i. EJ pulling should be done on daily basis and sent to Bank's ATM Cell on T+1 basis. If required, the bidder may have to send EJ for failed transactions on near real time basis to address customer grievance.	This is subjected to connected terminals. Request Bank to please consider	NO CHANGE
324	144	EJ Pulling Services,j.	j. The Vendor should provide EJ viewer facility to the Bank.	This is subject to DN Global Risk and Security teams compliance policy	NO CHANGE
325	144	Screen Loading/Content Management Services, e.	e. The Bank will provide the ATM screens which should be installed at all the ATMs managed by the Vendor at no additional cost to the bank. Similarly, the Vendor is also required to remove or replace the screens based on the instructions of the bank at no additional cost to the Bank.	This is subjected to connected terminals. Request Bank to please consider	NO CHANGE
326	144	EJ Pulling Services,h	CD-wise EJs should be stored in the EJ server of the Vendor at a centralized location for minimum period of 12 months. Bidder to ensure EJ pulling from the ATM at specified time as per Bank/vendor's specifications. CD - Wise EJs pulled are to be spooled separately and pushed to the designated server on daily basis. ATM-wise EJ data should be made available for a minimum period of twelve months. The EJ data may be purged by the Bidder after archival of the data by the Bidder and confirmation of the Bank's ATM Cell Head Office.	There should be a maximum threshold to keep the data as per the SLA and Bank should give confirmation asap for purging.	NO CHANGE

327	144	EJ Pulling Services, m and n	The EJ's will be pulled each day between 00:00 Hrs and 07:00 Hrs. for the previous day through automated schedules configured for daily EJ pulling at the server. The EJ's which cannot be retrieved through the automated schedules shall be retrieved and delivered on FTP to Bank's ATM Cell on net day before 1.00 p.m.	This is subjected to connected terminals. Request Bank to please consider	NO CHANGE
328	145	Screen Loading/Content Management Services, p	The solution should be capable of centralized distribution of antivirus patches, software upgrades and patches to the ATMs.	This is subject to PS requirement and network bandwidth	NO CHANGE
329	150	APPENDIX- H CASH FORECASTING & OPTIMISATION SERVICES Cash Management and Replenishment Services including reconciliation of physical Cash with EJ, 'VIII.	Any shortages in loading shall be to the account of bidder and should be made good within a period of 7 calendar days. Any further delay will attract Interest at the rate of commercial rate of the Bank.	Post reconciliation it is noticed that shortage occurred due to successful or suspected transactions in EJ which are reversed in switch or any technical issue at switch end then DN won't be liable for shortage recovery	NO CHANGE
330	151	APPENDIX- H CASH FORECASTING & OPTIMISATION SERVICES Cash Management and Replenishment Services including reconciliation of physical Cash with EJ, 'XI.	Any shortage/overage found by the agent at the time of cash replenishment has to be reported to the Bank and action should be undertaken by the agent immediately and the bidder should make good of aggregate shortages during the month within a period of 10 days from close of the month.	1) DN will highlight the same in T+7 days (T = EOD date) 2) Addition to this, if post reconciliation it is noticed that shortage occurred due to successful or suspected transactions in EJ which are reversed in switch or any technical issue at switch end then DN won't be liable for shortage recovery	NO CHANGE
331	151	APPENDIX- H CASH FORECASTING & OPTIMISATION SERVICES Cash Management and Replenishment Services including reconciliation of physical Cash with EJ, 'h	. Physical CASH Tallying: Bidder to Tally CD-wise EJC with the following details ☐ CD Counter-wise : ☐ Previous Day's Balance ☐ Cash Dispensed ☐ CD Closing Cash. ☐ PHYSICAL CASH IN CD TO TALLY WITH CLOSING CASH AS PER COUNTERS ☐ Report of transactions taken place from the previous tallying giving details like Date of Tn, Time of Tn, Trace, Card number, Account number, Response code,. Amount. TOTAL OF THE ABOVE REPORT TO TALLY WITH CASH DISPENSED AS PER COUNTERS	Want to know the process which needs to be follow in case CD EOD counters jump or zero due to any technical reason	NO CHANGE
332	152	APPENDIX -I CASH REPLENISHMENT SERVICES 1. SCOPE OF SERVICES, '(b)	CD Balancing:- At the time of end of day activity CRA will reconcile physical cash in the CD cassettes and in the purge bin (reject bin) with the ADMIN balance (end cash shown denomination wise in ADMIN slip).Delay in EOD activity of ATM results in reconciliation arrears. Therefore for delay in daily EOD of ATM , vendor shall pay Rs.100/- per day per ATM for the delayed period. However Bank may at its discretion consider exceptional cases where EOD is not feasible daily due to genuine reason. Further any penalty paid on account of delay in settling of dispute transactions on account of non-submission of EOD report will be recovered from Vendor	Normally physical cash has to be reconciled with CD counters and if there is any discrepancy between Admin balance vs CD balance vs Physical cash balance which has to be reported by the bank recon vendor with their analyses against the difference. What is expected here from DN	NO CHANGE

333	158	APPENDIX-J RECONCILIATION & SETTELEMENT	1. BIDDER' Responsibilities: BIDDER shall be responsible for reconciliation of the following transactions: a. CD Cash reconciliation b. CD to Switch reconciliation (EJ to switch) c. Generation of MIS report – Matched & unmatched entries d. Report of unrecon entries.	1) Is it 4 way reconciliation? 2) On what time bank will share Switch & CBS raw transaction dump file to perform reconciliation on daily basis 3) Will Switch & CBS raw files will contain opening balance, loading, admin increment, admin decrement, closing balance etc. details 4) Will Switch & CBS raw files will contain opening balance, loading, closing balance etc. details 5) On what time DN to submit reconciliation reports with Bank 6) We need to have perform testing activity before go live to the production 7) Mode of recovery & settlement. TAT for settlement Bank and DN 8) Will bank share admin summary file to DN on daily basis which contains opening balance, loading, admin increment, admin decrement, closing balance etc. details 9) Will bank share suspect transaction report on daily basis from Switch vendor	NO CHANGE.Recon system is in place however vendor should also provide requisites as per scope of RFP
334	158	APPENDIX-J RECONCILIATION & SETTELEMENT	2. REPORT GENERATION All the reports, Audit Trails necessary for branch accounting and inter branch reconciliation shall be generated at the end of the day. The following reports shall be generated on daily basis a. Daily CD wise EJ Report b. Daily CD Settlement Report c. Daily Exception Report d. Audit trail and the details of incomplete transactions e. Any other reports as deemed necessary by the Bank from time to time.	We request Bank to confirm if Any application/tool will be provided by Bank.	NO CHANGE - Vendor has to provide the details
335	162	5 CAP ON PENALTY	The total Penalty recoverable for downtime that is not maintaining the uptime as per Service Level, cash outs attributable to the Vendor, delay in operationalization of services will be capped at 25% of the total payment due to the Vendor for under the Contract for the particular month.	Request the Bank to cap penalty at 5% and that too at an ATM level for the service the deviation has occurred	NO CHANGE - Please refer page No. 162 point No. 5
336	159	Appendix K	Service level and penalties	Bank is charging separate penalty on every service mentioned as part of RFP. We request Bank to either charge penalty on percentage of downtime or services to be provided. Also request penalties to be capped at 5% of service invoice value of that particular ATM.	NO CHANGE
337	Page No. 8	Scope of Work	1.1 Test CD Requirement at Switch Centre	ATM required for testing has to be returned back post the completion of necessary testing activity or else the cost of ATM required to bourn by Bank	NO CHANGE.Test machine to be provided
338	Page No. 8	Scope of Work	1.1 50-50 Ratio specified for Onsite/Offsite ATMs	Required further Discussion with Bank	NO CHANGE
339	Page No. 8	Scope of Work	1.1 For Onsite ATMs LAN & Power Connectivity will be provided by Vendor till Backroom	Bank should provide Lan and Power connectivity till ATM back room	NO CHANGE
340	Page No. 9	Scope of Work	1.1 CD Should Support API 2.0 or higher as registered devices	Required further Discussion with Bank	NO CHANGE
341	Page No. 9	Scope of Work	1.1 Bidder should complete branding of CDs and ATM sites, as per specification of our bank.	Required further Discussion with Bank	NO CHANGE
342	Page No. 9	Scope of Work	1.1 Costing of all Future Guidelines issues by RBI/NPCI/Cert-in to be bourn by Vendor	As per point no. 1.2 under Scope of Work (page no. 10) All the future guidelines will be done on mutually agreed terms and conditions for which cost will be borne by Bank.	Please refer point no 1.2 page no 10
343	Page No. 9	Scope of Work	1.1 Requirement for Physically Challenge Persons (Ramp ) is Mandatory	Required further Discussion with Bank	NO CHANGE.To be provided as per regulatory guidelines
344	Page No. 9	Scope of Work	1.1 Bank Advertisements/Campaigns may required to print on backside of the RP	Additional Cost will incur	NO CHANGE

345	Page No. 9	Scope of Work	1.1 eSuveillance Clause to be re-looked penalty is INR 500 per transaction/Day or Customer dispute whichever is higher	Required further Discussion with Bank	NO CHANGE
346	Page No. 9	Scope of Work	1.1 Additional Quaterly Audits with Bank officials	Required further Discussion with Bank	NO CHANGE
347	Page No. 10	SCOPE OF WORK	1.1 Vendor to have compatibility with Bank's ATM switch, EFRMS, CRM, CBS related interfaces etc. as per Bank requirement without any additional cost to the bank.	ATM will be connected with Switch. However, compatibility with other interface will incur additional cost, which required to be borne by the Bank.	NO CHANGE
348	Page No. 10	SCOPE OF WORK	1.1 CD/ATM machines should comply with Bank's information security policy and should have computability with IS related tools/ interfaces	Need more clarification on the expectations and also arrange to share the Bank's security policy to confirm	NO CHANGE. Bank policies will be shared to successful Bidder
349	Page No. 10	SCOPE OF WORK	1.2 All Non-compliance penalties will be B2B	Required further Discussion with Bank	NO CHANGE
350	Page No. 10	SCOPE OF WORK	1.5 Voice recognition is added the RFP	Required further Discussion with Bank	NO CHANGE. To be provided as per regulatory guidelines
351	Page No. 10	SCOPE OF WORK	1.10. In case any part of the work / process is required to be out-sourced by the successful bidder, the bidder shall seek prior approval of the Bank	As this is end to end project, outsourcing would be required. Hence Bank should allow the outsourcing of services without any prior approval from Bank.	NO CHANGE
352	Page No. 11	SCOPE OF WORK	2. Onsite CDs g. Shutter, Separate Earthling will be done by Vendor	Required further Discussion with Bank	NO CHANGE
353	Page No. 11	SCOPE OF WORK	2. Ofsite CDs e. Excess amount of Greater than 25K rent will be bear by Bank	25K rental amount to be reduced	NO CHANGE
354	Page No. 11	SCOPE OF WORK	2. Ofsite CDs e. Bank Approvals for location finalization	Timelines to be mentioned for Bank Approvals	NO CHANGE
355	Page No. 12	SCOPE OF WORK	2. Ofsite CDs l. licenses/authorizations in the name to Bank	Entire Cost to be borne by Bank	NO CHANGE
356	Page No. 12	SCOPE OF WORK	2. Ofsite CDs m. Bank Approvals for location finalization	Required further Discussion with Bank	NO CHANGE
357	Page No. 12	SCOPE OF WORK 3. Mobile ATM	3. Mobile ATM	Bank shall keep these services optional for the vendor to opt for	NO CHANGE
358	Page No. 12	SCOPE OF WORK 3. Mobile ATM	All the VAN Arrangement/Permissions/Branding & Saturatory permissions from Authorities to be taken by us	Bank's support Required for Documentation Purpose	NO CHANGE
359	Page No. 12	SCOPE OF WORK 3. Mobile ATM	Mobile VAN functionality upto 5000 Kilometer per Month	Required further Discussion with Bank	NO CHANGE
360	Page No. 13	SCOPE OF WORK 4. PROJECT COMPLETION	4.2 Liquidity/Penalty Clause is very high i.e 2000,5000 per day	Requesting Bank for reducing these penalties, as per standard of industry	NO CHANGE
361	Page No. 14	SCOPE OF WORK 4. PROJECT COMPLETION	4.2 for Delay in Operationalizing the Services The Vendor shall be responsible for Operationalizing all the services stipulated under this RFP. In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day per ATM up to 1 lakh maximum per ATM and after that which will be recovered for delay in Operationalizing / making live the Off-site /On-Site/E galleries CDs beyond the days stipulated as above. Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1 lakh will be recovered. Bank will not make any payment for sites not shifted within stipulated time.	We request Bank to re- consider penalty amount per day , since the current penalty amount of Rs.1000/- per day is too high. We request for Rs.100 /- per day and cap of Rs. 1000 per ATM.  Regarding shifting of Sites, Bank supposed to bear the entire cost of shifting and other related expenses, if the request is initiated by the Bank.	NO CHANGE



362	Page No. 14	SCOPE OF WORK 4.PROJECT COMPLETION	4.11 Any loss suffered by the bank due to any malware attack or any other fraudulent method at the ATM (CD) level will be recoverable by the bank from the selected vendor(s). As such the selected vendor(s) will have to ensure that the ATMs (CD) provided meet all security requirements and have robust systems in place to prevent such incidents. The Vendor should supply equipment and related software which is free from embedded malware/Virus. It will be vendor responsibility to update, maintain and monitor the same without any addition expenses to the bank.	Inspite having all the Security aspects, if any incidence happened on ATM for the reason not attributable to Vendor , Vendor should not be held responsible.	NO CHANGE
363	Page No. 15	SCOPE OF WORK 4.PROJECT COMPLETION	4.12 Replacement of other assets will (ACS, UPS & Batteries etc.) and site preparation requirements will as per requirement/discretion of the bank on case to case basis and the vendor will have to accept and abide by the bank requirement in the matter.	It will be consider as per BOQ	NO CHANGE - All new asset are to be provided
364	Page No. 15	SCOPE OF WORK 4. PROJECT COMPLETION	4.15. Any penalty/fine or any other such claim by any statutory/regulatory/government authority for not complying with law of the land or guidelines by any such authority or agency imposed on the bank will be recoverable from the selected vendor(s) and the selected vendor(s) shall have no recourse in the matter.	Only in case of any lapse attributable to vendor and it must have a capping to avoid any unlimited Liability.	NO CHANGE
365	Page No. 15	SCOPE OF WORK 4. PROJECT COMPLETION	4.23 Ensuring that cash is not dispensed for power off /suspected case in EJ in line with the RBI/ OEM/NPCI/Master/Visa and any other regulatory guidelines should be certified with Bank's switch, and also to be changed from time to time as per requirement. Any loss due to above shall be recovered from the vendor.	Any fraudulent instances, which are not in control of Vendor, shall not be recovered from Vendor.	NO CHANGE
366	Page No. 16	SCOPE OF WORK 6. CASSETTE SWAP/MHA SERVICES ON OPEX BASIS	Vendors to replenish cash through Cassette Swap Method in terms of RBI's letter No. RBI/2017-18/DCM (Plg.) No. 3641/10.25.007/ 2017-18 dated April 12, 2018 on Cassette Swap in ATMs. (a) Vendors will arrange the cassettes at their own cost for replenishment and evacuation of cash under cassette swap method. Further, vendor will replenish/evacuate the cassettes as per RBI guidelines and at its own risk and responsibility. The bank will not be liable for any loss arising in this regard. (b) The RBI and MHA guidelines applicable should be complied by Vendor.	Required further clarity or SOP regarding the same	NO CHANGE - Will be shared with successful vendor
367	Page No. 16	SCOPE OF WORK 7. SECOND, THIRD AND FOURTH CD INSTALLATION AT ONE SITE	Bank may at its discretion utilize the space available in ATM cabin for passbook printer, Cash Recycler and other digital services without any cost to the Bank.	It will have a serious impact of transaction loss on bidder's deployed ATM.	NO CHANGE
368	Page No. 17	COMPLIANCE WITH IS SECURITY POLICY	8 -II. The ATM/ CD machines shall be hardened in line with bank's secure configuration documents (SCDs).	Please share the Bank's SCD to confirm on its compliance. Since, we can follow the hardening of terminals as per industry standard.	NO CHANGE.it will be shared to successful Bidders.
369	Page No. 17	COMPLIANCE WITH IS SECURITY POLICY	8 -IV. The Software Integrity certificate (In Bank's format) will be shared with bank before production deployment of devices.	Please share the Bank's format to confirm on compliance/acceptable terms for signing the Software integrity certificate.	NO CHANGE.it will be shared to successful Bidders.
370	Page No. 21	SECTION IV - QUALIFICATION CRITERION	3. Bidder to provide following additional certificates	Required further Discussion with Bank	NO CHANGE.Bidder to provide the certificates

371	Page No. 33	SECTION VI - TERMS AND CONDITIONS OF THE TENDER	2. CD Deployment Deployment of Project Manpower at All regional & Zonal office as well as corporate	Required further Discussion with Bank	NO CHANGE.It is required for better coordination
372	Page No. 33	SECTION VI - TERMS AND CONDITIONS OF THE TENDER	3. INSURANCE: It is the sole responsibility of the Vendor to obtain adequate insurance cover for the Cash in transit, cash held in cassettes of CD/ATM machine, cash held in Vault, the assets of CD, UPS, AC, network equipment's and other infrastructure deployed for implementation of the project. The Vendor is responsible to reimburse the Bank the loss of Cash in transit, cash held in CD/ATM machine, cash held in Vault of CMA without waiting for settlement of Insurance claim. Such reimbursement should be done within 15 days of the incident. In case the Vendor does not reimburse such amount within 15 days, such cash loss will be recovered from the net payment due by the Bank to the Vendor along with 2% interest per month or part thereof.	This will not applicable for Bank's staff loading ATMs.	NO CHANGE
373	Page No. 34	BRAND OF CD & CR, MANUFACTURER, MODEL	5. The Bidder is liable to bear the full cost of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be without any additional cost to the Bank for the entire contract period of 5 years and extended period. Non-compliance of regulatory guidelines as required by Bank on agreed terms shall attract penalty levied by Regulator and entire loss suffered by the bank due to non-compliance will be recovered from Bidder. Therefore, it is recommended that bidders install ATMs with higher configurations than the minimum specifications mentioned in this RFP.	As per point no. 1.2 under Scope of Work (page no. 10) All the future guidelines will be done on mutually agreed terms and conditions for which cost will be borne by Bank.	NO CHANGE
374	Page No. 37	BIDDER'S OBLIGATION	1.6 The selected Bidder shall properly safeguard against damage or injury to the public and to any property or thing and shall alone be responsible for any such damage and injury to any person or persons or thing arising in connection with the provision of the Site Implementation Services. The Bidder shall protect, indemnify and hold harmless the Bank against any or all claims for any such injury or damage.	Only in case, if it is directly attributable to the Bidder and not otherwise.	NO CHANGE
375	Page No. 48 - 59	GENERAL CONDITIONS	12. SPECIFICATIONS FOR INTERIOR WORKS mishap	Civil Work clauses to be re-looked and required further discussion on the same	NO CHANGE
376	Page No. 59	GENERAL CONDITIONS	18.3 Site Selection Shifting Losses of Low Hits ATMs closure (Bank Suggested ATMs)	To be borne by Bank	NO CHANGE
377	Page No. 59	GENERAL CONDITIONS	18.9 Site Selection Pilot Site Certification	Post Pilot site completion any alteration will be incur additional cost	NO CHANGE

378	Page No. 60	GENERAL CONDITIONS	19. PAYMENT TERMS AND CONDITIONS: The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items / activities as mentioned in the price bid is not taken up by the bank during the course of the assignment, the bank will not pay the cost of such items quoted by the bidder in the price bid against such activity / item.	Bank shall not withhold the payment under any circumstances. However, the notice period of 30 days shall be provided to bidder for its rectification of any highlighted defaults	NO CHANGE
379	Page No. 64	GENERAL CONDITIONS	25. WARRANTY/AMC during contract Period: a. Bank will intimate the Vendor/s the locations with CDs having recurring uptime issues (less than 90%) as observed over a period of a continuous period of any three months.	Required further Discussion with Bank	NO CHANGE
380	Page No. 64	GENERAL CONDITIONS	26. Preventive maintenance Portal to be provided by the vendor for detailing PM reports and related proofs to be uploaded for expediting the payment process wherein Bank officials can comment on the PM reports; however hard copy is also to be provided to the Central Office concerned. Delay in Preventive Maintenance for each ATM, the penalty will be Rs. 1500/- with no cap will be imposed on the vendor.	Required further Discussion with Bank	NO CHANGE
381	Page No. 69	CANCELLATION OF ORDER	The Bank reserves its right to cancel the Purchase Order at any time, in the event of delay in project beyond the specified period or non-compliance of the RFP terms or non-fulfillment of RFP functional requirements or severe bugs in the application or proposed system performance is not satisfactory. In addition to the cancellation of Purchase order, the Bank reserves the right to invoke the Bank Guarantee given by the Bidder to recover the damages.	Bank shall provide a cure period, before canceling the purchase order. Further Bank shall not invoke the Bank Guarantee given by the Bidder to recover the damages without mutual discussion / consent of bidder	NO CHANGE
382	Page No.115	Annexure 8 a	13. System Generated Transactions like auto reversal postings, 'Not-on-us' transaction postings to the ATM's GL a/c, profile requests, Money-Drawer messages, declined and failed transaction at ATM switch etc. will not be treated as 'Successful transactions' for the purpose of payment of invoices and no payment will be made for such transactions.	Any business decline transaction should be treated as financial transaction only, which is attributable to Bank	NO CHANGE
383	Page No. 116	Annexure 8 a	20. Payment will be made centrally by ATM Cell Central Office of the Bank on monthly basis in arrears on aggregated basis for all the CDs after deducting the statutory deductions and applicable penalty. If decided by the bank this may be decentralized to Zonal offices. The undisputed rental / charges amount will be paid within 15 days on submission of invoices by the Vendor along with the monthly downtime reports and in terms of this RFP.	All the penalties must have a mutual consent of bidder also and as per the SLA only.	NO CHANGE

384	Page No. 144	Appendix E	4-e. The Bank will provide the ATM screens which should be installed at all the ATMs managed by the Vendor at no additional cost to the bank. Similarly, the Vendor is also required to remove or replace the screens based on the instructions of the bank at no additional cost to the Bank.	It will be changeable, if requires any modification in system or physical visit . Also the size of the screen must be standard.	NO CHANGE
385	Page No. 149	Appendix H	2. SERVICES AND DELIVERABLES: 2.1 Daily order recommendation - BIDDER shall send the Cash Indent details for CDs along with the amount required to be loaded, on previous day by 5PM. Bank to provide the CD fit currency as per Cash Indent amount and denominations by 10AM on net day.	Indent should be raised latter file of 12:00 midnight will be useful, instead 5:00pm, as loading of ATMs is in progress	NO CHANGE
386	Page No. 152	Appendix I	1.4 THE BANK shall provide a maximum of 3 (Three) days Cash based on the previous 2 (Two) months dispense pattern.	Since it is Cassette swapping 3 Days restriction of loading is not possible (For low/very high dispense ATMs).	NO CHANGE.Limits will be on case to case basis as per actual requirement
387	Page No. 152	Appendix I	1.5 Cash Replenishment Services includes the following services, (a) Administrative Maintenance:- At the time of end of day activity (EOD), CRA will retrieve and account for mutilated cash from the divert cassette; replenish receipt tapes, ribbons and print cartridges, if required. EOD shall be carried out during the Cash replenishment. However, when deposit function is enabled, EOD shall be done on daily basis except Sundays and Bank holidays.	EOD of ATMs cannot be carried out as ATM is under Cassette Swapping process	NO CHANGE
388	Page No. 152	Appendix I	1.5 Cash Replenishment Services includes the following services, (b) CD Balancing:- At the time of end of day activity CRA will reconcile physical cash in the CD cassettes and in the purge bin (reject bin) with the ADMIN balance (end cash shown denomination wise in ADMIN slip). Delay in EOD activity of ATM results in reconciliation arrears. Therefore for delay in daily EOD of ATM , vendor shall pay Rs.100/- per day per ATM for the delayed period. However Bank may at its discretion consider exceptional cases where EOD is not feasible daily due to genuine reason. Further any penalty paid on account of delay in settling of dispute transactions on account of non-submission of EOD report will be recovered from Vendor	EOD of ATMs cannot be carried out as ATM is under Cassette Swapping process hence no penalty applicable	NO CHANGE
389	Page No. 152	Appendix I	1.5 Cash Replenishment Services includes the following services, (c) Cash Replenishment:- Cash Replenishment means CASH ADD i.e. additional cash to be replenished will be added in the CD cassettes OR Cassette Swap method in major CRA as and when required, and the management and reporting of all cash placements in the manner and amounts the BIDDER's cash management tool specifies. If cash replenishment is scheduled for a particular CD the administrative maintenance and CD balancing activity shall be performed along with cash replenishment.	Point of OR (Add Cash or CS)	NO CHANGE
390	Page No. 153	Appendix I	1.7 For the purpose of cash replenishment CRA will have a crew of two custodians.	As per Standard Industry Practice- If ATMs is activated with S&G then one custodian is allowed	NO CHANGE

391	Page No. 159	Appendix K	<p>1. Uptime Calculation &amp; Standard Exclusions</p> <p>Following are standard exclusions for calculation of monthly uptime / availability:</p> <ul style="list-style-type: none"> <li>i. A maximum of 20 hours per month for performance of supervisory duties</li> <li>ii. Bank dependency, actual downtime due to cash out on account of non-supply of cash by the Bank</li> <li>iii. Bank dependency, actual downtime on account of ATM switch downtime which include any planned or scheduled down time of ATM switch by bank.</li> <li>iv. In case of non-availability of connectivity for on-site ATMs for reasons solely attributable to the Bank, where branch connectivity is not available, this exclusion shall be available.</li> <li>v. Core Banking Solution Host outages</li> <li>vi. Any other cause directly affecting the downtime solely attributable to Bank's infrastructure including power outages</li> <li>vii. Lobby or captive ATMs not accessible beyond banking hours</li> <li>viii. Remote Branches – closed due to power or infrastructural issues</li> <li>ix. Closure is enforced by law enforcement /</li> </ul>	<p>Below mentioned Points required to be added under Exclusion:</p> <ul style="list-style-type: none"> <li>1.Downtime due to due to any planned activity of Bank's Switch.</li> <li>2. Downtime due to loss of switch feed or switch feed delay</li> <li>3.Night hour down time as per MHA guidelines.</li> <li>4.Cash out down time during week-end or bank holidays (at non-vaulting location).</li> <li>5.Down time due to Force Majeure.</li> </ul>	NO CHANGE
392	Page No. 160-161	Appendix K	<p>2. Penalty for non-maintenance of up-time, cash out, non- maintenance of housekeeping, not providing cctv footage, improper maintenance of e surveillance systems and EJ</p>	<p>Penalties are on very higher side and required further discussion with Bank on the same</p>	NO CHANGE
393	Page No. 161	Appendix K	<p>3 Non Payment for Zero Cash Withdrawal hits</p> <p>3.1 In the event of any CD registering Zero Cash withdrawal hits for 480 hours per ATM (need not be on continuous basis) in a month, the Bank shall not release the payment due for that CD for that month.</p>	<p>Bank has to consider the genuinity of the case for any down ATM beyond 480 hours and shall make a payment for remaining applicable hours for a month or else it has to be under the cap of penalty clause.</p>	NO CHANGE
394	Page No. 166	Appendix O	<p>1.7. Storing of Images and Video for any Verification (90 days minimum) (Expandable to meet higher period i.e. 180 days for storing disputed cases in case of any future administrative / regulatory requirements").</p>	<p>Required further Discussion with Bank</p>	NO CHANGE
395	Page No. 168	Appendix O	<p>2. Quick Response Team (QRT) for attending to the sites on event based requirements.</p> <ul style="list-style-type: none"> <li>2.1. To attend the site within reasonable time (generally within 15 to 20 minutes in Metro / Urban area, 30 minutes to 40 minutes in Semi Urban / Rural area).</li> <li>2.2. To be able to inform the Police and take their support locally, in dire eventualities.</li> <li>2.3. To take reasonable deterrent action, when encountering the culprits at the event sites.</li> <li>2.4. To support the Bank / Law enforcement authorities up to the extent warranted by the nature of the event.</li> <li>2.5. ORT to be located through GPS (in mobile application).</li> <li>2.6. QRT should have professional knowledge of e-surveillance system and should not be changed on frequent basis from their duties.</li> <li>2.7. Any other related work, which may be included in the agreement after mutual discussion and appreciation of the inherent issues.</li> </ul>	<p>We request Bank for removal of QRT from Scope of Work related to E-Surveillance</p>	NO CHANGE

396	Page No. 168	Appendix O	1. Event Based Surveillance activities 1.22. Deinstallation/Dismantling of any e-surveillance equipment from the site will be done without any additional cost to the Bank.	These cost required to be borne by Bank, if initiated or instructed by Bank	NO CHANGE
397	Page No. 168	Appendix O	1. Event Based Surveillance activities 1.23. During the currency of the contract, if any additional sensor is required to be installed, the vendor will install the same without any extra cost.	It required to be borne by Bank	NO CHANGE
398	Page No. 168	Appendix O	1. Event Based Surveillance activities 1.24. Vendor to provide support for upgradation in CCTV camera technology/resolution as per regulatory/statutory requirement during contract period	This will be on mutual discussion and if any requirement of additional equipment, it will have additional cost.	NO CHANGE
399	General Query	General Query	General Query	Before ATMs is installed we need to identify CRA and their vault position, since bank has not given clarity if they will give space for Cash refill in ATMs. As we get vaulting location, we can easily operation ATM Cash operation if it is Cassette swapping	NO CHANGE
400	General Query	General Query	General Query	No Details on Non Vaulting location if bank will give space to sort cash/reconcile etc	NO CHANGE
401	15	4.18	For offsite locations the selected vendor(s) will have to provide VSAT with sufficient bandwidth for smooth functioning and other requirement for ATM services	Please confirm the BW requirement per ATM basis	NO CHANGE. Please refer point 4.18 page no 15
402	16	5(ii)	Vendor should also ensure that in case, RBI, IBA, NPCI, Master card, VISA, EMV company, Central /State govt. /Police authorities or any other law enforcement agency prescribed any new guidelines will be followed without any extra cost to Bank during the contract period	Vendor should also ensure that in case, RBI, IBA, NPCI, Master card, VISA, EMV company, Central /State govt. /Police authorities or any other law enforcement agency prescribed any new guidelines will be followed with <b>Mutually Agreed</b> cost to Bank during the contract period	NO CHANGE. Please refer point 1.2 page no 10
403	16	6(b)	The RBI and MHA guidelines issued from time to time shall be strictly adhered without any additional cost to the bank	The RBI and MHA guidelines issued from time to time shall be strictly adhered with <b>Mutually agreed</b> cost to the bank	NO CHANGE. Please refer point 1.2 page no 10
404	35	5	The Bidder is liable to bear the full cost of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches, Regulatory compliances etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be without any additional cost to the Bank for the entire contract period of 5 years and extended period. Non-compliance of regulatory/bank guidelines by bidders shall attract penalty levied by Regulator and entire loss suffered by the bank due to non-compliance will be recovered from Bidder. Therefore, it is recommended that bidders install ATMs with higher configurations than the minimum specifications mentioned in this RFP	The Bidder is liable of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches, Regulatory compliances etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be with <b>mutually agreed</b> additional cost to the Bank for the entire contract period of 5 years and extended period. Non-compliance of regulatory/bank guidelines by bidders shall attract penalty levied by Regulator and entire loss suffered by the bank due to non-compliance will be recovered from Bidder. Therefore, it is recommended that bidders install ATMs with higher configurations than the minimum specifications mentioned in this RFP	NO CHANGE
405	65	27	Force Majeure	Please add satellite and Satellite transponder failure in Force Majeure	NO CHANGE

406	66	26	PM reports; however hard copy is also to be provided to the Central Office concerned. Delay in Preventive Maintenance for each ATM, the penalty will be Rs. 1500/- with no cap will be imposed on the vendor	PM reports; however hard copy is also to be provided to the Central Office concerned. Delay in Preventive Maintenance for each ATM, the penalty will be Rs. <b>500/-</b> with no cap will be imposed on the vendor	NO CHANGE
407	86	1.1	6th Generation Intel® Core™ i5 Processor or higher with minimum 2.3 GHz or higher and 6 MB cache or above. This is minimum specification and vendor to provide the supported OS/Patching related software and hardware upgrades without any cost to Bank during the contract period.	<b>Requesting bank to modify the clause as:</b> 7th Generation Intel® Core™ i3 Processor or higher with minimum <b>3.4 GHz</b> or higher and 6 MB cache or above  <b>Justification:</b> For an ATM application, only limited software packages are loaded. And most of the downloads happen through switch whenever needed in the transaction. During the peak load, i.e., when the ATM SW engages with the customer during transaction, only 20% of CPU is utilized. Moreover, higher the processors higher will be power consumption power and hence there will be more heat dissipation. i3 mother board coupled with Linux OS will result in Low power consumption, which will help in designing the optimum power back up requirement and hence reducing the operating cost.	NO CHANGE
408	86	1.2	8 GB DDR3 RAM or higher with scope to increase capacity, whenever required.	<b>Requesting bank to modify the clause as:</b> 4 GB DDR3 RAM or higher with scope to increase capacity, whenever required.	NO CHANGE
409	86	1.6	OS Hardening (with local firewall) guidelines issued by the OS supplier and the Bank's IS Policy should be strictly followed.	<b>Requesting bank to clarify:</b>  Request bank to share the details of IS policies	NO CHANGE. Bank policies will be shared to successful Bidder
410	87	2.4	OEM/Service provider is required to provide latest OS and Cen FS application version to support Regulatory requirement or Bank's need to support applications during the contract period.	<b>Requesting bank to modify the clause as:</b> OEM/Service provider is required to provide latest OS and <b>Cen XFS/Equivalent</b> application version to support Regulatory requirement or Bank's need to support applications during the contract period.	NO CHANGE
411	89	6.1	15" LED or higher touch screen with standard bright and full screen Display. Touch display preferably with FDK screen	<b>Requesting bank to modify the clause as:</b> <b>15" LCD/LED</b> or higher touch screen with standard bright and full screen Display. Touch display preferably with FDK screen	NO CHANGE
412	92	7.10	Cash Dispenser must be capable of performing under extreme conditions. Temperature : Minus(-) 0 degree Celsius to plus (+) 50 degree Celsius (Without Air Conditioner) Humidity : 5 to 95 % RH (Without Air Conditioner)	<b>Requesting bank to modify the clause as:</b> Cash Dispenser must be capable of performing under extreme conditions. Temperature : <b>Plus (+) 5 degree</b> Celsius to plus (+) 45 degree Celsius (Without Air Conditioner) Humidity : <b>10 to 90 % RH</b> (Without Air Conditioner)	NO CHANGE
413	94	10.1	Contactless Card integration-RBI CIRCULAR FOR CASH WITHDRAWAL The NFC contactless module with support Contactless Card integration (Hardware and Software) supporting up to ISO 14443 Type A/Type B, MiFare, ISO 21481 and ISO/IEC 18092 or higher. In case of any new guidelines or the regulator mandates newer specifications, the service provider should provide required support for hardware/software without any additional cost to the bank during the contract period.	<b>Requesting bank to modify the clause as:</b> CD should have Capability for Contactless Card integration. The NFC contactless module with support Contactless Card integration (Hardware and Software) supporting upto ISO 14443 Type A/Type B, MiFare, ISO 21481 and ISO/IEC 18092 or higher. In case of any new guidelines or the regulator mandates newer specifications, the service provider should provide required support for hardware / software based <b>on a mutually agreed cost to the bank</b> during the contract period.	NO CHANGE
414	107	A1a	Demolition of existing wall (9"/41/2" thick) as required & carting away debris from site to the dumping yard	Already there is plaster work on the wall & In case plaster work is not there we will do the same.	NO CHANGE. To be provided as per site locations

415	107	A2a	providing & constructing 4 ½" thick brick wall in cement mortar (1:4) with 6" high RCC patli with reinforcement as per design at every 1000mm height to match with ceiling & lintel level, raking out joint, watering and curing (without plaster)	We are doing ACP sheet work to walls, so this point need to be remove	NO CHANGE.To be provided as per site locations
416	107	A3	Providing & applying smooth cement sand plaster (1:3) mortarsingle coat ¾" thick to existingwalls and to newly constructed brick/sipore walls etc. including curing	This point need to removed, there is already plaster available to wall	NO CHANGE.To be provided as per site locations
417	108	A11	Providing & applying cement based eternal paint for wall Make- Snowcem	There is ACP sheet work on the walls	NO CHANGE.To be provided as per site locations
418	109	A13e	Wall construction – providing & making approximately 9" thk brick wall in plumb and line, cement mortar 1:4 including raking with sand plaster 12mm thick in cementmortar1:4onbothsideswithcuringcomplete.	We are doing ACP sheet work to walls, so this point need to be remove	NO CHANGE.To be provided as per site locations
419	132	2.3 Offsite CD's	IPsec tunnel for the traffic from ATM to DC, Navi Mumbai and DR	Please confirm the IPSEC algorithm to be used. At present the VSAT modem is capable for IPSEC with AES-SHA-256 bit encryption.  In case of latest algorithm router would required at every ATM location.	NO CHANGE
420	134	Annexure 16, n	Cash loading, cash maintenance, cash optimization as per requirements of Bank and cash forecasting.	The cash denomination wise cash dispense details are required for 12 months for cash forecasting.	NO CHANGE
421	134	Annexure 16, o	Providing drop box facility and arranging collection of instruments.	Bank to confirm the count of sites which has cheque drop box facility and the cut off time for cheque collection and submission with the bank	NO CHANGE.Details will be shared to successful bidder.
422	150	C. Cash Pick up and Loading Activities	IV Once cash requirements are assessed, give advance information a day before or at least two hours, to the Cash Feeding Branch/Currency Chest and the approximate time by which the delivery of cash is going to be taken. The cash in any case has to be picked up during the business hours of the Branch/office.	Request to the bank to provide cash within 45 minutes post CRA visit to the bank nodal branch/currency chest to perform the activities according to MHA	NO CHANGE
423	150	C. Cash Pick up and Loading Activities	V Bidder to count the cash and then take delivery of cash. Mismatches if any, are to be brought to the knowledge of the concerned at the time of taking delivery of the Cash. Also, Mutilated/Forged/Soiled notes, if any, are to be identified while taking delivery of the cash and be brought to the notice of the concerned	Request to the bank to provide separate space to the CRA for cash counting in the bank premises	NO CHANGE
424	150	C. Cash Pick up and Loading Activities	VII Bidder/his agent invariably should replenish the cash as per system in vogue i.e. updating the counters, Admin and should submit them along with EOD to the Cash Feeding Branch immediately or at the most on net Bank Working Day	Bank to provide sufficient admin cards and to stock spare admin cards with the concerned nodal branches/currency chest to handle exigency	NO CHANGE
425	150	C. Cash Pick up and Loading Activities	X Bidder to submit, by the end of the day, a statement giving details of Cash taken, Cash loaded to CDs, Cash remitted back, Cash held in their chest etc., as per the proforma specified by the Bank, for cash reconciliation purposes.	Request to the bank to modify the clause as reports submission on T+1 as by the time the routes are completed and back to the respected vaults/locations.	NO CHANGE
426	150	C. Cash Pick up and Loading Activities	XII With regard to cash loading the procedure as given by the Bank from time-to-time needs to be followed.	Request to the bank to share the EOD and cash replenishment procedures	NO CHANGE
427	159	1	Uptime Calculation & Standard Exclusions	Exclusion points need more clarifications, such as Force majeure, area electrical issues, vandalism etc...	NO CHANGE



428	160	2.1	Penalties will be levied @ Rs 100/- per hour per ATM /CD for any downtime beyond 2 % in a month, after taking into account all the exclusions provided in the above paragraph calculated on a monthly basis	Rs 100/- per hour per to be revised to Rs 50/- Per day	NO CHANGE
429	160	2.2	Cash out penalty	Cash out penalty to be revised to Rs 500 per incident if the cash out are from Bidders end, exccusions/exemptions needs to be considered	NO CHANGE
430	160	2.3	Site upkeep penalty	Penalty to be revised to Rs 100/- per day	NO CHANGE
431	161	3	Zero cash withdrawal hits	Penalty needs to be considered under the overall penalty cap	NO CHANGE
432	161	4.4	Consumables	Penalty to be revised to Rs 100/- per incident	NO CHANGE
433	162	5	CAP on Penalty	Penalty cap to be revised to 10% of the total billing payment for the month	NO CHANGE
434	162	5	CAP on Penalty- iv. Recovery from the Vendor for disputed transactions settled / penalty paid due to the non-availability of camera footage as covered under clause	Cases during suspected transactions miscreants usually malignant CCTV surveillance and then further carry Unauthorised transactions. Which could be of any amount; in such cases service provider couldn't be liable for recovery of the losses.	NO CHANGE
435	General Query	General Query	Backhaul link between VSAT provider HUB to Bank DC and DR	Please allow service provider to use existing backhaul infra between Its HUB to bank DC and DR. The infra is dedicated to CBI.	NO CHANGE.Feasibility to be checked by successful bidder for using existing Backhaul link however cost of upgaration to be borne by the Bidder
436	General Query	General Query	Backhaul link between VSAT provider HUB to Bank DC and DR	In case of new infra please share the detail address wit floor no and contact person details for backhaul link feasibility	NO CHANGE.it will be shared to successful Bidders.
437	General Query	General Query	List of Applications	Please share the details of application run on ATM apart from financial transaction, Query transaction and EJ	NO CHANGE.Please refer scope of work
438	8	SECTION III SCOPE OF WORK	1.8. The Bank reserves the right to extend the contract upto two years after the expiry of five years at the same rates and the selected vendor will be bound to provide the required services as defined in this RFP.	Bidder requests the bank to remove this clause or provide a definitive contract tenuare as the contract tenuare affects the costs and thus the pricing.	No Change
439	8	SECTION III SCOPE OF WORK	1. This RFP invites Bids from the Bidders for RFP for End to End Deployment of ATMs inclusive of Supply/Installation/commissioning, Site preparation (TIS) and Managed Services of 2550 Cash Dispensers and 50 Mobile ATMs under OPEX Model. Installation means up to the stage of cash live	Bidder request the bank to clarify on the % split of new sites and the existing sites to be given to the vendor in the L1,L2, L3 split.	NO CHANGE.Information will be shared to succesful bidder
440	166	APPENDIX-K 5 CAP ON PENALTY	The total Penalty recoverable for downtime that is not maintaining the uptime as per Service Level and cash outs attributable to the Vendor will be capped at 15% of the total payment due to the Vendor for under the Contract for the particular month. <b>Capping will be done at aggregate level for ATMs/CDs, not for each ATM/CD</b>	Bidder request the bank to cap the penalty at the ATM level. The uptime SLA is per ATM per month but the Penalty capping per this clause is done at the aggregate level.  Please change the clause as -"The total Penalty recoverable for downtime that is not maintaining the uptime as per Service Level and cash outs attributable to the Vendor will be capped at 15% of the total payment "of that machine" for that month due to the Vendor for under the Contract for the particular month.	No Change
441	158	RECONCILIATION & SETTELEMENT	1. BIDDER' Responsibilities & 2. REPORT GENERATION	Bidder request bank to clarify if this would be a 3 way reconciliation or a 4 way reconciliation.	No Change. Recon system is in placed , however vendor to provide requiste as per scope of RFP
442	158	RECONCILIATION & SETTELEMENT	1. BIDDER' Responsibilities & 2. REPORT GENERATION	Bidder request bank to clarify if the recon service need to be provided with reconciliation servers hosted in Bank's Data center or the servers can be hosted on the off-premise cloud hosting	No Change. Recon system is in placed , however vendor to provide requiste as per scope of RFP

443	163	CD UPTIME & PENALTY	2.2 The Vendor shall be charged penalty for Cash outs in addition to other penalties for each Cash out Incidence, penalty at the rate of Rs.4000 per Machine per incidence will be charged. If cash out position in ATM continues for more than 24 hours then additional penalty of Rs. 1000/- for each 24 hours cycle will also be levied.	Rs. 4000 per Machine per incidence is a very high penalty. We request the bank to please consider bringing it to the industry aligned penalty of rs 500/machine/incident.	No Change
444	163	CD UPTIME & PENALTY	The bank has defined Cash Out as non-availability of cash in ATM/CD for dispensation. To align with ADMIN balance, cases of ADMIN balance Rs. 25,000/- out of above will also be considered as "Cash Out" for the purpose of penalty. If switch receives currency receives "Currency Out" message in respect of all configured /present cassettes in the machine, irrespective of switch/ADMIN balance it will be treated as Cash Out situation. And even if switch/ADMIN balance is available in any of the Machine but physical cash is not available in the Machine it will also be treated as Cash Out situation and will attract penalty.	While considering the instances of cash out, we assume bank would exclude the instances where the cash out has be a result of the following. 1. Bank Reasons like - Cash not provided as per the indent 2. Force majeure. 3. Abnormal increase in cash withdrawals by cardholders, high dispensation from machine 4. Any Uncontrollable factors, natural disasters & loading/EOD skip by bidder/CRA due to abnormal/uncontrollable situation like riots, force majeure, far offsites, transportations, area power failure, SLM bank dependency, access restriction, captive sites, ATM down at the time of loading etc. 5. Far offsite machine, where replenishment couldn't be possible daily, bidder can share such list.	No Change.standard exclusion are already provided in RFP
445	166	5 CAP ON PENALTY	The total Penalty recoverable for downtime that is not maintaining the uptime as per Service Level and cash outs attributable to the Vendor will be capped at 15% of the total payment due to the Vendor for under the Contract for the particular month. Capping will be done at aggregate level for ATMs/CDs, not for each ATM/CD  This Cap is not applicable for the following:- i. Recovery from the Vendor of the amount of transaction claim settlement done in the event of non-availability of EJ under Clause ii. Dues recoverable from the Vendor under Clause (Cash Management, Replenishment, Reconciliation (Shortage),cash fraud, fraud due to technical issues (including software/ application/ hardware issues), cash theft loss to the bank and related services) of this RFP. iii. Delay in EOD activity of ATM results in reconciliation arrears. Therefore for delay in daily EOD of ATM , vendor shall pay Rs.100/- per day per ATM for the delayed period as per clause iv. Recovery from the Vendor for disputed transactions settled / penalty paid due to the	We request the bank to keep the overall penalty cap removing the exclusions.	No Change
446	119	4	<b>The bidder should quote per transaction rate for successful financial transactions in INR. The rate quoted to be excluding GST.</b>	We request Bank to consider fixed monthly fee model.	No Change
447	118	Indicative commercial Bid	<b>Notes:</b> <b>1. Financial Transaction rate for onsite ATM shall be 70 % of Financial Transaction rate of offsite ATM of the respective category.</b> <b>2. Rate of Non-Financial transactions shall be 25% of Financial transaction of respective category ( on site / offsite )</b>	We request Bank to consider the rates as below: 1. Rate for Onsite financial transactions to be at 80% of the offsite financial transactions. 2. rate for Onsite non financial transactions to be at 50% of the onsite financial transactions 3. rate for Offsite non financial transactions to be at 50% of the offsite financial transactions	No Change

448	10	1.7	The successful bidder will handle the AMC arrangements of the proposed 2600 Cash Dispensers (CD)(Including 50 Mobile ATMs), AC, UPS, and Batteries (inclusive of component / part replacement) as part of OPEX model without any cost. Bidder shall ensure that AMC arrangement during currency of the contract period. Dispute/discontinuation of such arrangement of Bidder with any third party/OEM will not be binding to the Bank and Bidder will be held liable for penalties in such case.	Bidder request Bank to clarify whether for onsite, Bank will provide UPS. In such case, bidder assumes AMC for UPS will be with the Bank vendor for all onsite machines.	No Change.UPS and related system to be provided by vendor with the requisite feature
449	10	2 Site Implementation Services (SIS)	d. Networking arrangements (other than LAN cabling from Branch network switch to ATM) to be provided by Bank.	Bidder request Bank to clarify whether the LAN cabling refers to the ATM/CD room I/O Port to the machine or the cabling from Branch Server room to ATM/CD Room I/O Port & I/O Port to Machine both. If this refers to the Branch Server room to ATM Room I/O Port, then bidder request Bank to clarify whether since the Branch networking & cabling will be handled in whole by Bank authenticated N/W Service provider and Bidder may not be fully aware of branch cabling, hence bidder request Bank to provide the connectivity up to ATM/CD room I/O Port	No Change
450	65	26	Preventive Maintenance of ATM machine and related peripheral -batteries, UPS ,AC etc. should be conducted once in a quarter to ensure that the ATM is maintained in good Operating condition and the report should be submitted to the Region Office, Zonal Office and Central office concerned. Preventive Maintenance may be scheduled at a time convenient to Bank i.e. it should not affect the customer service. Consolidated report of ATM-ID wise preventive maintenance must be provided to the bank within 2 weeks of end of respective quarter. Portal to be provided by the vendor for detailing PM reports and related proofs to be uploaded for expediting the payment process wherein Bank officials can comment on the PM reports; however hard copy is also to be provided to the Central Office concerned. Delay in Preventive Maintenance for each ATM, the penalty will be Rs. 1500/- with no cap will be imposed on the vendor.	Bank to extend the duration up to minimum of 45 days after the end of the quarter. Portal for uploading proof is not practically possible by all Vendors, Bank to consider the soft copy reports as final, if required few hard copy sampling can be submitted considering the huge paper work and logistics. PM Penalty is very much on higher side and need to be revised and exemption (on non bidder issues) & capping to be provided	No Change
451	94	7. Integrated CD Surveillance Solution	Solution should be able to store the images in a digital format for minimum 6 months at an average of 400 transactions per day. The back-up should be taken at quarterly intervals or earlier as per requirement by the Bank and supervised by the Vendor.	Bidder request Bank to clarify on the storage arrangement for backing up the ATM Camera images as per the specific interval mentioned by Bank	No Change
452	97	9.4 CD should have Integrated Power Management	Solution. The CD software must be capable of interfacing with the Bank's UPS systems and query the battery status, in -line power and temperature, taking the machine out of service if the battery capacity is too low, perform scheduled power offs and automatically start up at the configured date and time.	This feature may require at the UPS end also to communicate with each other, also if the machine is connected in Bank UPS system, Bank to clarify if the such feature is enabled in the Bank's UPS System to send such battery low signals to machine.	No Change, UPS and related system to be provided by vendor with the requisite feature

453	138	Annexure 16 Appendix – A SCOPE OF WORK MANAGED SERVICES	The BIDDER will handle the comprehensive AMC arrangements of the CDs and other equipment/assets such as AC, UPS, Batteries etc., in the CD Room (inclusive of component / part replacement).	In case of any Onsite machines, if any equipment damaged due to Bank Infra/Forcemejaure issues, whether Bank will approve the cost for the chargeable repairs/replacement which is not covered under AMC	No Change
454	145	APPENDIX- D - 1. SCOPE OF SERVICES	(l) Service Provider should manage the shutter Opening and closing as per Banks defined timing, as many ATM sites will not be Operational 24*7 without any cost to Bank	Bank to clarify the no. of sites where such activities to be performed as this is an additional activity and doesn't fall under standard HK & SRM scope	No Change
455	145	APPENDIX- D - 1. SCOPE OF SERVICES	(n) Every visit should be captured in the portal along with time stamp snapshot and same should be uploaded in the portal on real time basis.	There is no separate portal is available to capture each visits, bank to brief in detail on the actual requirement	No Change
456	145	APPENDIX- D - 1. SCOPE OF SERVICES	(p) Pest control by using rodent material (provided by service provider) should be done at site once in a month and report for the same should be shared with Bank's Team.	Generally Pest Control is happening once in six months or in a year but here bank is asking in a month and that is with report which needs to submit in bank, request bank to revise the clause by extending this period	No Change, Refer Point d.q at page 140
457	145	APPENDIX- D - 1. SCOPE OF SERVICES	(r) Removing hawks, animal or any person taking unnecessary advantage of site.	Can be cover in case of caretaker site. In Non caretaker sites, Bidder may act basis on the complaints received from Bank/Field sources	No Change
458	147	APPENDIX –E 2. Help Desk	j. Automatic monitoring of exceeding level of thresholds to pre-empt Problems like - Dispenser failure - PIN failure - Card reader misreading - Communications failure - Journal printer failure	Bidder hereby Confirms that the traditional Monitoring system works basis on the host feed basis messages, Bidder request Bank to clarify with the concerned Switch Vendor to clarify if such exceeding level of thresholds is captured in the form of Host Feed.	No Change
459	147	2. HELP DESK	Receive telephone call from Branches, Bank's administrative offices, inspecting/ auditing authorities, related bidders, bank's/other customers etc., identify the caller, log and create the incident ticket and assign the incident priority. m. Toll Free number of the Bidder to be displayed in the CD Room for use by customers, others in case of need with a caption " This CD is maintained by M/s. for Central Bank of India "	Bidder request Bank to keep the Bidder's helpdesk is only for the Bank's Personnel escalation/complaints, Bank to provide separate helpline numbers for the card holders incase of any customer grievance as Bidder will not have exposure to the customer account/card related issues	No Change
460	147	2. HELP DESK Services which include the following:	c. Support Bank's existing Switch or any Switch if Bank procures in future. d. Support Bank's network as also connectivity from VSAT network, through third party service providers, provided to Off-site CDs.	Bidder request Bank to clarify as what kind of support expected from bidder for the Bank's switch and network related activities	No Change
461	150	APPENDIX –E 6 Ongoing monitoring of critical services	b) If the bank incurs additional liability due to noncompliance, the same shall be recovered from the vendor.	Bidder hereby confirm the liability to the extent for the factors covered in SLA with specific clause. Any other liability apart from specific item will not be acceptable.	No Change
462	151	APPENDIX –F MIS Reports	Any other report as sought by the Bank from time to time	Bidder hereby confirm that any other report apart from prerequisites needs to be check with Technical team for submission & availability will depend upon the criteria required to prepare the report which will be mutually agreed between bidder and Bank at later period	No Change
463	152	APPENDIX – G CONSUMABLES MANAGEMENT	ii. Journal printer paper with a retention period of a minimum Seven Years	Request bank to clarify if this is meant as electronic journal copy. Paper print cannot be retained for 7 years	No Change, in casse Journal Printer is not preserved then it is applicable for electronic journal copy.

464	163	APPENDIX-K - CD UPTIME & PENALTY	Uptime Calculation & Standard Exclusions	<p>Bidder Request Bank to add below Standard Exclusions in Uptime calculations which are beyond Bidder Control :</p> <ol style="list-style-type: none"> <li>1. Force majeure: flood, earthquake, natural calamities and vandalism cases, delays due to strikes, Bandh, Hartal, Political instability in the region, area transformer outage</li> <li>2. In ability of bank's third party vendor to support or meet the SLA</li> <li>3. Site not accessible for ATM servicing due to timing/access restrictions from Govt. or Local Authorities</li> <li>4. Any ATM being shutdown on daily basis on evening hrs.</li> <li>5. Downtime due to Software/MVS &amp; Other scheduled maintenance calls</li> <li>6. Any Third party component failure where replacement required</li> <li>7. Area Power failure beyond the battery backup</li> <li>8. software loading/issues, MVS/Solid core issues.</li> <li>9. Downtime post operating hours as per the guidelines</li> <li>10. Delay by the Bank in proving Terminal Master (TM) keys</li> <li>11. If the branch is unable to give the cash as per the indent and in ATM-Fit currency, the cash out instances and resultant CD downtime (ex: Cash jam etc.,) will be excluded from the calculation of uptime</li> <li>12. Downtime due to NFS/issuing Bank network unavailability including but not limited to lease lines/LAN, host connectivity with the Switch or any other devices or due to the downtime of existing ATM leased line</li> </ol>	No Change
465	163	APPENDIX-K	1.3 Selected Vendor shall provide monthly downtime report along with invoice. Bank's switch report of down time shall be considered for computation of penalty.	Bidder Hereby confirms that uptime penalty calculations needs to be carried out on the basis of the monthly uptime report submitted by Bidder to avoid any discrepancy	No Change
466	164	APPENDIX-K	2.1 Penalties will be levied @ Rs 100/- per hour per ATM /CD for any downtime beyond 2 % in a month, after taking into account all the exclusions provided in the above paragraph calculated on a monthly basis.	Bidder hereby request Bank to reconsider the realistic uptime targets and revise the hourly penalties to uptime based penalty with suitable capping to make Business more viable (can be mutually agreed during pre bid discussion)	No Change
467	164	APPENDIX-K	2.3 The non-maintenance of cleanliness at ATM room and Site upkeep related issues system, will be taken up with the Vendor by the Bank by e- mail or any other. Despite bringing it to the notice of the vendor if the general maintenance of the site remains poor and there is no improvement after three such occasions despite bringing it to the notice of the vendor in writing , per day penalty of Rs. 500/- per ATM for non-maintenance of the site will be charged.	Bidder hereby request Bank to reconsider the penalty per incident instead of per day	No Change
468	165	APPENDIX-K 3 Non Payment for Zero Cash Withdrawal hits	3.4 Cap on Penalty as mentioned is not applicable for such Zero hit ATMs.	Bidder request Bank to consider all type of penalty in Capping to make business viable.	No Change
469	165	APPENDIX-K 4.3 Penalty for Delay in Operationalizing the Services	In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day per site which will be recovered for delay in Operationalizing / making live the Off-site /On-Site/E galleries CDs beyond the days stipulated as above.	Penalty is on higher side, Bidder request Bank to reconsider penalty amount to make business viable	No Change
470	165	APPENDIX-K 4.3 Penalty for Delay in Operationalizing the Services	Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1,00,000/- will be recovered. Bank will not make any payment for sites not shifted within stipulated time.	Penalty is on higher side, Bidder request Bank to reconsider penalty amount to make business viable	No Change

471	165	APPENDIX-K 4.4 Consumables :	Consumables are required to be replenished well before it gets over. Penalty : Rs.1000/- per incident shall be levied if consumable are not made available within four hour from the time information available in Online Monitoring Solution or complaint lodged by Bank official in this regard. If the incidents are recurring then penalty shall be charged at increase rate of Rs.2000/- per incident, for all consumables shall be recovered from the vendor.	Bidder assumes that the consumables to be made available at the nearest HUB/service Center/Branch only and the penalty is applied only if consumable not made available in the nearest HUB/service Center/Branch. Also, the penalty is on higher side, bidder request Bank to reconsider the penalty to minimum amount and apply only for the critical consumables like Journal Paper, Cartridge etc., where machine will not be functional	No Change
472	166	APPENDIX-K 5 CAP ON PENALTY	This Cap is not applicable for the following:- i. Recovery from the Vendor of the amount of transaction claim settlement done in the event of non-availability of EJ under Clause ii. Dues recoverable from the Vendor under Clause (Cash Management, Replenishment, Reconciliation (Shortage), cash fraud, fraud due to technical issues (including software/ application/ hardware issues), cash theft loss to the bank and related services) of this RFP. iii. Delay in EOD activity of ATM results in reconciliation arrears. Therefore for delay in daily EOD of ATM , vendor shall pay Rs.100/- per day per ATM for the delayed period as per clause iv. Recovery from the Vendor for disputed transactions settled / penalty paid due to the non-availability of camera footage as covered under clause v. Penalty/loss to bank due to non-compliance of RBI/regulator guidelines will be recovered from Vendor without any cap.	Bidder request Bank to consider all type of penalty in Capping to make business viable.	No Change
473	15	4.19	Vendor should provide Cash Management and Cash Replenishment Services at the CDs rolled out under this RFP as part of ATM Managed Services. While providing services, RBI and MHA guidelines, Cassette swap shall be strictly followed.	Cassette swap is only possible in vaulting locations and process can be mutually agreed	No Change
474	143	4.2	CD-wise, Cassette-wise cash position for all the CDs – 3 times a day ☑ CD-wise, Cassette-wise Cash Dispensed on daily basis ☑ CD-wise, cassette-wise Cash position at Switch cut-off/EOD ☑ CD-wise transaction count on daily basis ☑ Telnet /SSH session (logon) to Switch for giving CD Download, In-Service, Out-of-Service commands The format details for the above data would be discussed and finalized with the Bank and its existing Switch service provider	1) Request bank to give cash position details every 2 hours of interval (starting from 6am to 12am midnight) for balance monitoring and better currency forecasting. 2) Request bank to share daily Feed file in bidder's file format with all basic mandatory fields like... Opening balance, closing balance, dispensation, cash increased, cash decreased, returns / pre-withdrawals, deposits at denomination level for better forecast accuracy. 3) Also request bank to give 18-24 months historical details. 4) Request bank to give relaxation for first 90 days	No Change
475	151	A. ix	Report of CD-wise EDC tallying based on Counters	Request bank to elaborate	No Change
476	153	2.1	Daily order recommendation - BIDDER shall send the Cash Indent details for CDs along with the amount required to be loaded, on previous day by 5PM. Bank to provide the CD fit currency as per Cash Indent amount and denominations by 10AM on net day.	Bidder would send tentative cash requirement on T-1, would request bank to confirm cash availability at denomination level on T-1, then final indent would go on T early morning for cash withdrawal. There might be variation +/-10 to 30% between tentative vs final indent due to abnormal dispense, execution of indented value, CRA failure etc.	No Change
477	154	B.f	Tracking delivery of cash from Pickup to Loading	Bidder would submit C3R report on T+1. Request bank to deliver cash withdrawal file.	No Change

478	154	v	Bidder to count the cash and then take delivery of cash. Mismatches if any, are to be brought to the knowledge of the concerned at the time of taking delivery of the Cash. Also, Mutilated/Forged/Soiled notes, if any, are to be identified while taking delivery of the cash and be brought to the notice of the concerned.	Request bank to provide sorted cash	No Change
479	155	h	h. Physical CASH Tallying: Bidder to Tally CD-wise EJC with the following details <input type="checkbox"/> CD Counter-wise : <input type="checkbox"/> Previous Day's Balance <input type="checkbox"/> Cash Dispensed <input type="checkbox"/> CD Closing Cash. <input type="checkbox"/> PHYSICAL CASH IN CD TO TALLY WITH CLOSING CASH AS PER COUNTERS <input type="checkbox"/> Report of transactions taken place from the previous tallying giving details like Date of Tn, Time of Tn, Trace, Card number, Account number, Response code,, Amount.	Request bank to share prerequisite files to validate C3R report. Cash Withdrawal file, EOD to EOD dispense and cash loaded file.	No Change
480	156	1.4	THE BANK shall provide a maximum of 3 (Three) days Cash based on the previous 2 (Two) months dispense pattern.	This can be mutually agreed between bank and bidder start of month, however, Last 2 months dispense for cash issuance would not be adequate measure. Cash indent requirement would differ based on number of days holiday and opening balance of machine which affects due to multiple factors. India network is volatile in terms of dispensation and its stability depends on cash availability and other factors which is challenging, hence bidder would request to give time horizon of at least 6 months and during festivals like Diwali should give provision to issue cash basis past year trend and cash issuance has to be incremental by number of days depends on number of day holiday.	No Change
481	157	1.6	BIDDER shall not be responsible for cash outs if it arises due to following reasons: a. Quantum of cash not received as per indents raised by BIDDER b. Cash not received as per denominations indented c. If the CD stops dispensing a particular denomination and it is needed that the CD should be configured to continue dispensing the other remaining denomination d. If cash is not provided by Bank in time	Request bank to give relaxation for abnormal dispensation and cassette capacity constraint (machine going cash out ever after loading)	No Change
482	157	1.12	CRA Agency should provide true and correct data in CBR report and ensure that there will not be revised CBR.	Request bank to share prerequisite files to validate C3R report. Cash Withdrawal, EOD to EOD dispense and cash loaded file.	No Change
483	157	1.14	Assigned ATM cash should be loaded in same ATM id if ATM is having any dispenser related issue then that cash should be Returned to the branch. Kindly note that CRA should not do cash diversion in other ATM without informing to the branches	Depends upon location & cash withdrawal/loading timings. In case CRA don't have any vault & replenishment is happening after banking hours then diversion is the only option. Bidder will try to avoid the cash diversion on best effort basis. In case of any diversion need support from Bank to reconcile the GL entries to avoid any reconciliation issue in future.	No Change
484	165	4.3	Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1,00,000/- will be recovered. Bank will not make any payment for sites not shifted within stipulated time	Request bank to reduce penalty	No Change
485	166	5.iii	Delay in EOD activity of ATM results in reconciliation arrears. Therefore for delay in daily EOD of ATM , vendor shall pay Rs.100/- per day per ATM for the delayed period as per clause	Request bank to reduce penalty and also should be part of capping	No Change

486	155	x	Bidder to submit, by the end of the day, a statement giving details of Cash taken, Cash loaded to CDs, Cash remitted back, Cash held in their chest etc., as per the proforma specified by the Bank, for cash reconciliation purposes.	This can be provided on T+1 basis. Request Bank to confirm the same	No Change
487	135	2.3 b	The vendor should provide reliable and uninterrupted connectivity for offsite CDs using leased line fiber/copper, MPLS , FF, UBR/ CDMA / VSAT. Newer technologies like WiMa, 4G, 5G etc. will also be acceptable subject to the clearance from Bank's Information Security Department.	Bank has mentioned 3G/4G connectivity as a media option for last mile connectivity. Pls confirm, Is Bank looking for 4G link with Private APN SIM with Voice and calls disabled considering the security requirement.	No Change
488	135	2.3 b	The vendor should provide reliable and uninterrupted connectivity for offsite CDs using leased line fiber/copper, MPLS , FF, UBR/ CDMA / VSAT. Newer technologies like WiMa, 4G, 5G etc. will also be acceptable subject to the clearance from Bank's Information Security Department.	Will there be a need to have 2 or more ATMs at site? Should all VSAT/4G router /lease line routers have 2 on board LAN ports to connect 2 ATMs at site and avoid external switch which is generally a point of failure. Pls confirm.	No Change
489	135	2.3 c	Vendor should also arrange for backhaul from service providers. For connecting to the Bank's ATM Switch and DR at Hyderabad.	Can service provider use an existing backhaul links available between service provider Noc to Bank DC & DR and upgrade these links as per rfp requirement.	NO CHANGE. Feasibility to checked by Successful bidder for upgrading existing backhual link without any additional cost to the Bank
490	114	2.8	Providing and fixing 40mm PVC conduit of ISI make with saddling complete for connectivity from dish antennae on the roof top to the CD. (All ISI mark & complete in all respect)	Is it mandate to provide conduit for VSAT cable or It is only a recommendation from bank to the Bidder and bidder can decide other options instead PVC . Pls confirm.	No Change
491	135	2.1	The Network connections shall have TLS, IPsec end-to-end encryptions configured at routers to ensure secure data transmissions and should support AES 256, 3DES, GCM, SHA2 or any latest encryption which bank may ask as per requirement in future during the contract period.	We understand form the clause that the Bank is looking for Network connectivity with End to End IPsec (Remote ATM site till DC/DR) which support latest encryption standards like GCM, SHA2. Pls confirm.	No Change
492	172	2.Quick Response Team (QRT)	2.1 To attend the site within reasonable time (generally within 15 to 20 minutes in Metro / Urban area, 30 minutes to 40 minutes in Semi Urban / Rural area).	Request Bank to reconsider this for 30 min - Metro, Urban 45-60 Mins - other regions	No Change
493		2.Quick Response Team (QRT)	2.5 QRT to be located through GPS (in mobile application).	Currently no such application available and enquiry of QRT whereabouts can be done Via Helpdesk. Request Bank to delete this requirement	No Change
494	171	E-Surveillance	1.23 During the currency of the contract, if any additional sensor is required to be installed, the vendor will install the same without any extra cost.	As we cannot envisage the changes in the specifications to meet any additional requirement, hence we request that any changes after the date of the RFP submission should be mutually discussed between the Bidder and Bank	No change please 1.21 page num 168
495	171	E-surveillance-1.1,1.3	1.1. Detection of Intrusion in the ATM, UPS, Control Panel, etc. ATM premises/ adjoining portion of Branch premises, in case of Onsite ATMs wherever, due to structure & lay-out, such overlaps occur.  1.3. Alert in case of fire/abnormal heat, smoke, in the ATM premises / adjoining portion of Branch premises in case of Onsite ATMs, wherever, due to structure & lay-out, such overlaps occur	We request the bank to remove "adjoining portion of Branch premises" as the e-Surveillance would be for ATM space only with a definite area.	No Change



496	148	4	a. Bidder to copy files provided by the Bank to the specified directory locations in the CDs b. File loading activity is to be initiated as per the instructions of the Bank. c. Vendor should undertake Software and Screen distribution from central location to different ATMs/ CDs rolled out under the tender to facilitate individual configuration and screen displays.	Success rate of Software and Screen Distribution depends on file size and network band width available to the end point.	No Change
497	162	Appendix J - RECONCILIATION & SETTLEMENT	BIDDER shall be responsible for reconciliation of the following transactions: a. CD Cash reconciliation b. CD to Switch reconciliation (EJ to switch) c. Generation of MIS report – Matched & unmatched entries d. Report of unrecon entries.	We request the bank to confirm if Bank wants the bidder to do the 3 Way reconciliation.	No change.recon system in place vendor should provide requisite as per scope.
498	162	Appendix J - RECONCILIATION & SETTLEMENT	BIDDER shall be responsible for reconciliation of the following transactions: a. CD Cash reconciliation b. CD to Switch reconciliation (EJ to switch) c. Generation of MIS report – Matched & unmatched entries d. Report of unrecon entries.	We request the bank to please confirm if the reconciliation solution (infrastructure) can be hosted on a cloud	No change.recon system in place vendor should provide requisite as per scope.
499	9	SECTION III SCOPE OF WORK	☑ Providing training to the branch staff / custodians.	Bidder assumes that the training requirement here is a one time training to the bank staff.	No Change
500	11	Site Implementation Services - 2 Off-site CDs	e. Rent for the Offsite Site will be borne by the Vendor. In case of an off-site CD when Bank desires / insists on any specific Site and rent of which is higher than Rs. 25,000 per month, the Bank will bear the additional amount (i.e. monthly amount more than Rs. 25,000) by reimbursing the same to the Vendor. In other words, the minimum rent expected to be borne by the Vendor for any Off-site Site is Rs. 25,000 per month and any excess amount than this will be reimbursed to the Vendor in their monthly billing. However, the selection of such Off-site location is subject to the approval by the respective Zonal Manager.	We request the bank, the average rent per site per month paid today for these sites in the scope.	No Change
501	12	Site Implementation Services - 2 Off-site CDs	n. Assignment of rent: in case of existing locations, assignment of existing rental agreements (irrespective of whether this is direct assignment or; first assignment to Bank and then to the bidder) cost shall be borne by the bidder.	Request Bank to confirm What % of the off-sites will be existing sites ?	No change. Details will be shared to the successful bidder
502	12	3 Mobile ATM	☑ Mobile should function according to bank requirement or up to 5000 km per month with any cost to the bank.	Since the bidder is going to cost for a mobile ATM based on transactions, we request the bank to please review the number of KMs the Mobile ATMs would be doing in a month. 5000KM seems to be very high and could inflate the cost.	No Change
503	12	3 Mobile ATM	☑ Mobile should function according to bank requirement or up to 5000 km per month with any cost to the bank.	We request the bank to please share the Cities in which these Mobile ATMs will be deployed in	No change .Details will be shared to the successful bidder

504	13	4 project Completion	The entire activity viz. CD site preparation and delivery, installation & commissioning of CDs is to be completed within 30 days for Metro/Urban and 35 days for Rural/ Semi Urban from the date of confirmation of site by bidder or from the date of complete handing over of the site by the Bank whichever is earlier.	Given the bidder's experience, the preparation and delivery, installation & commissioning of CDs takes 45 days considering various dependencies. We request the bank to consider 45 days for Metro and 60 days for Semiurban/Rural excluding the bank dependencies.	No Change
505	15	4.11	Replacement of other assets will (ACs, UPS & Batteries etc.) and site preparation requirements will as per requirement/discretion of the bank on case to case basis and	Bidder assumes that all new ATMs will be installed with new UPS & Acs. How is this requirement applicable , please clarify.	No Change. successful bidder has to provide new equipment at all the sites.
506	35	6 Disposal of Old/Damaged/Vandalized CDs and/or other Assets such as AC & UPS :	Bank also proposes to replace old, obsolete and damaged ATMs/CDs/ACs/UPS which are beyond repair. Under the commercial bid format, Commercial bid is invited for quoting rates for disposal of our existing old ATMs/CDs/ACs/UPS (of any make) which may be in working/non-working condition at various locations of our Bank and which are old or which are damaged/ vandalized beyond repair.	We request the bank to provide the list of these assets with their make/model/age .	No change . details will be shared to the successful bidder
507	61	19. PAYMENT TERMS AND CONDITIONS:	a) The payments shall be made by the Bank for successful financial and non-financial transactions of the cardholder at the proposed outsourced ATMs. There will be no profit sharing arising out of acquiring transactions.	We request the bank to share the last 3 years txs data for both financial & non-financial transaction	Yearly average Hits In last three years 100-120 per day per ATM.
508	116	AC INSTALLATION – SCHEDULE OF WORK	Supply and Installation of High Wall, three*** star and above Split air conditioners with cordless remote...	We request the bank to clarify if the ACs are required for on-sites also	No change. Vendor has to provide AC for onsite and offsites
509	119	Annexure 8A - 16	16. Average Offsite Rent is expected to be Rs. 25,000 per month based on location requirements.	We request the bank to confirm if this an average based on the actuals today for the sites in the scope?	No Change . Rs 25000 is not an average cost.
510	173	26 Preventative Maintenance	2. Portal to be provided by the vendor for detailing PM reports and related proofs to be uploaded for expediting the payment process wherein Bank officials can comment on the PM reports; however hard copy is also to be provided to the Central Office concerned. Delay in Preventive Maintenance for each ATM, the penalty will be Rs. 1500/- with no cap will be imposed on the vendor.	The penalty amount of Rs 1500 is very high, We request the bank to reduce the penalty to Rs 500 per missed quarterly PM	No change
511	146	2. HELP DESK Services	a. Provide resources at Bank's Central Office as a single point of contact on all working days of the branch from 9.00 AM to 8.00 PM with adequate technical skills.	We request the bank to remove this clause as the Help Desk will be provided by the Bidder from the Bidder's premises.	No change
512	12	SECTION III SCOPE OF WORK	n. Assignment of rent: in case of existing locations, assignment of existing rental agreements (irrespective of whether this is direct assignment or; first assignment to Bank and then to the bidder) cost shall be borne by the bidder.	Can the bidder assume all off-sites in the scope are existing sites ? If not, what % of off-sites will be existing sites ?	No change .details will be shared to the successful bidder
513	14	4.3 Penalty for Delay in Operationalizing the Services	Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1 lakh will be recovered. Bank will not make any payment for sites not shifted within stipulated time.	Bidder need to know how many of shifting request one time or per month or per year should be considered. Also the bidder request the bank to change the shifting timeline to 60 days instead of 30 days and consider lowered of Rs 100/day capped at 1K.	No change

514	16	7 Second, Third and Fourth CD installation at one site	In the event of availability of space and the transaction hits / dispense pattern, Bank may place order for installation of second, third and fourth CD at the existing location including that of e gallery. These additional CDs at such location will be required to be installed by the Vendor who has installed the first CD. Bank may at its discretion utilize the space available in ATM cabin for passbook printer, Cash Recycler and other digital services without any cost to the Bank.	Bidder need to know the number of sites where you would have more than one ATMs	No change.Details will be shared to the successful bidder
515	96	Annexure -7	The vendor also agrees to install any Software selected by the Bank at no cost to the Bank.	There will be no 3rd party or Bank SW on these Machines as the HW & SW is managed by the Bidder under ATMaas	No change
516	119	Annexure 8A	8. In case of any of cash replenishment services not availed by Bank, Bank will recover 25% of invoice amount excluding the GST /taxes of respective site towards cash loading from monthly billing. Further, 25% amount shall be recovered from minimum guarantee sites also towards self/bank loading cost.	The bidder would like to know how many such sites should be considered.	No change.Details will be shared to the successful bidder
517	119	Annexure 8A	9. Bank may deploy any additional machine like ATM, Cash Recyclers, and Passbook printer etc. at the onsite/offsite locations as per Bank business requirement and feasibility.	For other than Cash Dispensers, new price needs to be agreed between the bank & the bidder.	No change
518	141	Incident Management System Features	m. The IM tool / other tool dashboards shall be published to bank for real time monitoring of alerts & resolution timelines. If required, custom dashboards shall also be created to suite bank requirements.	The bidder can provide a near real time dashboard for the incident status. The customized dashboard however the requirements & additional commercials needs to be agreed between the bidder & the bank.	No change
519	9	Scope of Work	CDs should support API 2.00 or higher and as registered devices	Request Bank to provide more clarity	No change
520	9	Scope of Work	The Cash Dispensers should accept EMV chip based cards and any hardware or software required for the same is part of Opex and no additional cost for the same will be paid by the bank. EMV certification to be done at no extra cost to the Bank and all costs for such certification are to be borne by the vendor(s) including professional/consultancy/testing/Rollout charges or any other charges(including license cost/renewal cost of kernel etc.) for any service provided for carrying out the EMV certification.	EMV certification is part of ATM switch and brands like VISA, Master, Rupay. This to be done by Bank and ATM OEM can provide required support. Request Bank to clarify the same	No change
521	10	1.6	The Cash dispensers should function in a minimum of 3 languages English, Hindi and local language. Customer should have the option of selecting the language and all screens, receipts, voice guidance and any other customer interface should be as per selection made	As of now EN & HI is the only 2 languages available for voice guidance. However screens can be shown as standard selection based on switch download. Request Bank to confirm the same	No change, voice guidance is to be provided as per regulator guidelines
522	89	1.5	The selected Bidder should provide CDs with at least Windows 10 or Linux with latest patches or above operating.....Windows operating system before expiry of extended support of Windows 10 from...	We are offering Windows 10 1809 which is supported till 9 Jan 2029. Hence request Bank to limit the support to the date	No change
523	90	3.1	CEN L / UL 291 Certified Secure Chest Level 1 - Certificate of conformance to be enclosed...	We request Bank to amend the safe security as CEN 1 instead of UL 291 for better security	Please be guided by point 3.6 page no .87

524	90	4.6	2 Double Pick Module, and 4 cassettes with lock & key and latch. Capable of shutting automatically when removed from the CD and should be capable of working even with 2 cassettes.	We request Bank to use Cassette with Latch instead of Lock & Key. This will allow to use one time seal when cassette swap to be implemented	No change
525	90	4.7	Reject BIN or Divert cassette bin with lock and key with capacity to hold at least 200 notes	We request Bank to use the Divert bin with latch instead of Lock to be used under cassette swap	No change
526	92	5.6	should be equipped with solution/device for protecting from Deep insert skimming and shimming, It should also have the provision to sense any suspicious anti-cloning attempted through insertion of wire	Request Bank to provide clarity on protection against insertion of wire	No change
527	95	7.1	Cash Dispenser must be capable of performing under extreme conditions. Temperature : Minus(-) 0 degree Celsius to plus (+) 50 degree Celsius (Without Air Conditioner) Humidity : 5 to 95 % RH (Without Air Conditioner)	Lobby ATMs are designed to work under 10 to 40C and 20 to 80RH. Request Bank to amend the clause accordingly	No change
528	95	7.12	The Solution should be capable of notifying the Switch in case the DVSS camera is covered/ blocked by any means so that the Cash Dispenser does not dispense cash.	ATM application can send camera status however it cannot bring down the ATM if covered by someone. Request Bank to remove the clause	No change.Vendor to provide alternated solution.
529	98	10.4	Should provide necessary certificates/approvals from VISA, Master Card, Amex, Union Pay, Rupay, Discover including TQM(PCD) certificates. On expiry of certificate, it should be replaced with valid certificate at no additional cost to the Bank.	These certification are done as part of ATM switch and brands like VISA, Master, Rupay. This to be done by Bank and ATM OEM can provide required support. Request Bank to clarify the same	No change
530	98	11.3	CD must also have biometric authentication functionality with finger print reader as per Aadhar 2.0 Level 0 specifications and same is required from the initial stage. The CD should support Bio-metric functions and integrated with the Bank's Biometric solution and UIDAI certified solution (Aadhar) without any additional cost to the Bank. Compliance/ Provisional testing certificate from STQC/ Aadhaar should be submitted with technical bid. The Biometric Scanner should be STQC Certified with minimum Level 0 compliance and upgradable to Level 1 at no additional cost to the bank	Currently L0 device what is available and released by Biometrics devices OEMs. L1 device is not available and don't have complete spec and time to apply. Request bank to keep L1 device outside the RFP scope Additionally NPCI is not ready with Biometrics functionality to support hence It cannot be implemented unless back-end is ready	No change.Please refer 11.3 page no 95
531	99	13.2	L-3 Certification with MasterCard, Visa, Rupay or any other provider to be done by the service provider.	This comes under the Bank scope. Request Bank to confirm the same	No change
532	99	13.3	CD Machine should be compatible since inception of project, with all NPCI existing or proposed functionalities like ICCW, BPPS, withdrawal through UPI and other value added services etc.	Requesting Bank to provide more clarity on the scope here	No change
533	104	70	OEM's native ATM Application should have firewall functionality. Vendor to provide Firewall on the machine, Anti-virus installation and time to time updation.	We are offering a Application Whitelisting solution instead of Anti-virus solution which don't require updation of .dat files. Request Bank to look into the same	No change
534	9	1.1 Project Scope point #9	•CDs should be equipped with Biometric functionality and capable of integrating with Biometric Solution of the Bank or as per RBI/UIDAI guidelines	Biometric functionality would be enable as an when Bank backend infrastructure is ready.	No change
535	102	38	Support NFC based transaction/contactless transaction	Contactless NFC functionality would be enable as an when Bank backend infrastructure is ready.	No change

536	36	8	<p>The system is subject to an Acceptance test. Bidder has to arrange for performing the Acceptance Test in the presence of official of the Bank at the time of installation of the CD machine or any other date and time mutually acceptable to the bank and bidder.</p> <p>Acceptance Test will have to be invariably performed by the Bidder after commissioning of the CD and in case of any deficiencies, the defective parts will be replaced / machine will be replaced by the bidder. Acceptance test will include physical, functional as well as technical testing.</p>	<p>We request Bank to confirm that testing will be as per the scope of the RFP and specifications called out in the RFP. If any changes required by the Bank in the specification/scope, commercials for same need to be mutually agreed with the Bidder. Also, this activity would require Field engineer visits which need to be paid.</p>	No change
537	36	9	<p>9.1 The bidder shall give acceptance within 5 working days from the date of receipt of the order. Bidder should provide centralized email address/s for enabling the ATM DEPT. Central Office to send the scanned copies of the Purchase Order through email. The date of sending such email will be deemed as the date of placing of order by the Bank. Bidders will respond by accepting the purchase order through email to the concerned Office maximum within 5 working days.</p> <p>9.2 If email for acceptance of order/ any issue or query raised by the bidder before accepting the order, is not received within five days, then the PO will be deemed to have been accepted and in such cases the fifth day from the date of email of the Office will be deemed as the date of acceptance.</p> <p>9.3 Upon receipt of Purchase Order, bidder will ensure a visit to the site for which Purchase Order has been placed, if required, by an engineer/company representative to study the feasibility of installation of CD /Site Preparation and also suggest requirements / prerequisites for commissioning the ATM/CD Site Preparation.</p>	<p>We request Bank to confirm that testing will be as per the scope of the RFP and specifications called out in the RFP. If any changes required by the Bank in the specification/scope, commercials for same need to be mutually agreed with the Bidder. Also, this activity would require TIS team visits which need to be paid.</p>	No change
538	13	4.1	<p>The entire activity viz. CD site preparation and delivery, installation &amp; commissioning of CDs is to be completed within 30 days for Metro/Urban and 35 days for Rural/ Semi Urban from the date of confirmation of site by bidder or from the date of complete handing over of the site by the Bank whichever is earlier.</p>	<p>Weekly / Monthly / Quarterly CD's requirement projection is required from Bank / Concern team to produce CD's to meet Delivery TAT.</p> <p>We request Bank to Consider 50 days for Metro/Urban and 60 days for Rural/ Semi Urban from the date of confirmation of site by bidder or from the date of complete handing over of the site by the Bank whichever is earlier.</p>	No change
539	91	5.3	<p>Should provide necessary conformance /certificates/approvals from VISA, Master Card, Amex, Union Pay, Rupay, JCB, Discover including TQM(IFM) certificates or as per the bank requirement.</p> <p>On expiry of certificate, it should be replaced with valid certificate at no additional cost to the Bank.</p>	<p>All certifications and approvals from interchanges (Visa, MC, Amex, JCB, etc) will be provided by the interchanges to the banks directly. The bidder cannot provide these certificates without the support of the bank in working with the interchanges</p>	No change
540	96	7.25	<p>Machine should print customer slip in HINDI and English and regional Languages.</p>	<p>The receipt printer will support printing of images which can provide the text in any language of the banks choice. The banks switch will need to be customized to print the appropriate images in the customer receipts. Request that the bank confirm the same</p>	No change
541	96	7.26	<p>Printer driver/firm ware needs to support Hindi, English and regional Indian type fonts/specification.</p>	<p>Standard ATM receipt printers cannot support Unicode character sets. By default they can only provide support for ASCII characters. Any requirement to print in other indian languages will have to be implemented thru image based printing only. Request that the bank acknowledge the same.</p>	No change

542	96	7.30	EJ should be non-editable with encryption or with checksum or any other solution to prove the authenticity of EJ before a third party such as the Regulator (RBI), Courts, Banking Ombudsman, Police Authorities etc.	While the EJ file itself is not encrypted, it is still secure from tampering because the access to the EJ file is not available without administrator privileges. Request the bank to acknowledge the same	No change
543	99	13.2	L-3 Certification with MasterCard, Visa, Rupay or any other provider to be done by the service provider.	EMV Level 3 certification can be supported by the bidder but the responsibility of ensuring the same will have to be with the network owner (bank) only. L3 certification requires not only changes at the ATM but also in the switch and in the interchanges to be enabled. The bidder has no control over the switch and the interchanges and therefore cannot ensure the same.	No change
544	99	13.3	CD Machine should be compatible since inception of project, with all NPCI existing or proposed functionalities like ICCW, BPPS, withdrawal through UPI and other value added services etc.	The NPCI driven transactions will need to be supported by the switch vendor. The ATM vendor cannot ensure compliance to these requirements.	No change
545	102-103	16-52	ATM Transaction List	ATM transaction support are controlled thru the ATM switch. Support for these transactions will have to be implemented thru the switch vendor only and is not in the control of the bidder.	No change
546	11	2. on site CD's	Shutter and related infrastructure to be provided by vendor	Any core civil work & shutter remains part of basic agreement between LL & Other party. Request to include shutter as part of LL deliverables.	No change
547	11	2. off site CD's	The Vendor should construct ramp at all feasible locations. The ramp is required to be constructed at Off-site locations by the Vendor adhering to the specifications given.	Ramp ratio will 12:1 for feasibility as per guidelines.	No change
548	13	4.2	At existing sites, for replacement of ATMs TIS work and other procedures for operationalization of new ATMs to be completed within minimum downtime not exceeding 15 days. In case of CD installation only (i.e. without site preparation), the entire activity including delivery and complete installation of CD is to be completed within 20 days from the date of acceptance of order irrespective of location, or from the date of complete handing over of the site by the Bank whichever is later.	For site preparation, we need 25 days for Metro/Urban & 30 days for Rural/Semi Urban subjected to, one month advance state wise projections for planning. Tech live & cash live timelines to be added separately.	No change
549	40	2.1.4	The Bidder shall provide for ground and fresh water for carrying out of the Site Implementation Services at its own cost. The Bank shall on no account be responsible for the expenses incurred by the Bidder for hired ground or fresh water obtained from elsewhere. The Bidder shall also arrange electrical power for the execution of the work.	Electrical power is basic requirement to initiate site preparations, request to add as part of LL scope.	No change
550	115	4.1	Providing earth station comprising of 300 300 3mm copper plate with earthing resistance less than 2 ohms including watering PVC/GI pipe with funnel excavation back filling salt and coal filling in layers 10"10" masonry chambers with sand plaster, RCC or cast iron lid, earthing connectivity to be in 10/12 SWG copper wire in PVC conduit from bottom of the pit to the existing ground level complete.(ALL ISI MARKED & complete in all	Request to change with chemical earthing which has low maintenance compared to plate earthing. Specs for Chemical earthing is 2 mtr long, 50mm dia GI earthing with chemical & 10"x10" chamber.	No change

551	34	3	<p><b>3. INSURANCE:</b> It is the sole responsibility of the Vendor to obtain adequate insurance cover for the Cash in transit, cash held in cassettes of CD/ATM machine, cash held in Vault, the assets of CD, UPS, AC, network equipment"s and other infrastructure deployed for implementation of the project. The Vendor is responsible to reimburse the Bank the loss of Cash in transit, cash held in CD/ATM machine, cash held in Vault of CMA without waiting for settlement of Insurance claim. Such reimbursement should be done within 15 days of the incident. In case the Vendor does not reimburse such amount within 15 days, such cash loss will be recovered from the net payment due by the Bank to the Vendor along with 2% interest per month or part thereof. Insurance of Cash in CD, Cash in Transit and Cash in Vault</p> <p>a) The Vendor should ensure that the entire cash of the Bank handled by it, whether kept</p>	Insurance for Cash in ATM to be Bank's responsibility unless cash loss is caused by Bidder or Subcontractors Employees either intentionally or by illegal acts.	No change
552	38	2	<p><b>2. COMPREHENSIVE INSURANCE</b> 2.1 The Biddershallindemnifythe Bankagainstallclaimswhichmaybemadeagains ttheBankby any member of the public, or third party in respect of anything which may arise in consequence of the Bidder carrying out the Site Implementation Services and shall at its own expense arrange to effect and maintain up to one month after the end of the Term with an office approved by the Bank a policy of insurance in the joint names of the Bank and the Bidder and deposit such policy or policies with the Bank from time to time during the currency of this Agreement. The Bidder shall also indemnify the Bank against all claims which may be made upon the Bank under the Workman"s Compensation Act or any other statute in force during the currency of this Agreement or at common law in respect of any employee of the Bidder or any sub-contractor, and shall at its own expenses effect and maintain up to one month after the end of</p>	Request Bank to provide exception to indemnities by agreeing to Bidder's Standard Indemnity provision. Please refer to sheet named Bidder's standard Indemnity.	No change
553	61	18.9	<p><b>18.9 ACCEPTENCE AND PROJECT IMPLEMENTATION Schedule:</b> <b>CD would be treated as accepted when it completes 24 hrs of successful Operation and after the successful testing of the following transactions by the Bank – cash withdrawal, balance enquiry, mini statement and PIN change and all other value added services given/to be given by the Bank during the contract, subject to obtaining commencement certificate from Bank officials.</b></p>	Request Bank to confirm if this is the responsibility of the Bank's Switch provider?	No Change

554	69	32	<p>32- Bidder"s liability</p> <p>Notwithstanding anything contained in this RFP document, the Bidder"s aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract. The Bidders liability in case of claims against the Bank resulting from misconduct or gross negligence of the Bidder, its employees and subcontractors or from infringement of patents, trademarks, copyrights (if any) or breach of confidentiality obligations shall be unlimited. In no event shall the Bank be liable for any indirect, incidental damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided on behalf of bank hereunder.</p>	<p>Request Bank to consider if the aggregate liability of the Bidder can be limited to fees / charges paid by the Bank for 12 months preceding the date of claim. Further, the Bidders liability will be unlimited for claims related to bodily injury or death / damage to tangible property of the Bank caused due to Bidders wilful misconduct or gross negligence.</p> <p>Also, request Bank to add the below lines to this clause :  THE BIDDER WILL NOT BE LIABLE TO THE BANK , WHETHER IN AN ACTION IN CONTRACT, TORT, PRODUCT LIABILITY, STRICT LIABILITY, STATUTE, LAW, EQUITY, OR OTHERWISE, ARISING UNDER OR RELATED TO THIS AGREEMENT OR ANY ORDER, FOR: (A) INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, OR PUNITIVE DAMAGES; (B) LOSS OF PROFITS OR REVENUE (OTHER THAN IN AN ACTION BY NCR TO RECOVER AMOUNTS OWED); OR (C) LOSS OF REPUTATION, GOODWILL, TIME, OPPORTUNITY, DATA, OR ACCESS TO DATA. RECOVERY OF PENALTY OR SERVICE CREDITS WILL BE BANK'S SOLE REMEDY AND BIDDER'S SOLE LIABILITY FOR SERVICE LEVEL FAILURE.</p>	Please refer corrigendum
555	62	33	<p>33- Inspection, Audit and Review, Monitoring &amp; Visitations (a) Inspection, Audit and Review</p>	<p>Request Bank to limit the audit scope to reviewing operational records and invoices related to the services. The Bank need to provide a reasonable notice of at least 60 days in advance prior to audit.</p>	No Change
556	70		<p>Cancellation of Order</p> <p>The Bank reserves its right to cancel the Purchase Order at any time, in the event of delay in project beyond the specified period or non-compliance of the RFP terms or non-fulfillment of RFP functional requirements or severe bugs in the application or proposed system performance is not satisfactory. In addition to the cancellation of Purchase order, the Bank reserves the right to invoke the Bank Guarantee given by the Bidder to recover the damages</p>	<p>Request The Bank to provide a cure period of 60 days to remedy any breach or discrepancy attributable to the Bidder. Further, in the event of termination of the Agreement for any reasons whatsoever, the Bank should take over the ATM and Related Assets at a price determined by the Bidder as the ATMs and Related Assets will be deployed specifically for the Bank as per the specifications given by the Bank.</p>	No Change



557	71	4	<p>4. Bank reserves the right to cancel the entire / unexecuted part of the Contract awarded at any time <b>without assigning appropriate reasons</b> in the event of one or more of the following conditions:</p> <p>a. Undue delay in Implementation / roll out of ATMs beyond the specified periods owing to the reasons attributable to the Vendor.</p> <p>b. Failure to integrate / implement the functionality as per the requirements contained in the RFP document.</p> <p>c. Discrepancies / non-conformance to RFP terms found in Technical Specifications of CDs.</p> <p>d. Breaches in the terms and conditions of the RFP / SLA.</p> <p>e. The average availability in three consecutive months of all the CDs taken together is less than 80%.</p> <p>f. Recurring Zero hits (standard exclusions and reasons attributable to the Bank will be excluded) of more than a month at more than 20% of the CDs for a period of 3 consecutive months.</p>	<p>Request The Bank to provide a cure period of 60 days to remedy any breach or discrepancy attributable to the Bidder. Further, in the event of termination of the Agreement for any reasons whatsoever, the Bank should take over the ATM and Related Assets at a price determined by the Bidder as the ATMs and Related Assets will be deployed specifically for the Bank as per the specifications given by the Bank.</p> <p><b>Also, sincerely request Bank to delete the Language of the clause highlighted in red.</b></p>	No Change
558	71	5	<p>5. Termination for Insolvency If the Bidder becomes bankrupt or insolvent, has a receiving order issued against it, compounds with its creditors, or, if the Bidder is a corporation, a resolution is passed or order is made for its winding up (other than a voluntary liquidation for the purposes of amalgamation or reconstruction), a receiver is appointed over any part of its undertaking or assets, or if the Bidder takes or suffers any other analogous action in consequence of debt; then the Bank will have the right, at any time, to terminate the contract by giving written notice to the Bidder. If the contract is terminated by the Bank in terms of this Clause, termination will be without compensation to the Bidder, provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to the Bank. In case, the termination</p>	<p>In the event of termination of the Agreement for any reasons whatsoever, we request Bank to compensate by paying the termination feed and take over the ATM and Related Assets at WDV.</p>	No Change
559	72	6	<p><b>CONSEQUENCES OF TERMINATION:</b></p>	<p>Request The Bank to specify the scope of transition services to be provided by the Bidder.</p> <p>In the event of termination of the Agreement for any reasons whatsoever, we request Bank to compensate by paying the termination feed and take over the ATM and Related Assets at WDV.</p>	No change

560	72	6	<p>Exit Option and Contract Re-Negotiation</p> <p>a. The Bank reserves the right to cancel the contract in the event of happening one or more of the following Conditions:</p> <p>i. Failure of the successful bidder to accept the contract and furnish the Performance Guarantee within specified time of receipt of purchase contract;</p> <p>ii. Delay in delivery, performance or implementation of the solution beyond the specified period;</p> <p>iii. Serious discrepancy in functionality to be provided or the performance levels agreed upon, which have an impact on the functioning of The Bank. Inability of the Vendor to remedy the situation within 60 days from the date of pointing out the defects by The Bank. (60 days will be construed as the notice period)</p> <p>b. In addition to the cancellation of purchase contract, Bank reserves the right to appropriate the damages through encashment of Bid Security/Performance Guarantee given by the Vendor.</p> <p>c. The Bank shall have the option of purchasing the equipment from third-party vendors.</p>	<p>Request The Bank should provide a cure period of 60 days to remedy any breach or discrepancy attributable to the Bidder. Further, In the event of termination of the Agreement for any reasons whatsoever, we request Bank to compensate by paying the termination fee and take over the ATM and Related Assets at WDV.</p>	No change
561	73	6	<p>Intellectual property rights</p> <p>.....The Vendor represents that a separate Agreement is required to be entered into by the Bank with Third-party Vendors either for statutory or proprietary reasons, notwithstanding the Vendor's obligations for performance. During the Term of this Project and, if applicable, during the Reverse Transition Period, Bank grants Vendor a right to use at no cost or charge the Hardware or Software licensed to the Bank, solely for the purpose of providing the Services. The Vendor shall be responsible for obtaining all necessary authorizations and consents from third party licensors of Hardware and Software used by Vendor in performing its obligations under this Project.</p>	<p>Request The Bank to clarify and elaborate more on the requirement for signing separate agreement with the Third Party Vendors. Which are the third party vendors with whom the Bank wants to sign a separate agreement and what is the nature of the agreement to be signed.</p>	No change
562	76	6	<p>Information Ownership</p> <p>All information transmitted by successful Bidder belongs to the Bank. The Bidder does not acquire implicit access rights to the information or rights to redistribute the information unless and until written approval sought in this regard. The Bidder understands that civil, criminal, or administrative penalties may apply for failure to protect information appropriately, which is proved to have caused due to reasons solely attributable to bidder. Any information considered sensitive by the bank must be protected by the successful Bidder from unauthorized disclosure, modification or access. The bank's decision will be final if any unauthorized disclosure have encountered.</p>	<p>Request The Bank to specify which is the specific information that will belong to the Bank. Is it Transaction related information?</p>	No change

563	78	6	<p>Compliance with Laws</p> <p>a) Compliance with all applicable laws: Vendor shall undertake to observe, adhere to, abide by, comply with the Bank about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this scope of work and shall indemnify, keep indemnified, hold harmless, defend and protect the Bank and its employees/officers/staff/personnel/representatives/agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from.</p> <p>2. Compliance in obtaining approvals/permissions/licenses: Vendor shall promptly and timely obtain all such consents, permissions,</p>	<p>We request Bank to pay for the security guards as per minimum wages and not to include the same in TCO.</p>	No change
564	79	6	<p>Bank property</p> <p>All data or information supplied by the Bank to the bidder in connection with the services being provided by bidder („the software and Hardware“) shall remain the property of the Bank or its licensors. All deliverables to the extent prepared by bidder hereunder for delivery to the Bank („the Deliverables“) shall be the property of the bidder and the bidder shall grant to the Bank a worldwide, non-exclusive, fully paid, royalty-free license to use, display, execute, reproduce, and distribute copies of the Deliverables for its internal use only, to the extent necessary for the intended use of the Deliverables. Except as otherwise provided herein above, if the bidder discloses any data or information to any unauthorized party the bidder agrees to indemnify and hold harmless the Bank against all claims, causes of action, liabilities, losses, damages, costs, and resulting from</p>	<p>Request The Bank to specify that it will pay for the Deliverables created for the Bank.</p>	No Change
565	125	Annexure 12	Letter of Indemity	Request Bank to replace this clause with Bidder's Standard Indemnity provision	No change
566	9	SCOPE OF WORK	All regulatory/Statutory guidelines issued by RBI/NPCI/Cert-in or any other such agency/organization as regards to ATM infrastructure to be complied with by Bidder.	All regulatory/Statutory guidelines issued by RBI/NPCI/Cert-in or any other such agency/organization as regards to ATM infrastructure to be complied with by Bidder <b>on mutually agreed commercial</b>	NO CHANGE. Please refer point no 1.2 page no 10

567	9	SCOPE OF WORK	CCTV/E-surveillance system to be provided by bidder. The footage should be provided to the Bank as when required, within two working days from the date of demand. In case of loss incurred by the Bank for non-availability of same, will be recovered from the bill for managed services without giving any notice. Penalty will be Rs.500/ per day (from 3rd day) for not providing CCTV footage within 2 days (from the date of request by the bank for providing specific ATM CCTV camera footages) or actual compensation paid to the customer/s, whichever is higher.	Requested Changes : Bank to provide a cure period of 2 days to produce the footage required by them incase Bidder delays in producing the same before levying penalty or recover compensation from the Bidder. Further Bank should not levy penalty or recover compensation from the Bidder without mutual discussion and consent with / of the Bidder.	NO CHANGE
568	10	SCOPE OF WORK	Vendor to have compatibility with Bank's ATM switch, EFRMS, CRM, CBS related interfaces etc. as per Bank requirement without any additional cost to the bank.	ATM will be interfaced with ATM Switch only.	Please refer corrigendum
569	10	SCOPE OF WORK	1.5. The successful Bidder shall have to enable the voice facility (Text to Speech) as per IBA transaction flow guidelines to help the visually challenged persons in all CD. The facility should be for English and Hindi languages. Based on further RBI/IBA guidelines the other languages should be enabled without any cost to the Bank. There should not be any separate charges for implementing the said activity.	Based on further RBI/IDB guidelines other languages will be enabled at mutually agreed cost.	NO CHANGE. Please refer point no 1.2 page no 10
570	10	SCOPE OF WORK	1.8 The Bank reserves the right to extend the contract for period of two years after the expiry of five years at the same rates and the selected vendor will be bound to provide the required services as defined in this RFP.	Requested Changes : Bank can extend the contract of period for two years after the expiry of five years but the rates should be mutually agreed between the Parties.	NO CHANGE
571	12	2 Site Implementation Services (SIS) Off- Site CDs	I. Bank may advise vendor for shifting of ATMs and vendor shall do the same without any additional cost to the Bank.	Shifting will be done at actual cost which should be borne by bank	Please refer corrigendum
572	13	4.2	Subsequent delay in various testing/certification with bank switch and NPCI/VISA/MASTERCARD/UAT will be penalized, for dependency attributable to successful Vendors at rate of Rs. 2000/- per day for first 15 days (from 76th day) and thereafter will Rs. 5,000/- per day for next 15 days (from 91st day) with maximum up to Rs.1,00,000 per ATM and after 30 days (from 106th day) that bank may take deemed action including cancellation of the contract.	Requested Changes : Bank to provide a cure period in case there is a delay in various testing/certification with bank switch and NPCI/VISA/MASTERCARD/UAT before levying penalty on the Bidder. Further Bank should not levy penalty from the Bidder without mutual discussion and consent with / of the Bidder.	NO CHANGE
573	14	4.2	Penalty for Delay in Operationalizing the Services	Requested Changes : Bank to provide a cure period in case there is a delay in Operationalizing the Services before levying penalty on the Bidder. Further Bank should not levy penalty from the Bidder without mutual discussion and consent with / of the Bidder.	NO CHANGE

574	14	4.4	The offered CD model should be absolutely tamper proof and in no circumstances the machine should allow any unauthorized dispensing of note/s or an opportunity for taking out note/s from the cash chest/cash dispenser or any other component of the machine in any way either during the course of a transaction or while performing dispense test/any other test in the supervisory mode or in any other manner whatsoever. The cash presenter, cash presenter mouth and all similar components should be tamper proof. Bank reserves the right to claim damages from the Bidder on account of any loss suffered by it on account of such incidence as also to recover the quantum of loss suffered.	Requested Changes : Bank to provide a cure period in case of the incidence mentioned herein. Further Bank should not claim damages from the Bidder without mutual discussion and consent with / of the Bidder.	NO CHANGE
575	14-15	4.9.	Necessary certification and integration with Switch will be the responsibility of the selected vendor(s) and there will be no additional cost to the bank for any such certification and integration. Any certification requirement with any regulatory/statutory/OEM agency will also be the responsibility of the selected vendor(s) at no additional cost to the bank.	Requested Changes :-Any certification requirement with any regulatory/statutory/OEM agency will be the responsibility of the selected vendor(s) at mutually agreed cost .	NO CHANGE
576	15	4. 10	The selected vendor(s) will be bound by the clauses of this RFP and subsequent SLA and penalties for deficiency of service will be payable as decided by the bank and the selected vendor(s) will have no recourse in the matter.	Requested Changes : Bank to provide a cure period in case there is deficiency of services before levying penalty on the Bidder. Further Bank should not levy penalty from the Bidder without mutual discussion and consent with / of the Bidder.	NO CHANGE
577	15	4.11	Any loss suffered by the bank due to any malware attack or any other fraudulent method at the ATM (CD) level will be recoverable by the bank from the selected vendor(s).	Requested Changes : Bank can only recover the loss suffered by them due to any malware attack or any other fraudulent method at the ATM (CD) level from the Bidder if it is directly attributable to the Bidder and not otherwise.	NO CHANGE
578	15	4.14	In case the selected vendor(s) fail to initiate/execute the project as per defined timelines the bank may cancel the order to such selected vendor(s) and place the order with the net bidder who participated in the process at its discretion provide the price quoted by L1 bidder are matched. The net bidder should be eligible and have to comply with the entire Make in India rules as imposed by GOI. In such circumstances bank will be within its rights to claim liquidated damages from the defaulting vendor(s)	Requested Changes : Bank to provide a cure period of 30 days in case there is a delay in initiating / executing the project before cancelling the order. Further if Bank cannot provide a cure period then it should compensate the Bidder with the amount that Bidder has spent on project. Bank shall not have the right to claim liquidated damages from the Bidder without mutual discussion with the Bidder.	NO CHANGE
579	15	4.15	Any penalty/fine or any other such claim by any statutory/regulatory/government authority for not complying with law of the land or guidelines by any such authority or agency imposed on the bank will be recoverable from the selected vendor(s) and the selected vendor(s) shall have no recourse in the matter.	Requested Changes : Any penalty/fine or any other such claim by any statutory/regulatory/government authority for not complying with law of the land or guidelines by any such authority or agency imposed on the bank can only be recoverable from the Bidder if it is directly attributable to it and not otherwise.	NO CHANGE
580	16	5 (iv)	In the event of seizure of Bank's cash for non-compliance of any guidelines or non-obtainment of required licenses, permissions etc. by the Vendor, all costs incurred for release of bank's cash will be borne by the Vendor.	Requested Changes : Only direct and actual losses or damages will be recovered from the Bidder and not otherwise.	NO CHANGE

581	17	8. Compliance with IS Security Policy	VIII . Data Encryption /Protection Requirement so fthe Bank IIThe ATM/ CD machines shall be hardened in line with bank's secure configuration documents (SCDs).	ATM /CD is a selfservice terminal which needs hardening policy for unattended terminal. Bank to share the SCD document to confirm on the requirement.	NO CHANGE
582	34	5	Non-compliance of regulatory/bank guidelines by bidders shall attract penalty levied by Regulator and entire loss suffered by the bank due to non-compliance will be recovered from Bidder	Requested Changes : Only direct and actual losses or damages will be recovered from the Bidder and not otherwise.	NO CHANGE.Please refer point no.5 page no 34
583	37	1.6	The Bidder shall protect, indemnify and hold harmless the Bank against any or all claims for any such injury or damage.	Requested Changes : The Bidder shall protect, indemnify and hold harmless the Bank against any or all claims for any such injury or damage which is directly attributable to the Bidder and not otherwise.	NO CHANGE
584	37	2	Comprehensive Insurance	Requested Changes : Similarly Bank shall indemnify, protect and save the Bidder and hold the Bidder harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from i breach of any of the terms of this RFP, ii. Infringement of any patent, trademarks, copyrights etc. of the Bidder iii. Bank shall indemnify the Bidder against any loss or damage to the Bidder's premises or property, loss of life, etc., due to the acts of the Bank's employees or representatives. The Bank shall further indemnify the Bidder against any loss or damage arising out of claims of infringement of third-party copyright, patents However, Bidder shall not be liable for any indirect, incidental, consequential or puniive damages or for any loss of data & loss of life under any circumstances whatsoever to the Bank.	NO CHANGE
585	40	2.1.7	Bidder shall indemnify the Bank against any possible damage to the building, roads, or members of the public in course of execution of the work.	Requested Changes : The Bidder shall indemnify the Bank if it is directly attributable to the Bidder and not otherwise.	NO CHANGE
586	42	5.5	The Bidder shall keep the Bank indemnified against claims if any of the workmen, its employees employed in performing the Site Implementation Services and all costs and expenses as may be incurred by the Bank in connection with any claim that may be made by any workmen.	Requested Changes : The Bidder shall indemnify the Bank if it is directly attributable to the Bidder and not otherwise.	NO CHANGE
587	43	8	Damage to person and property insurance etc.	Requested Changes : The bidder shall be responsible for the damages and losses if it is directly attributable to it and not otherwise.	NO CHANGE
588	44	10	If the Bidder shall fail for 7 (Seven) days after such notice has been given to proceed with the works as therein prescribed, the Bank may proceed for Termination of Agreement.	Requested Changes : Similarly, if Bank fails to make payments after the notice given to them then Bidder will also proceed for termination of Agreement.	NO CHANGE
589	60	19	The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank.	Requested Changes : Bank should not withhold any payment in case of delays or defaults by the Bidder. Instead Bank should provide a cure period of 30 days in case of any delays or defaluts rather withholding the payment and if Bank withhold the payment then Bidder will also cease to work on the project and it will not be considered as default on the part of the Bidder.	NO CHANGE

590	61	19.2 Penalty:	In case the bidder fails to comply with the time schedule stipulated above (Section III clause no 1.11) for any of the new CD installation, a penalty of Rs.1000 per day per CD will be imposed for delay in CD implementation beyond scheduled date maximum up to Rs 1 Lakh per ATM. Also refer Appendix-K.	This penalty is too high , we request bank to consider reasonable penalty cap.	NO CHANGE
591	61	19.3	Applicable penalty will be recovered from the payable amount	Requested Changes : Bidder will only be responsible for the penalty which are directly attributable to it and not otherwise.	NO CHANGE
592	61- 62	20	Indemnity	Requested Changes : Similarly Bank shall indemnify, protect and save the Bidder and hold the Bidder harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from i breach of any of the terms of this RFP, ii. Infringement of any patent, trademarks, copyrights etc. of the Bidder iii. Bank shall indemnify the Bidder against any loss or damage to the Bidder's premises or property, loss of life, etc., due to the acts of the Bank's employees or representatives. The Bank shall further indemnify the Bidder against any loss or damage arising out of claims of infringement of third-party copyright, patents However, Bidder shall not be liable for any indirect, incidental, consequential or punitive damages or for any loss of data & loss of life under any circumstances whatsoever to the Bank.	NO CHANGE
593	64	25.1 (c )	Payments to the bidder will be made on monthly basis and aggregated basis by the Bank centrally after submission of invoices along with the monthly downtime reports, after deducting applicable Liquidated Damage (LD), uptime penalty or any other charges levied for delay/no service as mentioned in RFP/Terms of agreement, if any.	Requested Changes : Bank should not deduct Liquidated Damage (LD), uptime penalty or any other charges levied for delay/no service from the payment made to the Bidder without mutual discussion / consent with / of the Bidder.	NO CHANGE
594	64	26	Delay in Preventive Maintenance for each ATM, the penalty will be Rs. 1500/- with no cap will be imposed on the vendor.	Requested Changes : Bank to provide a cure period in case there is a delay in PM for each ATM before levying penalty on the Bidder. A reasonable capping to be provided. Further Bank should not levy penalty from the Bidder without mutual discussion and consent with / of the Bidder.	NO CHANGE
595	65	27	27. FORCE MAJEURE	Theft attempt, battery stolen, Power cut beyond backup of 4 hours, Electrical short circuit, Satellite failure due to cloud weather and Public Transport issue need to consider under Force Majeure.	NO CHANGE
596	65	28	The bidder agrees that, in addition to all other remedies provided at law or in equity, the Bank shall be entitled to injunctive relief, restraining order, right of recovery, specific performance, or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the vendor from committing any violation or enforce the performance of the covenants, obligations and representation contained in this Agreement (including RFP/PO). These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.	Requested Changes : Cannot agree to this	NO CHANGE

597	66	31	Liquidated Damages	Requested Changes : Bank to provide a cure period in case of any circumstances mentioned this clause before levying liquidated damages on the Bidder. Further Bank should not levy liquidated damages on the Bidder without its mutual consent / discussion with / of the Bidder.	NO CHANGE
598	67	32	Bidder's liability	Requested Changes : Similary, Bidder should also not be liable for any indirect, incidental damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided on behalf of bank hereunder	NO CHANGE
599	69	Cancellation of Order	The Bank reserves its right to cancel the Purchase Order at any time, in the event of delay in project beyond the specified period or non-compliance of the RFP terms or non-fulfillment of RFP functional requirements or severe bugs in the application or proposed system performance is not satisfactory. In addition to the cancellation of Purchase order, the Bank reserves the right to invoke the Bank Guarantee given by the Bidder to recover the damages	Requested Changes : Bank to provide a ccure period in case of any circumstance mentioned herein before canceling the purchase order. Further Bank should not invoke the Bank Guarantee given by the Bidder to recover the damages without mutual discussion / consent of/with the Bidder.	NO CHANGE
600	69	1	Termination for Default	Requested Changes :Similarly Bidder shall also have the right to terminate the Agreement if Bank defaults in paying the Bidder under the scope of the Agreement by giving a written notice of 30 (thirty) days	NO CHANGE
601	70	2	Termination for Insolvency	Requested Changes : Similarly Bidder shall also have a right to terminate the Contract by giving 30 days written notice, if any insolvency or bankruptcy proceedings has been filed against the Bank	NO CHANGE
602	70	3	In the event, the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Successful Bidder shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Successful Bidder shall continue performance of the Contract to the extent not terminated when the value of the liquidated damages exceed 10% of the contract value.	Requested Changes : Under no circumstance shall Bank levy liquidated damages on the Bidder.	NO CHANGE
603	70	4	In case the contract is terminated then all undisputed payment will be given to vendor, but disputed payment shall be adjusted by way of penalty from invoices or PBG.	Requested Changes : Penalty shall only be levied by the Bank if it is directly attributable to it and not otherwise. Further, Bank shall not adjust any amount against the penalty levied without the consent of the Bidder.	NO CHANGE
604	70	Consequences of Termination	In the event of termination of the Contract due to any cause whatsoever, [whether consequent to the stipulated term of the Contract or otherwise], CENTRAL BANK OF INDIA shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the Vendor shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the net successor Vendor to take over the obligations of the erstwhile Vendor in relation to the execution/continued execution of the scope of the Contract	Requested Changes : Bidder will provide the assistance required by the Bank in all possible conditions and not beyond that. Further, Bank shall be obliged to make the payments to the Bidder for the services provided to the Bank by the Bidder.	NO CHANGE



605	71	33	Exit Option and Contract Re-Negotiation	Requested Changes : Bidder will also terminate the Agreement if Bank fails to make timely payments to the Bidder. Further, Bank should not recover Bid Security / Performance Guarantee given by the Vendor without its mutual consent / discussion with / of Bidder.	NO CHANGE
606	71	33	Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, the Vendor will be expected to continue the facilities management services and the Bank will continue to pay for all products and services that are accepted by it provided that all products and services as serving satisfactory, as per satisfaction of the Bank. The Bank shall have the sole and absolute discretion to decide whether proper reverse transition mechanism over a period of 6 to 12 months, has been complied with. In the event of the conflict not being resolved, the conflict will be resolved through Arbitration.	Requested Changes : Bank shall by duty bound to make payments to the Vendor for the assistance provided by them to the Bank. Further, the cost of Arbitration shall be borne by both the Parties.	NO CHANGE
607	71	33	Intellectual property rights	Requested Changes : Bidder shall not be liable for any third party claim. Similarly, The Bank shall further compensate the Bidder against any loss or damage arising out of claims of infringement of third-party copyright, patents	NO CHANGE
608	76	33	Assignment	Requested Changes : Bidder shall not be held responsible for the breaches committed by the Multi Vendor under the scope of the Agreement. The Bank shall further indemnify the Bidder against any loss or damage arising out of claims of infringement of third-party copyright, patents by Multi Vendor	NO CHANGE
609	77	33	Compliance with Laws	Requested Changes : (1) Bidder shall not indemnify Bank against any special or punitive damages (2) Bidder will not indemnify any damages, losses or liabilities suffered by Bank due to its customers / regulatory authority / third party	NO CHANGE
610	77	33	Except as otherwise provided herein above, if the bidder discloses any data or information to any unauthorized party the bidder agrees to indemnify and hold harmless the Bank against all claims, causes of action, liabilities, losses, damages, costs, and resulting from such disclosure.	Requested Changes : Bidder will only be responsible for the claims, causes of action, liabilities, losses, damages, costs which are directly attributable to it and not otherwise.	NO CHANGE
611	97	12	The bidder/Supplier should support the Endpoint protection Solution available with Bank else bidder/supplier should provide Virus protection, detection and maintenance of virus definitions for the native application	Anti-virus is not recommended for ATM/CD as it doesn't provide day-zero protection. ATM/CD needs tailor made protection like Checker. Request bank to remove the clause for Anti-virus. It will be Bank's responsibility to integrate Endpoint solution and there will not be any customizations done in ATM application.	NO CHANGE
612	90 & 99	6.10 & 53	Provide Text-to-Speech (TTS) support in English, Hindi and regional languages.	As per IBA guideline TTS will support for only English and Hindi language.	NO CHANGE. Functionality to be provided as per RBI/regulator guidelines
613	100	66	CD Should be capable of integrating with any Endpoint Protection Solution, if any, available with the bank from time to time without any cost to bank.	It will be Bank's responsibility to integrate its Endpoint solution and there will not be any customizations done in ATM application.	NO CHANGE
614	100	67	OEM's native ATM Application should be able to block USB ports on the ATM.	USB ports will not be blocked but instead USB mass storage drive will be blocked. Please clarify on why it should work as per the mentioned process, our security solution provides access to USB mass storage from central server, there is no need to have password. Kindly modify clause.	NO CHANGE

615	100	68	OEM's native ATM Application should have firewall functionality. Vendor to provide Firewall on the machine, Anti-virus installation and time to time updation.	As mentioned in Point 2 above, Anti-virus is not recommended for ATM. As it is not feasible to update the virus definitions as it totally depends on network bandwidth and Anti-virus doesn't provide day-zero protection. Please drop the clause for Anti-virus.	NO CHANGE
616	100	69	OEM's native ATM Application should issue alert/ warning once a threat has been identified.	Native ATM application is not a security solution to issue alert/warning. We have to deploy tailor made security solution for such features. Kindly change the clause for "Native ATM application"	NO CHANGE
617	101	70	OEM's native ATM Application should block unauthorized installed software. CD should have the provision to change the default BIOS password to Banks own Password	Native ATM application is not a security solution to issue alert/warning. We have to deploy tailor made security solution for such features. Kindly change the clause for "Native ATM application". BIOS password cannot be set remotely, out of scope. Kindly drop the clause "to change the BIOS password as required by Bank".	NO CHANGE
618	101	71	OEM's native ATM Application should have capability to allocate only required ATM resources to the whitelisted application. The application should monitor during the execution of the application that only whitelisted resources are accessed and log all events at the ATM Terminal.	Native ATM application is not a security solution to whitelist the applications. Our whitelisting solution logs all the event at ATM and at Server.	NO CHANGE
619	101	72	OEM's native ATM Application should be capable of integrating with Bank's Provided single centralized management console for managing, administering and pushing the hardening policies	hardening is at OS level which native ATM application doesn't have any control. It is responsibility of Bank to integrate such system and there will not be any customizations done in ATM application. Kindly drop the clause.	NO CHANGE
620	115	Annexure 8 a: point-4	The bidder should quote per transaction rate for successful financial transactions in INR. The rate quoted to be excluding GST.	Transaction declined due to switch issue ,need to consider for payment	NO CHANGE
621	116	Annexure - 8 a (20)	Payment will be made centrally by ATM Cell Central Office of the Bank on monthly basis in arrears on aggregated basis for all the CDs after deducting the applicable penalty.	Requested Changes : Bank shall not deduct the penalty from the payment to be made to the Bidder with mutually discussion / consent with / of Bidder.	NO CHANGE
622	121	Annexure 12	We, (Company) hereby undertake to indemnify central Bank of India and agree to protect and hold the Bank harmless against all claims, losses, costs, damages, expenses, action suits and other proceedings resulting from infringement of any patent, trademark, copyrights etc. or such other statutory infringements in respect of all ATMs /CD"s / switch/ EFTS System / network equipment / Software etc. supplied by the Bidder.	Requested Changes : Bidder agrees to protect and hold the Bank harmless against all claims, losses, costs, damages, expenses, action suits and other proceedings resulting from infringement of any patent, trademark, copyrights etc. or such other statutory infringements in respect of all ATMs /CD"s / switch/ EFTS System / network equipment / Software etc.which are directly attributable to the Bidder and not otherwise.	NO CHANGE
623	121	Annexure 12	Bidder is also liable to bear any losses at any CD that bank or customer suffers owing to security lapses in CD or due to occurrence of any fraudulent transactions committed due to lapses of any security procedures or standards. The Bidder shall adequately compensate the bank for any loss occurred to the bank due to the any system/Procedure/Service lacuna of the outsourced agency.	Requested Changes : Bidder will only be responsible for the claims, causes of action, liabilities, losses, damages, costs which are directly attributable to it and not otherwise.	NO CHANGE
624	126	Annexure 13 (a)	If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/ Bid Security	Requested Changes : Principal shall not recover the damages equivalent to Earnest Money Deposit/ Bid Security without the consent of the Bidder.	NO CHANGE

625	126	Annexure 13 (a)	If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Contractor liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.	Requested Changes : Principal shall not recover the liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee. without the consent of the Bidder.	NO CHANGE
626	129	Annexure 14	We, ----- (Bank) (hereinafter called "the Bank"), in consideration of the premises and at the request of the contractor, do hereby guarantee and undertake to pay to the bidder, forthwith on mere demand and without any demur, at any time up to ----- any money or moneys not exceeding a total sum of Rs----- (Rupees ----- only) as may be claimed by the bidder to be due from the contractor by way of loss or damage caused to or would be caused to or suffered by the bidder by reason of failure of CDs to perform as per the said contract, and also failure of the contractor to maintain the CDs and systems as per the terms and conditions of the said contract.	Requested Changes : Bidder will only be responsible for the claims, causes of action, liabilities, losses, damages, costs which are directly attributable to it and not otherwise.	NO CHANGE
627	129	Annexure 14	Notwithstanding anything to the contrary, the decision of the bidder as to whether CDS has failed to perform as per the said contract, and also as to whether the contractor has failed to maintain the CDS and systems as per the terms and conditions of the said contract will be final and binding on the Bank and the Bank shall not be entitled to ask the bidder to establish its claim or claims under this Guarantee but shall pay the same to the bidder forthwith on mere demand without any demur, reservation, recourse, contest or protest and/or without any reference to the contractor.	Requested Changes : Bidder should have the right to representation for any claims made by the Bank under the scope of this agreement.	NO CHANGE
628	134	V	Each cash loading will compulsorily follow EOD. In case the Bank decides EOD then admin will have to be carried out on daily basis	in case of long distance ATM where CRA cannot visit daily , and can visit subject to their feasibility (i.e. alternate days , weekly 2 etc.) need to be considered	NO CHANGE. Please refer 1.5 b page no 152
629	143	APPENDIX –E - 3 - II	Software and screen distribution from a central source to facilitate individual configuration and screen display. (Maximum of 5MB or more data to each CD)	Capping on frequency of such activity should be provided. Size of such screens should not be exceed 1 mb to avoid over utilisation/chocking of the bandwidth.	NO CHANGE
630	145	Annexure E: Point 5 iv	Preventive Maintenance should be conducted once in a quarter to ensure that the ATM is maintained in good operating condition and the report should be submitted to the Zonal/Regional Office concerned. Preventive Maintenance may be scheduled at a time convenient to Bank i.e. it should not affect the customer service. Consolidated report of ATM-ID wise preventive maintenance must be provided to the bank within 2 weeks of end of respective quarter. The details shall interalia include due date of PM and date when done. Vendor shall be liable for penalty @ Rs.1500/- Per ATM , for delay in PM per month . This penalty shall not form part of penalty capping clause	Proposing PM penalty Rs. 100/-. This penalty need to be part of Service level penalty and can not exceed overall 10%	NO CHANGE

631	145	iv	Vendor shall be liable for penalty @ Rs.500/- Per ATM , for delay in PM per month . This penalty shall not form part of penalty capping clause.	Requested Changes : Bank should provide a cure period in case there is a delay in PM before levying penalty on the Bidder. Further, Bank cannot levy penalty on the Bidder without its consent.	NO CHANGE
632	148	APPENDIX – G CONSUMABLES MANAGEMENT : Point C-	Consumables (Journal paper) shall be used to print the matter related to transactions only. All promotional matter to be printed only on receipt paper.	We will use EJ to capture matter related transactions. Machine will not have Journal Printer.	NO CHANGE
633	152		Delay in EOD activity of ATM results in reconciliation arrears. Therefore for delay in daily EOD of ATM , vendor shall pay Rs.100/- per day per ATM for the delayed period.	Requested Changes : Bank should provide a cure period in case there is a delay in EOD activity of ATM results in reconciliation arrears before levying penalty on the Bidder. Further, Bank cannot levy penalty on the Bidder without its consent.	NO CHANGE
634	155	3	Liability	Requested Changes : Bidder will only be responsible for the claims, causes of action, liabilities, losses, damages, costs which are directly attributable to it and not otherwise.	NO CHANGE
635	157	6	Recovery of losses	Requested Changes : Bidder will only be responsible for the claims, causes of action, liabilities, losses, damages, costs which are directly attributable to it and not otherwise.	NO CHANGE
636	159	Appendix K	Penalty	Requested Changes : Bank to provide a cure period in case of any circumstances levying penalty or recover compensation from the Bidder. Further Bank should not levy penalty or recover compensation from the Bidder without mutual discussion and consent with / of the Bidder.	NO CHANGE
637	159	Uptime Calculation & Standard Exclusions	Following are standard exclusions for calculation of monthly uptime / availability: i. A maximum of 20 hours per month for performance of supervisory duties ii. Bank dependency, actual downtime due to cash out on account of non-supply of cash by the Bank iii. Bank dependency, actual downtime on account of ATM switch downtime which include any planned or scheduled down time of ATM switch by bank. iv. In case of non-availability of connectivity for on-site ATMs for reasons solely attributable to the Bank, where branch connectivity is not available, this exclusion shall be available. v. Core Banking Solution Host outages vi. Any other cause directly affecting the downtime solely attributable to Bank"s infrastructure including power outages vii. Lobby or captive ATMs not accessible beyond banking hours viii. Remote Branches – closed due to power or infrastructural issues ix. Closure is enforced by law enforcement / Police authorities x. Any other exclusion agreed by the bank	Below mentioned Points to add under Exclusion: 1. Downtime due to Loss of switch feed or switch feed delay 2. Night hour down time as per MHA guidelines. 3. Cash out down time in week end or bank holidays in non vaulting location. 4. FLM/SLM travel time based on location to location. 5. Down time due to Force Majeure. 6. Complete exclusion of Cash out / Cash Handler related down time on Cassette Swaping machine 6. Link Failure due to Bad Whether/ VSAT outage. 7. Power cut beyond Battery backup. 8. Down time due to any planned activity.	NO CHANGE
638	159	Appendix - K :Uptime Calculation & Standard Exclusions	Uptime is calculated as accessibility / availability of the CDs for all types of transactions supported on the CD/ATMs. Availability should be for the end customer and the customer should be able to perform all transactions (financial & non- financial) that are supported on the ATM including generation of the receipt on completion of transaction, dispensing of cash of all denomination for which ATM is configured.	Uptime Defination need to be: ( (Total down time Hour occurred to any machine which was reported through online switch feed)- (Standard Exclusion mentioned Above))/(Total Available Hour of the month (Eg: 720 Hour for 30 days and 744 Hour for 31 Days) *100	NO CHANGE

639	160	2. Penalty for non-maintenance of up-time, cash out, non-maintenance of housekeeping, not providing cctv footage, improper maintenance of e surveillance systems and EJ	<p>2.2 The Vendor shall be charged penalty for Cash outs in addition to other penalties for each Cash out Incidence, penalty at the rate of Rs.4000 per Machine per incidence will be charged. If cash out position in ATM continues for more than 24 hours then additional penalty of Rs. 1000/- for each 24 hours cycle will also be levied.</p> <p>The bank has defined Cash Out as non-availability of cash in ATM/CD for dispensation. To align with ADMIN balance, cases of ADMIN balance Rs. 25,000/- out of above will also be considered as "Cash Out" for the purpose of penalty.</p> <p>If switch receives currency receives "Currency Out" message in respect of all configured /present cassettes in the machine, irrespective of switch/ADMIN balance it will be treated as Cash Out situation. And even if switch/ADMIN balance is available in any of the Machine but physical cash is not available in the Machine it will also be treated as Cash Out situation and will attract penalty.</p>	<p>Penalty amount is very high should be Rs 100 or less , also exclusion needed on below points on cashout penalty</p> <p>Bank Providing Less / No Cash / Late cash</p> <p>Bank not providing cash deno as per Amount indented</p> <p>Bank Providing Unfit currency ,so cash not taken by CRA</p> <p>Uncontrollable Situation like local Bund , Flood , Road Block etc</p> <p>Machine Down due to technical issues / link Down due to which CRA could not load ATM</p> <p>Justified Hike in dispense compared to normal Dispense trend</p>	NO CHANGE
640	160	Uptime Calculation & Standard Exclusions 2.1	<p>Penalties will be levied @ Rs 100/- per hour per ATM /CD for any downtime beyond 2 % in a month, after taking into account all the exclusions provided in the above paragraph calculated on a monthly basis.</p> <p>For example if the month has 30 days i.e. 720 hours, 20 hours will be deducted for Preventive Maintenance and Supervisory Time (assuming that there is zero downtime on account of nonsupply of cash and the-non-Operation of Switch).</p> <p>Of the remaining 700 hours, the bidder has to ensure that the downtime does not exceed 2% i.e. 14 hours in a month per ATM. For downtime exceeding 20+14 i.e. 34 hours in the month, penalty at the rate of Rs. 100 per hour will be levied</p>	<p><b>Proposed:</b> Penalties will be applicable beyond 5% on overall channel or beyond 8% on individual ATM/CD level. Overall penalty can not exceed 10% of the Invoice amount.</p>	NO CHANGE
641	162	Uptime Calculation & Standard Exclusions 5.Cap on Penaty	<p>The total Penalty recoverable for downtime that is not maintaining the uptime as per Service Level and cash outs attributable to the Vendor will be capped at 15% of the total payment due to the Vendor for under the Contract for the particular month. Capping will be done at aggregate level for ATMs/CDs, not for each ATM/CD</p>	<p>Penalty Cap need to be 10% of the total Invoice Value.</p>	NO CHANGE

642	160	APPENDIX-K-2-2.4	E_surveillance system should be operational 24*7. A monthly report related to the connectivity/functioning/Sensors of E_surveillance system has to be provided to the Bank. Any uptime of E-surveillance system uptime less than 95% for each ATM monthly as reported or observed by Bank will attract penalty of Rs.500/-. Vendor shall be charged penalty @ Rs.500/ per day (from 3rd day) with cap of Rs. 2000/- for not providing CCTV footage within 2 days (from the date of request by the bank for providing specific ATM CCTV camera footages ) or actual compensation paid to the customers/regulators , whichever is higher. Apart from penalty, vendor will have to reimburse the bank for asset loss incurred by the bank for alert/event not received.	Exclusion should be consider for non availability of DVR Video /Image due to any uncontrollable incident.	NO CHANGE
643	160	APPENDIX-K-2-2.5	EJ for all operational ATMs is to be provided on daily on T+1 basis. Any short fall of EJ of 98% per ATM will attract penalty of Rs. 500/- per day. Recurrence of default shall attract increased penalty of Rs. 1000/- per day with penalty cap of Rs. 2000 per ATM. Apart from penalty, amount paid to customer for disputed transaction on account of EJ not provided will be recovered from vendor bill payment, on actual.	Exclusion should be consider in case delay in providing the required EJ due to network or switch level issue in the ATM/CRM/CD.	NO CHANGE
644	160		2.3 The non-maintenance of cleanliness at ATM room and Site upkeep related issues system, will be taken up with the Vendor by the Bank by e- mail or any other. Despite bringing it to the notice of the vendor if the general maintenance of the site remains poor and there is no improvement after three such occasions despite bringing it to the notice of the vendor in writing , per day penalty of Rs. 500/- per ATM for non-maintenance of the site will be charged.	we request bank to relook at the Penalty	NO CHANGE
645			2.4 E_surveillance system should be operational 24*7. A monthly report related to the connectivity/functioning/Sensors of E_surveillance system has to be provided to the Bank. Any uptime of E-surveillance system uptime less than 95% for each ATM monthly as reported or observed by Bank will attract penalty of Rs.500/-. Vendor shall be charged penalty @ Rs.500/ per day (from 3rd day) with cap of Rs. 2000/- for not providing CCTV footage within 2 days (from the date of request by the bank for providing specific ATM CCTV camera footages ) or actual compensation paid to the customers/regulators , whichever is higher. Apart from penalty, vendor will have to reimburse the bank for asset loss incurred by the bank for alert/event not received.	we request bank to relook at the Penalty	NO CHANGE

646			2.5 EJ for all operational ATMs is to be provided on daily on T+1 basis. Any short fall of EJ of 98% per ATM will attract penalty of Rs. 500/- per day. Recurrence of default shall attract increased penalty of Rs. 1000/- per day with penalty cap of Rs. 2000 per ATM. Apart from penalty, amount paid to customer for disputed transaction on account of EJ not provided will be recovered from vendor bill payment, on actual.	we request bank to relook at the Penalty	NO CHANGE
647	161	4 Commissioning the CDs and Operationalizing Services	4.3 Penalty for Delay in Operationalizing the Services In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day per site which will be recovered for delay in Operationalizing / making live the Off-site /On-Site/E galleries CDs beyond the days stipulated as above.	we request bank to relook at the Penalty	NO CHANGE
648			4.4 Consumables : Consumables are required to be replenished well before it gets over. Penalty : Rs.1000/- per incident shall be levied if consumable are not made available within four hour from the time information available in Online Monitoring Solution or complaint lodged by Bank official in this regard. If the incidents are recurring then penalty shall be charged at increase rate of Rs.2000/- per incident, for all consumables shall be recovered from the vendor.	we request bank to relook at the Penalty	NO CHANGE
649			4.5 UAT and requisite certifications of machines to be completed within 75 days from date of acceptance of Purchase Order and in meantime identification of offsite locations and TIS related work should be carried out. Subsequent delay in various testing/certification with bank switch and NPCI/VISA/MASTERCARD/UAT will be penalized, for dependency attributable to successful Vendors at rate of Rs. 2000/- per day for first 15 days (from 76th day) and thereafter will Rs. 5,000/- per day for next 15 days (from 91st day) with maximum up to Rs.1,00,000 per ATM and after 30 days (from 106th day) that bank may take deemed action including cancellation of the contract.	we request bank to relook at the Penalty	NO CHANGE
650	163	APPENDIX-K	Installation of ATM Delivery Channel is of critical importance for the Bank and therefore, it requires uptime availability of 98% calculated on monthly basis for each CD/CRMs. An uptime of minimum of 98% for each CD for a calendar month (excluding the month in which the CDs is installed) is required	Overall channel uptime can be 95% and individual machines will not be less than 92%.	NO CHANGE

651	86	1.1	6th Generation Intel® Core TM i5 Processor or higher with minimum 2.3 GHz or higher and 6 MB cache or above. This is minimum specification and vendor to provide the supported OS/Patching related software and hardware upgrades without any cost to Bank during the contract period.	<p><b>Requesting bank to modify the clause as:</b> 7th Generation Intel® Core™ i3 Processor or higher with minimum <b>3.4 GHz</b> or higher and 6 MB cache or above</p> <p><b>Justification:</b> For an ATM application, only limited software packages are loaded. And most of the downloads happen through switch whenever needed in the transaction. During the peak load, i.e., when the ATM SW engages with the customer during transaction, only 20% of CPU is utilized. Moreover, higher the processors higher will be power consumption power and hence there will be more heat dissipation. i3 mother board coupled with Linux OS will result in Low power consumption, which will help in designing the optimum power back up requirement and hence reducing the operating cost.</p>	NO CHANGE
652	86	1.2	8 GB DDR3 RAM or higher with scope to increase capacity, whenever required.	<p><b>Requesting bank to modify the clause as:</b> 4 GB DDR3 RAM or higher with scope to increase capacity, whenever required.</p>	NO CHANGE
653	86	1.6	OS Hardening (with local firewall) guidelines issued by the OS supplier and the Bank's IS Policy should be strictly followed.	<p><b>Requesting bank to clarify:</b> Request bank to share the details of IS policies</p>	NO CHANGE. Details will be shared to successful bidder.
654	87	2.4	OEM/Service provider is required to provide latest OS and Cen FS application version to support Regulatory requirement or Bank's need to support applications during the contract period.	<p><b>Requesting bank to modify the clause as:</b> OEM/Service provider is required to provide latest OS and <b>Cen XFS/Equivalent</b> application version to support Regulatory requirement or Bank's need to support applications during the contract period.</p>	NO CHANGE. Please read as Cen FS as Cen XFS
655	89	6.1	15" LED or higher touch screen with standard bright and full screen Display. Touch display preferably with FDK screen	<p><b>Requesting bank to modify the clause as:</b> <b>15" LCD/LED</b> or higher touch screen with standard bright and full screen Display. Touch display preferably with FDK screen</p>	NO CHANGE
656	92	7.10	Cash Dispenser must be capable of performing under extreme conditions. Temperature : Minus(-) 0 degree Celsius to plus (+) 50 degree Celsius (Without Air Conditioner) Humidity : 5 to 95 % RH (Without Air Conditioner)	<p><b>Requesting bank to modify the clause as:</b> Cash Dispenser must be capable of performing under extreme conditions. Temperature : <b>Plus (+) 5 degree</b> Celsius to plus (+) 45 degree Celsius (Without Air Conditioner) Humidity : <b>10 to 90 % RH</b> (Without Air Conditioner)</p>	NO CHANGE
657	94	10.1	Contactless Card integration-RBI CIRCULAR FOR CASH WITHDRAWAL The NFC contactless module with support Contactless Card integration (Hardware and Software) supporting up to ISO 14443 Type A/Type B, MiFare, ISO 21481 and ISO/IEC 18092 or higher. In case of any new guidelines or the regulator mandates newer specifications, the service provider should provide required support for hardware/software without any additional cost to the bank during the contract period.	<p><b>Requesting bank to modify the clause as:</b> CD should have Capability for Contactless Card integration. The NFC contactless module with support Contactless Card integration (Hardware and Software) supporting upto ISO 14443 Type A/Type B, MiFare, ISO 21481 and ISO/IEC 18092 or higher. In case of any new guidelines or the regulator mandates newer specifications, the service provider should provide required support for hardware / software based on a <b>mutually agreed cost to the bank</b> during the contract period.</p>	Please refer 1.2 page no 10 for future compliance cost clarity
658	16	5(ii)	Vendor should also ensure that in case, RBI, IBA, NPCI, Master card, VISA, EMV company, Central /State govt. /Police authorities or any other law enforcement agency prescribed any new guidelines will be followed without any extra cost to Bank during the contract period	<p>Vendor should also ensure that in case, RBI, IBA, NPCI, Master card, VISA, EMV company, Central /State govt. /Police authorities or any other law enforcement agency prescribed any new guidelines will be followed with <b>Mutually Agreed</b> cost to Bank during the contract period</p>	NO CHANGE. Please refer 5(ii) page no 16
659	16	6(b)	The RBI and MHA guidelines issued from time to time shall be strictly adhered without any additional cost to the bank	<p>The RBI and MHA guidelines issued from time to time shall be strictly adhered with <b>Mutually agreed</b> cost to the bank</p>	NO CHANGE. Please refer 6 b page no 16



660	35	5	The Bidder is liable to bear the full cost of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches, Regulatory compliances etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be without any additional cost to the Bank for the entire contract period of 5 years and extended period. Non-compliance of regulatory/bank guidelines by bidders shall attract penalty levied by Regulator and entire loss suffered by the bank due to non-compliance will be recovered from Bidder. Therefore, it is recommended that bidders install ATMs with higher configurations than the minimum specifications mentioned in this RFP	The Bidder is liable of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches, Regulatory compliances etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be with <b>mutually agreed</b> additional cost to the Bank for the entire contract period of 5 years and extended period. Non-compliance of regulatory/bank guidelines by bidders shall attract penalty levied by Regulator and entire loss suffered by the bank due to non-compliance will be recovered from Bidder. Therefore, it is recommended that bidders install ATMs with higher configurations than the minimum specifications mentioned in this RFP	NO CHANGE
661	66	26	PM reports; however hard copy is also to be provided to the Central Office concerned. Delay in Preventive Maintenance for each ATM, the penalty will be Rs. 1500/- with no cap will be imposed on the vendor	PM reports; however hard copy is also to be provided to the Central Office concerned. Delay in Preventive Maintenance for each ATM, the penalty will be Rs. <b>500/-</b> with no cap will be imposed on the vendor	NO CHANGE
662	131	2.1 Switching	In the event of Bank shifting its Data Centre / ATM switch to a different location, the Managed Service Centre link migration will be responsibility of the Vendor.	We request the bank that the Managed Service Centre link migration needs to be done on chargeable basis which will be borne by bank.	NO CHANGE
663	131	2.2 Onsite CD's	Networking of On-site CDs to ATM Switch at Bank's DC and DR site will be provided by the Bank through branch LAN Switch and router. The necessary LAN Cabling for the purpose will be done by the vendor from Branch Switch to ATM and should be concealed. In the event of any of the onsite CD getting disconnected vendor shall proactively coordinate with Bank/Network integrator team to troubleshoot	In the event of any of the onsite CD getting disconnected, FIS shall proactively coordinate with Bank/Network integrator team to troubleshoot, however, We request the bank not to impose any downtime penalty for these CDs under Down Category.	NO CHANGE
664	131	2.3 (a) Offsite CD's	All the Off-site CDs should be networked by the bidder / vendor to Banks ATM Switch hosted at Bank's Data Centre situated at Navi Mumbai and ATM Switch DR at Hyderabad. In the event of Bank shifting its Data Centre to another location within Navi Mumbai, the Vendor will be responsible for backhaul link migration without any downtime and cost to the Bank, without any additional to the bank.	In the event of Bank shifting its Data Centre to another location within Navi Mumbai, the Vendor will be responsible for backhaul link migration, however FIS request the bank to bear the migration charges.	NO CHANGE
665	133	2.3 (m) Offsite CD's	In case bank decides to migrate from IPV4 to IPV6 then bidder will have to make necessary configuration changes without additional cost.	We request the bank to accept the migration charges from IPV4 to IPV6.	No Change
666	133	2.3 (j) Offsite CD's	Vendor shall be responsible for the providing end to end support for testing, customization of any new functionality as per requirement of bank without any additional cost.	FIS request the bank that customization of any new functionality will be borne by the bank.	No Change

667	138	2.3 (u) Offsite CD's	Providing a real time, online, interactive remote monitoring tool at Bank's sites (RO/ZO/CO etc. ) or sites specified by the Bank for observing the health of CDs under Managed service for updating comment/feedback.	While FIS will provide the URL access to HO's designated on or two PC's, we request going ahead bank will need to whitelist the URL and access the same by RO/ZO/CO.	No Change
668	134	2.3 (v 1.3) Offsite CD's	Vendor should provide connectivity between the monitoring System / managed services center and ATM switch / Bank's DC with high level security standards like network connectivity through IPSEC / 3DES dedicated servers located at Bidder's end to remotely run special commands, firewall / De Militarized zone (DMZ), firewalls and other IP security methods and access control methods. In the event of Bank shifting its Data Centre to a different location, the Managed Service Centre link migration will be responsibility of the Vendor.	In the event of Bank shifting its Data Centre to a different location, FIS request the bank to bear the cost for the managed service center link migration.	No Change
669	138	3 (f) Incident Management Services	IM should have features of automated dispatching of field services calls using phone lines and SMS, to the right engineer / personnel and providing the escalations when the call is not closed in defined time frame.	FIS would like to inform the bank, FLM/SLM call logging / attending will take place as per industry practice.	No Change
670	138	3 (j) Incident Management Services	The Security monitoring tools of the Bidder shall be extended to these machines without additional costs to bank, wherever required to ensure their safe operations.	FIS request the bank to share more details on the same.	NO CHANGE.Details will be shared to successful bidder.
671	139	4 (4.2) The Banks responsibilities	THE BANK shall be responsible for ensuring cooperation from Switch bidder to provide necessary data feed to BIDDER" monitoring tool. The Switch bidder also should coordinate with BIDDER to develop the interface without any inordinate delay	FIS request the Bank, to ensure an uninterrupted feed is provided for real-time ATM monitoring. We will not take any responsibility/not accept any penalty of ATM downtime due to non receipt of Feeds on real time.	No Change
672	143	3 (b) Software Management (EJ Pulling Services)	CD-Wise EJs pulled are to be spooled separately and pushed to the Bank's designated server on daily basis	FIS request the Bank to provide access to their server to share the EJ's on daily basis.	No Change
673	145	3 (r) Software Management (EJ Pulling Services)	If Bank desires to revamp the Screens and roll out of which necessitates site visit for deployment of the same, the Vendor shall not charge any additional fees/ charges for this activity	FIS request the bank , that the charges of engineer visits for screen and any rollout would be borne by bank.	No Change
674	145	5 (iv )Second Level Maintenance (SLM) /PREVENTIVE MAINTENANCE	Preventive Maintenance should be conducted once in a quarter to ensure that the ATM is maintained in good operating condition and the report should be submitted to the Zonal/Regional Office concerned. Preventive Maintenance may be scheduled at a time convenient to Bank i.e. it should not affect the customer service. Consolidated report of ATM-ID wise preventive maintenance must be provided to the bank within 2 weeks of end of respective quarter. The details shall interalia include due date of PM and date when done. Vendor shall be liable for penalty @ Rs.1500/- Per ATM , for delay in PM per month . This penalty shall not form part of penalty capping clause.	FIS will submit the PM report in the form of soft copy with HO after end of respective quarter also we request the bank to waive off PM penalty.	No Change

675	146	5 (v ) Second Level Maintenance (SLM) /PREVENTIVE MAINTENANCE	Separate earthing will be provided by the Bidder for the CD including onsite CDs and Lobby CDs. The earthing is to be properly maintained by the Bidder. The earthing is to be checked every month and submit the reports to the CD link Branch with a copy to the respective Regional Office. Any damage due to faulty earthing will be at the sole risk and responsibility of the selected vendor(s). In case of re-earthing, it is the responsibility of the vendor to do re-earthing without any cost to the Bank.	FIS would like to propose to the bank, that the earthing check up will be done once in six months instead of a monthly activity.	No Change
676	146	5 (vi ) Second Level Maintenance (SLM) /PREVENTIVE MAINTENANCE	Vendor should share the hardcopy of at least one image each stored by in-built as well as external cameras while submitting the Preventive Maintenance Report	FIS would like to inform that the submission of images along with preventive report is unfeasible & the clause should be removed.	No Change
677	160	2.2 Penalties	The Vendor shall be charged penalty for Cash outs in addition to other penalties for each Cash out Incidence, penalty at the rate of Rs.4000 per Machine per incidence will be charged. If cash out position in ATM continues for more than 24 hours then additional penalty of Rs. 1000/- for each 24 hours cycle will also be levied	FIS would like to request that the Penalty should be in line with per hour revenue and it should be capped at 5% of monthly billing (including all the penalties) or penalty should be reduced to Rs.500 per machine	No Change
678	160 , 161	2.5 Penalties	for all operational ATMs is to be provided on daily on T+1 basis. Any short fall of EJ of 98% per ATM will attract penalty of Rs. 500/- per day. Recurrence of default shall attract increased penalty of Rs. 1000/- per day with penalty cap of Rs. 2000 per ATM. Apart from penalty, amount paid to customer for disputed transaction on account of EJ not provided will be recovered from vendor bill payment, on actual	FIS would request the bank to revise penalty on EJ submission.	NO CHANGE
679	162	5 CAP ON PENALTY	The total Penalty recoverable for downtime that is not maintaining the uptime as per Service Level and cash outs attributable to the Vendor will be capped at 15% of the total payment due to the Vendor for under the Contract for the particular month. Capping will be done at aggregate level for ATMs/CDs, not for each ATM/CD	FIS request the bank to reconsider the given penalty cap of 15% as it is at higher end and it should be capped at 5% of monthly billing (including all the penalties).	No Change
680	92	7.14	Capable of Remote Key Management - Triple DES/RSA, Certificate or Signature-based.	FIS request the bank to provide confirmation on switch readiness for remote key management.	No Change
681	92	7.2	CD must Support TLS 1.2 or above and shall provide required software, if any.	Certainly the CD will have the TLS 1.2 capability , FIS request the bank to provide confirmation on switch readiness for TLS 1.2 or above.	No Change
682	94	11 (11.1 To 11.3)	BIOMETRIC	FIS request the bank to provide confirmation about the Biometric activity.	No Change
683	97	11	Software to support DDC/912 or NDC message emulation	FIS request the bank to share more details on the same.	NO CHANGE
684	97	12	The bidder/Supplier should support the Endpoint protection Solution available with Bank else bidder/supplier should provide Virus protection, detection and maintenance of virus definitions for the native application	FIS request the bank to share more details about the Endpoint protection Solutions	No Change
685	98	32	Supports OTP Based and Card less transaction withdrawals	FIS request the bank to confirm the OTP infrastructure and transaction flow.	No Change
686	99	44	Support for MAC (Message Authentication Code)	Certainly will do, FIS request the bank to confirm whether switch support is available for this activity.	No Change

687	160	2.1	Penalties will be levied @ Rs 100/- per hour per ATM /CD for any downtime beyond 2 % in a month, after taking into account all the exclusions provided in the above paragraph calculated on a monthly basis.	FIS request the bank to reconsider the given penalty cap , penalty should be in line with per hour revenue and it should be capped at 5% of monthly billing (including all the penalties).	No Change
688	161	3.1	In the event of any CD registering Zero Cash withdrawal hits for 480 hours per ATM (need not be on continuous basis) in a month, the Bank shall not release the payment due for that CD for that month.	FIS request the bank to reconsider the given penalty clause.	No Change
689	91	7.2	Solution should be able to store the images in a digital format for minimum 6 months at an average of 400 transactions per day. The back-up should be taken at quarterly intervals or earlier as per requirement by the Bank and supervised by the Vendor. The images will be stored on one of the 2 Hard Disks in the machine. Vendor to increase storage capacity for machines having more than average 400 hits per day accordingly.	FIS would like to inform the bank, as per current industry standard images are stored on secondary ATM HDD for 90 days only. Taking quarterly backup of images is not feasible considering the image size.	NO CHANGE
690	91	7.7	The solution must be capable of monitoring from a central location. The Solution should be able to pull the required images From the central location and share the same over e-mail/sftp/other Communication medium with bank officials, as and when required.	FIS would like to inform the bank that the ATM DVSS solution will not have remote monitoring and image pulling feature.	NO CHANGE
691	92	7.12	The Solution should be capable of notifying the Switch in case the DVSS camera is covered/ blocked by any means so that the Cash Dispenser does not dispense cash.	FIS request the bank to delete this clause as this feature is unavailable.	NO CHANGE.Vendor to provide alternate solution
692	168	1.21	The Bank may shift its ATMs during the contract period. In these cases, the service provider has to shift the same equipment to the new location and make e-surveillance system live within 7 days. During the currency of the contract, if any additional sensor is required to be installed, the vendor will install the same without any extra cost.	FIS request the bank, to bear the relocation cost & agree on a fixed rate.	NO CHANGE
693	168	1.22	Deinstallation/Dismantling of any e-surveillance equipment from the site will be done without any additional cost to the Bank.	FIS request the bank, to bear the cost of deinstallation / dismantling during relocation.	No change
694	168	1.23	During the currency of the contract, if any additional sensor is required to be installed, the vendor will install the same without any extra cost.	FIS request the bank, to bear the relocation cost & agree on a fixed rate.	NO CHANGE.Please refer 1.2 page no 168
695	168	1.24	Vendor to provide support for upgradation in CCTV camera technology/resolution as per regulatory/statutory requirement during contract period	FIS would like to inform the bank, this needs to be mutually agreed and if any requirement of additional equipment, it will have additional cost.	NO CHANGE
696	11	2.g	Site implementation service - shutter and infrastructure to be provided by vendor	FIS would like to inform the bank , Ideally for Onsite - it bank responsibility to provide shutter, Incase FIS needs to provide the shutter, the same will be done on chargeable basis.	No Change

697	14	4.2	Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1 lakh will be recovered. Bank will not make any payment for sites not shifted within stipulated time.	FIS would like to inform the bank, any shifting activity will be chargeable activity as penalty is on higher side.	No Change
698	13	4.1/4.2	At existing sites, for replacement of ATMs TIS work and other procedures for operationalization of new ATMs to be completed within minimum downtime not exceeding 30 days. In case of CD installation only (i.e. without site preparation), the entire activity including delivery and complete installation of CD is to be completed within 20 days from the date of acceptance of order irrespective of location, or from the date of complete handing over of the site by the Bank whichever is later.	FIS would like to inform the bank, 30 days is required for TIS & ATM replacement at existing sites or onsite & for offsite we need 45 days for TIS post bank's approval.	No Change
699	14	4.2	The Vendor shall be responsible for Operationalizing all the services stipulated under this RFP. In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day per ATM up to 1 lakh maximum per ATM and after that which will be recovered for delay in Operationalizing / making live the Off-site /On-Site/E galleries CDs beyond the days	FIS would like to inform the bank , penalty seems to be on higher side & we request bank to delete this clause.	No Change
700	160	2.3	The non-maintenance of cleanliness at ATM room and Site upkeep related issues system, will be taken up with the Vendor by the Bank by e- mail or any other. Despite bringing it to the notice of the vendor if the general maintenance of the site remains poor and there is no improvement after three such occasions despite bringing it to the notice of the vendor in writing , per day penalty of Rs. 500/- per ATM for non-maintenance of the site will be charged.	FIS would like to inform the bank , penalty seems to be on higher side & we request bank to delete this clause.	No Change
701	64	26	Portal to be provided by the vendor for detailing PM reports and related proofs to be uploaded for expediting the payment process wherein Bank officials can comment on the M reports; however hard copy is also to be provided to the Central Office concerned. Delay in Preventive Maintenance for each ATM, the penalty will be Rs. 1500/- with no cap will be imposed on the vendor.	We would like to inform the bank, in regards to the PM report - Soft copy will be provided & not the hardcopy, Request bank to consider the same.	No Change
702	9	The scope of the work - 1.1	All regulatory/Statutory guidelines issued by RBI/NPCI/Cert-in or any other such agency/organization as regards to ATM infrastructure to be complied with by Bidder	Fis will comply to all regulatory/Statutory guidelines issued by RBI/NPCI/Cert-in or any other as on date of signing the agreement & later shall be mutually agreed by both the parties.	NO CHANGE.Please refer point 1.2 page no 10
703	9	The scope of the work - 1.1	CD site audit has to be carried out by the bidder in the presence of Bank officials; this is to be done once in a quarter	FIS like to inform the bank, field staff will support joint audit with bank officials.	NO CHANGE

704	10	The scope of the work - 1.2	Ensuring compliance of CDs to statutory, RBI/Regulator/GOI requirements till Project Go live". Thereafter if any guidelines are issued by RBI/Regulator/GOI, it will be done on mutually agreed terms and conditions for which cost will be borne by Bank however vendor has to comply the guidelines strictly within stipulated timelines else penalty levied by regulator for its non compliance shall be recovered from the vendor	FIS will comply to CDs to statutory, RBI/VISA/MASTERCARD/NPCI/Gol etc. as on date of signing the agreement & later shall be mutually agreed by both the parties	NO CHANGE
705	14	4.2	Vendor to ensure that at the time of ATM ROLLOUT , all the ATMs/CDs and its related licenses'( Applicable for ATM Machine and related software, hardware and firmware, anti-virus etc.) are confirming compliance to all RBI/GOV/NPCI or any statutory regulator guidelines and advisory applicable or in effect till that date. All the RBI related existing guidelines like Cassette swap , MHA guidelines, VLAN, TLS, TSS, EMV, OS Hardening, Anti skimming, TLS etc. need to be implemented from the go live of the project and also should comply future RBI guidelines as per mutually agreed terms issued time to time till the validity of the contract	FIS will comply to CRBI related existing guidelines like Cassette swap , MHA guidelines, VLAN, TLS, TSS, EMV, OS Hardening, Anti skimming, TLS etc. as on date of signing the agreement & later shall be mutually agreed by both the parties.	No Change
706	15	4.22	Bidder should comply with all the guidelines issued by RBI/IBA/Govt of India and any other regulatory authority issued from time to time.	FIS request the bank to share more details on the same. Accordingly, cost provision to be considered.	NO CHANGE. Please refer point no 1.2 page no 10
707	15	4.22	Ensuring that cash is not dispensed for power off /suspected case in EJ in line with the RBI/ OEM/NPCI/Master/Visa and any other regulatory guidelines should be certified with Bank's switch, and also to be changed from time to time as per requirement. Any loss due to above shall be recovered from the vendor.	FIS request the bank to share more details on the same.	NO CHANGE - detail will be discussed with selected vendor
708	15	4.22	System of dynamic password/token generation for the service personnel to be provided. Existing mechanism for dynamic password/OTP/token should be extended to the branch as per the Bank's requirement for staff loading without comprising security.	FIS request the bank to share more details on the same.	NO CHANGE - detail will be discussed with selected vendor

709	33	3	Insurance - It is the sole responsibility of the Vendor to obtain adequate insurance cover for the Cash in transit, cash held in cassettes of CD/ATM machine, cash held in Vault, . The Vendor is responsible to reimburse the Bank the loss of Cash in transit, cash held in CD/ATM machine, cash held in Vault of CMA without waiting for settlement of Insurance claim. Such reimbursement should be done within 15 days of the incident. In case the Vendor does not reimburse such amount within 15 days, such cash loss will be recovered from the net payment due by the Bank to the Vendor along with 2% interest per month or part thereof	FIS would like to inform the bank, Insurance - Cash in Transit, Cash in Vault will be back to back from CRAs SLA. Insurance of Cash in CD/ATM including cash in Mobile ATM, will remain responsibility of FIS. Additionally, potential losses to FIS due to third party fraudulent attempts like HDD Stolen, PC Core stolen, shutter tempering, power off etc., to remain responsibility of FIS. Such reimbursements will be settled during the monthly billing. No interest should be levied.	NO CHANGE
710	134	Annexure 16	n. Cash loading, cash maintenance, cash optimization as per requirements of Bank and cash forecasting. o. Providing drop bo facility and arranging collection of instruments.	FIS request the bank to share more details on the same, need clarification - Drop Box is a separate activity with different SOP. Request detailed Bank SOP to support negotiations with CRAs.	NO change
711	134	Annexure 16	q. Reconciliation of cash, providing accounting related data and reports, providing and managing round the clock Help line. r. Cash shortages/overages as & when noticed during the reconciliation of cash, is to be made good immediately by the BIDDER.	FIS would like to inform the bank, acceptable shortages, will be reimbursed to the Bank by means of Credit Note. No direct debit by the Bank. Also Bank to highlight discrepancies, if any, within 3 days from submission of CBRs. Bank to provide NDC at the end of the month by 10th of following month.	NO CHANGE
712	87	4.6	2 Double Pick Module, and 4 cassettes with lock & key. Capable of shutting automatically when removed from the CD and should be capable of working even with 2 cassettes.	FIS would like to inform the bank - 2 Double Pick Module, and 4 cassettes with latch & seal capable of shutting automatically when removed from the CD and should be capable of working even with 2 cassettes.	NO CHANGE
713	87	4.7	Reject BIN or Divert cassette bin with lock and key with capacity to hold at least 200 notes.	FIS would like to inform the bank ,Reject BIN or Divert cassette bin with latch & seal with capacity to hold at least 200 notes.	NO CHANGE
714	88	4.18	Double pick module with four currency cassettes (with lock and key / latch) Four Pick Module with 4 cassettes configuration with latches capable of shutting automatically when removed from the CD and should be capable of working even with 2 cassettes.	FIS would like to inform the bank, Double pick module with four currency cassettes (with latch & seal) Four Pick Module with 4 cassettes configuration with latches capable of shutting automatically when removed from the CD and should be capable of working even with 2 cassettes.	NO CHANGE.Please refer 4.18 page no 88
715	89	6.2	Touch Screen Specifications: IP65 rating	FIS would like to inform the bank, ATM use standard Touch screen which is resistant for inside use. IP65 is for through wall where ATM is installed in outside. Please consider: "Touch Screen for Indian Lobby environment".	NO CHANGE
716	91	7.3	Grouting:- Drilling 10"-12" holes in the flooring and hammering metal sleeves in these holes. Putting in Anchor fasteners - min. 8" long anchor fasteners, preferably of Fischer make. Applying resin adhesive (Araldite) over the finished bolt positions for improved bonding.(exception may be provided in highly secure areas, if RBI guidelines permit the same.). Bidder should arrange the ATM engineer and required support team and complete grouting activity without any cost to the Bank	FIS would like to request the bank to consider:  Grouting:- Drilling 10"-12" holes in the flooring and hammering metal sleeves in these holes. Putting in Anchor fasteners - min. 8" long anchor fasteners, preferably of Fischer make. Applying resin adhesive (Araldite or Loctite) in the screw thread for improved bonding.(exception may be provided in highly secure areas, if RBI guidelines permit the same.). Bidder should arrange the ATM engineer and required support team and complete grouting activity without any cost to the Bank.	NO CHANGE

717	99	53	Provide Text-to-Speech(TTS) support in English, Hindi and regional languages.	FIS would request the bank to reconsider as TTS is available in Market only with English and Hindi.	NO CHANGE. Functionality to be provided as per RBI/regulator guidelines
718	94	10.1	Card integration-RBI CIRCULAR FOR CASH WITHDRAWAL The NFC contactless module with support Contactless Card integration (Hardware and Software) supporting up to ISO 14443 Type A/Type B, MiFare, ISO 21481 and ISO/IEC 18092 or higher. In case of any new guidelines or the regulator mandates newer specifications, the service provider should provide required support for hardware/software without any additional cost to the bank during the contract period.	FIS request the bank to share more details on the same, need clarification if bank needs NFC card reader along with machine or machine should have compatibility for NFC.	NO CHANGE
719	65	27	Force Majeure	FIS would like to request the bank to add satellite and Satellite transponder failure in Force Majeure.	NO CHANGE
720	131	2.3 Offsite CD's	IPsec tunnel for the traffic from ATM to DC, Navi Mumbai and DR	FIS request the bank to share more details on the same, please confirm the IPSEC algorithm to be used.	NO CHANGE
721	131	2.3 Off-site CDs	2.3 b. The vendor should provide reliable and uninterrupted connectivity for offsite CDs using leased line fiber/copper, MPLS, FF, UBR/ CDMA / VSAT. Newer technologies like WiMa, 4G, 5G etc. will also be acceptable subject to the clearance from Bank's Information Security Department.	As Bank has mentioned 3G/4G connectivity as a media option for last mile connectivity. Pls confirm, Is Bank looking for 4G link with Private APN SIM with Voice and calls disabled considering the security requirement.	NO CHANGE
722	131	2.3 Off-site CDs	2.3 b. The vendor should provide reliable and uninterrupted connectivity for offsite CDs using leased line fiber/copper, MPLS, FF, UBR/ CDMA / VSAT. Newer technologies like WiMa, 4G, 5G etc. will also be acceptable subject to the clearance from Bank's Information Security Department.	FIS request the bank to confirm on this, Will be there a need to have 2 or more ATMs at site? Should all VSAT/4G router /lease line routers have 2 on board LAN ports to connect 2 ATMs at site and avoid external switch which is generally a point of failure.	NO CHANGE
723	110	ELECTRICAL INSTALLATION – SCHEDULE OF WORK	2.8 Providing and fixing 40mm PVC conduit of ISI make with saddling complete for connectivity from dish antennae on the roof top to the CD. (All ISI mark & complete in all respect)	FIS request the bank to confirm, Is it mandate to provide conduit for VSAT cable or It is only a recommendation from bank to the Bidder and bidder can decide other options instead PVC.	NO CHANGE
724	161	4.3 Penalty for Delay in Operationalizing the Services	In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day per site which will be recovered for delay in Operationalizing / making live the Off-site /On-Site/E galleries CDs beyond the days stipulated as above. Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1,00,000/- will be recovered. Bank will not make any payment for sites not shifted within stipulated time.	FIS request the bank to reconsider the penalty & delete the clause.	No Change



725	61	19.3 Minimum Guarantee for low hits ATMs with 95 % or more Uptime	If the monthly average availability (up time ) of the machine is greater than or equal to 95% then for such ATM sites , Bank will pay minimum guarantee i.e. Fixed cost of Rs. 20,000/- per month (without GST) for onsite locations and Rs. 25,000 per month (without GST) for offsite locations or actual invoice amount as per approved rates (without taxes) whichever is higher. Applicable penalty will be recovered from the payable amount. Bank will review the performance of the ATM within 6 to 12 months and underperforming machine to be shifted to the viable location at no additional cost to the bank (Onsite/Offsite).	FIS request the bank to increase the minimum guarantee - fixed cost to INR.25,000/- per month (without GST) for both onsite & offsite	Please refer corrigendum
726	112	UPS INSTALLATION – SCHEDULE OF WORK - 1.0	Supply, installation, testing and commissioning of 1 phase input/output online UPS with required KVA depending upon power supply condition but not less than 2 KVA True on line UPS of EMERSON/DB/Hirel/Tritronics/Switching AVO/ Consul/ Numeric make with 4 hrs. Batteries backup on full resisting of ATV network equipment's and one light) 4 KVA ISI marked servo stabilizer Make Auto electric/ Numeric/ Uniline or equivalent. Isolation transformers to be in built in UPS. It is responsibility of the Vendor to arrange for uninterrupted power supply for ATM functioning 24*7*365	FIS request the bank to reconsider using 2 KVA instead of 3 KVA UPS.	No Change
727	114	Indicative Commercial Bid:	(E)Buy back price Per ATM. If no rate is quoted, the selected vendor, if decided by bank, shall have to buy back at H1 rate or Bank's Reserve Price, whichever is higher	FIS request the bank to reconsider the base price to be Rs. 2000/- per ATM	No Change
728	114	Indicative Commercial Bid:	(F)Buy back price for A/C,UPS and battery set per ATM site. If no rate is quoted, the selected vendor, if decided by bank, shall have to buy back at H1 rate or Bank's Reserve Price, whichever is higher	FIS request the bank to reconsider the base price to be Rs.1000/- per ATM	No Change
729	165	Consumables	Penalty : Rs.1000/- per incident shall be levied if consumable are not made available within four hour from the time information available in Online Monitoring Solution or complaint lodged by Bank official in this regard. If the incidents are recurring then penalty shall be charged at increase rate of Rs.2000/- per incident, for all consumables shall be recovered from the vendor.	FIS request the bank to reconsider the penalty & reduce the same	No Change
730	16	4.22	Ensuring that BIOS password is enabled at all the ATMs and that Auto run facility of "exe files" from a network or a USB port is disabled	Request the bank to clarify on how the bank is maintaining BIOS password at present.	NO CHANGE

731	10	1.9	The bidder should have their own support offices / resident engineers in a minimum of 100 major Centers, (which should include all the Cities/Centers where Bank's Regional Offices are situated and be able to provide & maintain equipment including all components/Add-On items in sufficient quantities with their Operational support engineers in all these cities (List of Regional/Zonal Offices is placed at Annexure 11).	Request the bank to amend the clause as the bidder/OEM/Partner should have their own support offices / resident engineers in a minimum of 100 major Centers, (which should include all the Cities/Centers where Bank's Regional Offices are situated and be able to provide & maintain equipment's including all components/Add-On items in sufficient quantities with their operational support engineers in all these cities (List of Regional/Zonal Offices is placed at Annexure 11). List of support offices/resident engineers with complete address and contact details be provided to bank within 7 days from date of executing SLA.	NO CHANGE
732	35	6.4	Bidders will have to ensure that the old machines under the buyback will be taken to their respective plants and scrapped strictly under the "E-Waste (Electronic Waste) scrapping methods using eco-friendly processes authorized by the Pollution control board and as per the E- Waste management and handling rules issued by Ministry of Environment & Forests and other government agencies from time to time. Also, the Hard Disk Drives (HDD)/EPP of ATMs/CDs earmarked for buyback shall be degaussed before dislocating the ATMs/CDs from their current locations. A certificate for degaussing of HDDs and E-Waste scrapping shall be submitted by the bidder in their bid. Commercial Rates offered to the Bank for disposal of such old/damaged/vandalized ATMs/CDs/ACs/UPS are to be quoted.	Bidder will follow the E-waste scrapping for the disposal and an undertaking to the effect can be shared . Request bank to amend the clause as Hard Disk Degaussing at the site before removal from CD would not be possible. Bidder will handover the Hard Disk to the associated branch.	NO CHANGE
733	NA	General Query	Backhaul link between VSAT provider HUB to Bank DC and DR	FIS would like to request the bank to allow service provider to use existing backhaul infra between Its HUB to bank DC and DR. The infra is dedicated to CBI.	NO CHANGE.Feasibility to be checked by successful bidder for using existing Backhaul link however cost of upgaration to be borne by the Bidder
734	NA	General Query	Backhaul link between VSAT provider HUB to Bank DC and DR	FIS would like to request the bank ,In case of new infra please share the detail address with floor no and contact person details for backhaul link feasibility.	NO CHANGE.Details will be shared to successful bidder.
735	NA	General Query	List of Applications	FIS request the bank to share more details, please share the details of application run on ATM apart from financial transaction, Query transaction and EJ.	NO CHANGE.Details will be shared to successful bidder.
736	8	SECTION III SCOPE OF WORK 1.1	Physical installation of CDs at the sites with grouting as per RBI guidelines.	While Bidder agrees to comply with all applicable laws, regulations, statutory requirements, applicable rules and requirements, notifications, circulars, directives from Government of India (Gol), State Government, existing as on date of submission of bid, it is not possible for the bidder to foresee future regulatory changes and future changes from Regulators, Gol, Ministry of Home Affairs (MHA), Ministry of Finance (MoF), Card Networks, Payment System Operators, NPCI and corresponding impact/changes to be done to the services thus Bidder requests that compliance to any future change in laws/regulations or enactment of new laws/regulations and Regulators, Gol, Ministry of Home Affairs (MHA), Ministry of Finance (MoF), Card Networks, Payment System Operators, NPCI rules/requirements shall be done at extra cost, if having a direct or indirect cost implication, mutually agreed between the parties and treated as Change Request and this clause should be amended accordingly.	No Change

737	9	SECTION III SCOPE OF WORK 1.1	CDs should be equipped with Biometric functionality and capable of integrating with Biometric Solution of the Bank or as per RBI/UIDAI guidelines		NO CHANGE
738	9	SECTION III SCOPE OF WORK 1.1	All regulatory/Statutory guidelines issued by RBI/NPCI/Cert-in or any other such agency/organization as regards to ATM infrastructure to be complied with by Bidder.		NO CHANGE.Please refer point no 1.2 page no 10
739	9	SECTION III SCOPE OF WORK 1.1	Provide all the facilities for Physically Challenged persons to access CD, as required by regulators/GOI guidelines.		NO CHANGE
740	10	SECTION III SCOPE OF WORK 1.2	Ensuring compliance of CDs to statutory, RBI/VISA/MASTERCARD/NPCI/GoI etc. and all other requirements, from time to time, at no extra cost for new CDs.		NO CHANGE.Please refer point no 1.2 page no 10
741	10	SECTION III SCOPE OF WORK 1.3	All CDs must be enabled for usage by the Biometric cardholders and Visually Impaired cardholders having requisite hardware, software, voice files and Braille enabled keypad and other components which would enable usage by the biometric and visually impaired cardholder as per regulator/GOI guidelines.		No change
742	10	SECTION III SCOPE OF WORK 1.5	The successful Bidder shall have to enable the voice facility (Text to Speech) as per IBA transaction flow guidelines to help the visually challenged persons in all CD. The facility should be for English and Hindi languages. Based on further RBI/IBA guidelines the other languages should be enabled without any cost to the Bank. There should not be any separate charges for implementing the said activity.		No Change
743	12	SECTION III SCOPE OF WORK - 3 Mobile ATM	Ramp facility should be provided for accessibility as per regulatory guidelines. ☑ Facility to unload the cash at vendor managed vault facility in line RBI and other regulatory guidelines during night times as per Bank requirement		no change
744	13	SECTION III SCOPE OF WORK - 4. PROJECT COMPLETION 4.2	Vendor to ensure that at the time of ATM ROLLOUT , all the ATMs/CDs and its related licenses"( Applicable for ATM Machine and related software, hardware and firmware,anti-virus etc.) are confirming compliance to all RBI/GOV/NPCI or any statutory regulator guidelines and advisory applicable or in effect till that date. All the RBI related existing guidelines like Cassette swap , MHA guidelines, VLAN,TLS,TSS,EMV, OS Hardening, Anti skimming, TLS etc. need to be implemented from the go live of the project and also should comply future RBI guidelines issued time to time till the validity of the contract without any additional cost to the bank.		NO CHANGE.Please refer 4.2 page no 13
745	15	SECTION III SCOPE OF WORK - 4. PROJECT COMPLETION 4.20	Vendor should provide Cash Management and Cash Replenishment Services at the CDs rolled out under this RFP as part of ATM Managed Services. While providing services, RBI and MHA guidelines, Cassette swap shall be strictly followed.		No Change
746	15	SECTION III SCOPE OF WORK - 4. PROJECT COMPLETION 4.22	Bidder should comply with all the guidelines issued by RBI/IBA/Govt of India and any other regulatory authority issued from time to time.		NO CHANGE.Please refer point no 1.2 page no 10

747	15	SECTION III SCOPE OF WORK - 4. PROJECT COMPLETION 4.23	RBI advisory on ATM Security has to be complied with as below and issued from time to time:		NO CHANGE. Please refer point no 1.2 page no 10
748	16	SECTION III SCOPE OF WORK - 4. PROJECT COMPLETION 4.23	Ensuring that cash is not dispensed for power off /suspected case in EJ in line with the RBI/ OEM/NPCI/Master/Visa and any other regulatory guidelines should be certified with Bank's switch, and also to be changed from time to time as per requirement. Any loss due to above shall be recovered from the vendor.		NO CHANGE
749	16	SECTION III SCOPE OF WORK - 5 Compliance of Statutory and other responsibility	i. The Vendor should ensure that statutory, regulatory and all other guidelines are complied with respect to the cash in transit and held in vaulting and loaded in CD. It shall be the sole responsibility of the Vendor to obtain the required licenses, permissions etc. from local or any other authority for cash transit or vaulting ii. Vendor should also ensure that in case, RBI, IBA, NPCI, Master card, VISA, EMV company, Central /State govt. /Police authorities or any other law enforcement agency prescribed any new guidelines will be followed without any extra cost to Bank during the contract period.		NO CHANGE. Please refer 5(ii) page no 16
750	16	SECTION III SCOPE OF WORK - 6. CASSETTE SWAP/MHA SERVICES ON OPEX BASIS	Vendors to replenish cash through Cassette Swap Method in terms of RBI's letter No. RBI/2017-18/DCM (Plg.) No. 3641/10.25.007/ 2017-18 dated April 12, 2018 on Cassette Swap in ATMs. (a) Vendors will arrange the cassettes at their own cost for replenishment and evacuation of cash under cassette swap method. Further, vendor will replenish/evacuate the cassettes as per RBI guidelines and at its own risk and responsibility. The bank will not be liable for any loss arising in this regard. (b) The RBI and MHA guidelines issued from time to time shall be strictly adhered without any additional cost to the bank.		NO CHAGE. Please refer point no 6 b page no 16
751	17	SECTION III SCOPE OF WORK - 8 COMPLIANCE WITH IS SECURITY POLICY: VI	All data are confidential and should not be disclosed to any external parties ever. VI. The vendor should comply extant guidelines of RBI data localization policy and should submit the report to the Bank time to time as per the requirement It is vendor responsibility to comply with IS Policies of Bank/RBI/regulator without any additional cost to the bank.		NO CHANGE
752	35	SECTION-VI TERMS AND CONDITIONS OF THE TENDER: 5. BRAND OF CD & CR, MANUFACTURER, MODEL	The Bidder is liable to bear the full cost of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches, Regulatory compliances etc. which require the Hardware or Software of the ATMs to be upgraded.		NO CHANGE

753	35	SECTION-VI TERMS AND CONDITIONS OF THE TENDER: 6 Disposal of Old/Damaged/Vandal ized CDs and/or other Assets such as AC & UPS : 6.4	Bidders will have to ensure that the old machines under the buyback will be taken to their respective plants and scrapped strictly under the "E-Waste (Electronic Waste) scrapping methods using eco-friendly processes authorized by the Pollution control board and as per the E- Waste management and handling rules issued by Ministry of Environment & Forests and other government agencies from time to time.		No Change
754	76	GENERAL CONDITIONS Statutory and Regulatory Requirements	The solution must comply with all applicable requirements defined by any regulatory, statutory or legal body which shall include but not be limited to RBI or other Regulatory Authority, judicial courts in India and as of the date of execution of Agreement. This requirement shall supersede the responses provided by the Vendor in the technical response. During the period of warranty / AMC, Bidder / Vendor should comply with all requirements including any or all reports without any additional cost, defined by any regulatory authority time to time and which fall under the scope of this RFP / Agreement. All mandatory requirements by regulatory / statutory bodies will be provided by the bidder under change management at no extra cost to the bank during the tenure of the 5(five) year contract.		NO CHANGE
755	87	Annexure 7 : TECHNICAL & FUNCTIONAL SPECIFICATIONS (TFS) Technical and Functional Specifications of Cash Dispensers - Front Access Lobby Model: Device Software - 2.4	OEM/Service provider is required to provide latest OS and Cen FS application version to support Regulatory requirement or Bank's need to support applications during the contract period.		NO CHANGE
756	90	Annexure 7 : TECHNICAL & FUNCTIONAL SPECIFICATIONS (TFS) Technical and Functional Specifications of Cash Dispensers - Front Access Lobby Model: 6. Customer Interface - 6.16	Adherence to Persons with Disability standards compliance. give details; Cash Dispenser should be accessible to physically Challenged, Wheel Chair Access and Visually Challenged as per ADA, Access-For-All (AFA) & RBI guidelines-		No Change
757	94	Annexure 7 : TECHNICAL & FUNCTIONAL SPECIFICATIONS (TFS) Technical and Functional Specifications of Cash Dispensers - Front Access Lobby Model: 10. Contactless Card Reader - 10.1	Contactless Card integration-RBI CIRCULAR FOR CASH WITHDRWAL The NFC contactless module with support Contactless Card integration (Hardware and Software) supporting up to ISO 14443 Type A/Type B, MiFare, ISO 21481 and ISO/IEC 18092 or higher. In case of any new guidelines or the regulator mandates newer specifications, the service provider should provide required support for hardware/software without any additional cost to the bank during the contract period.		NO CHANGE

758	133	ANNEXURE -15 1. SCOPE OF WORK FOR NETWORK 2.3 Off-site CDs - s.	It will be the responsibility of the bidder to comply the guidelines/instructions of Govt. or other regulatory body for installation integrating and Operating VSAT services offered. Bidder shall be responsible for obtaining regulatory issues like obtaining clearances/licenses etc		No Change
759	146	APPENDIX –E 6 Ongoing monitoring of critical services - a)	a) The vendor shall ensure that the ATM/CD functions on ongoing basis as per terms of the agreement which inter-alia includes security measures stipulated by RBI/Card Operators/banks		No Change
760	150	APPENDIX- H CASH FORECASTING & OPTIMISATION SERVICES Cash Management and Replenishment Services including reconciliation of physical Cash with EJ - A) Vault Facilities :	Furnish details of center wise vault facilities after mapping the bidder"s/Agent"s locations with Banks offsite locations as per RBI/MHA guidelines/any other regulatory authority: Confirm availability of the following at VAULT: a. Availability of Video Surveillance facility b. Availability of security alarm systems c. Whether vans are equipped with security equipment as per the local Law enforcing authority d. Whether Armed guards are recruited as per the Law enforcing authority. e. Whether Employees are subject to police verification and antecedent verification f. Whether short arm firearms are used or traditional long arm weapons by the security men		No Change
761	150	APPENDIX- H CASH FORECASTING & OPTIMISATION SERVICES Cash Management and Replenishment Services including reconciliation of physical Cash with EJ - C) Cash Pickup and Loading Activities : I	Bidders to follow guidelines issued by Local Authorities/RBI with regard to housing the Cash Chest, cash handling, transportation of cash from one location to another, security precaution etc.		No Change
762	154	APPENDIX -I CASH REPLENISHMENT SERVICES 1. SCOPE OF SERVICES - 1.25	MS vendors/CRA should follow all MHA guidelines regarding cash replenishment. And need to adhere the MHA updated guidelines also during the contract period.		NO CHANGE
763	158	APPENDIX -I CASH REPLENISHMENT SERVICES 1. SCOPE OF SERVICES - 1.27	Safe and secure premises of adequate size for cash processing / handling and vaulting. The premises should be under electronic surveillance and monitoring round the clock. Technical specifications of the vault should not be inferior to the minimum standards for Chests prescribed by the Reserve Bank.		NO CHANGE
764	167	APPENDIX-O E- Surveillance integration at ATM sites: 1. Event Based Surveillance activities – 1.7	Storing of Images and Video for any Verification (90 days minimum) (Expandable to meet higher period i.e. 180 days for storing disputed cases in case of any future administrative / regulatory requirements").		NO CHANGE

765	168	APPENDIX-O E- Surveillance integration at ATM sites: 1. Event Based Surveillance activities – 1.24	During the currency of the contract, the vendor should upgrade the system at no additional cost, particularly with reference to up gradation in technology related to CCTV camera (resolution)/Sensors or due to compliance of any Regulatory guidelines/requirements etc.		NO CHANGE.Please refer 1.24 page no 168
766	168	APPENDIX-O E- Surveillance integration at ATM sites: 3. AC, UPS & Signage energy Management and functionality monitoring – 3.6	The software developed or customized should follow a standard development process to ensure that it meets functional, security, performance and regulatory requirements of the Bank		NO CHANGE
767	17	SECTION III SCOPE OF WORK - 8 COMPLIANCE WITH IS SECURITY POLICY: V	In addition, bidder is required to address the observations of various audits/examinations of Regulator as and when advised in the stipulated timeline	Bidder shall address the observations of various audits/examinations of Regulator which are 'mutually agreed' which are 'within the scope of the agreement/RFP' as advised in the stipulated timeline and hence Bidder requests this clause to be amended accordingly.	NO CHANGE
768	Section IV point no 2 Eligibility point no 6	19	<u>Eligibility point no 6:-</u> The Bidder should have supplied, installed and managing minimum 1000 Cash Dispenser in Public / Private Sector Bank in India during the last 5 years as on 31/03/2021. The Bank reserves the right to inspect such installations eligibility while evaluating the Technical Bids	<u>Eligibility:-</u> The Bidder should have supplied, installed and managing minimum 1000 Cash Dispenser in Public / Private Sector Bank in India till date/ as on 31/03/2021 The Bank reserves the right to inspect such installations eligibility while evaluating the Technical Bids. Till date EPS has done 10,000 + installations of ATM's so request to qualify us for participation in the contract.	NO CHANGE
769	Annexure 8 a	114	Pricing model / Indicative commercial Bid	Pricing model is suggested to be on fixed monthly charges or combination of variable plus fixed charges considering decrease in number of transactions and increase in cost due to implementation of various RBI guidelines.	NO CHANGE
770	Section 1 - Point no 5	5	PBG: Successful bidder has to furnish Performance Bank Guarantee in Bank's format (Annexure 14) of amount equivalent of 10% of the order value issued by any Scheduled Commercial Bank in India (Other than Central Bank of India), in favor of the Bank within 30 days from the date of Purchase Order . Performance guarantee should remain valid during the currency of the contract. The guarantee should also contain a claim period of 1 year from the last date of validity period.	We request bank to consider PBG as 3% of annualised contract value which can be renewed annually as this blocks huge amount of the bidder for the entire contract period.	NO CHANGE.Please refer point no 5 page no 5
771	19	61	Overall Penalty	Overall penalty should not exceed 3% of monthly billing amount.	NO CHANGE
772	4.17	15	For offsite locations the selected vendor(s) will have to provide VSAT with sufficient bandwidth for smooth functioning and other requirement for ATM services.	Request Bank to define minimum bandwidth required per site so that all bidders will be on same platform while bidding	NO CHANGE. Please refer 4.18 page no 15
773	2.3 b.	135	The vendor should provide reliable and uninterrupted connectivity for offsite CDs using leased line fiber/copper, MPLS , FF, UBR/ CDMA / VSAT. Newer technologies like WiMa, 4G, 5G etc. will also be acceptable subject to the clearance from Bank's Information Security Department.	Bank has mentioned 3G/4G connectivity as a media option for last mile connectivity. Pls confirm, Is Bank looking for 4G link with Private APN SIM with Voice and calls disabled considering the security requirement.	NO CHANGE

774	2.3 b.	135	The vendor should provide reliable and uninterrupted connectivity for offsite CDs using leased line fiber/copper, MPLS , FF, UBR/ CDMA / VSAT. Newer technologies like WiMa, 4G, 5G etc. will also be acceptable subject to the clearance from Bank"s Information Security Department.	Since 3G technology is considered to be obsolete. It is advisable bank should strictly go for 4G links.	NO CHANGE
775	2.3 b.	135	2.3 b. The vendor should provide reliable and uninterrupted connectivity for offsite CDs using leased line fiber/copper, MPLS , FF, UBR/ CDMA / VSAT. Newer technologies like WiMa, 4G, 5G etc. will also be acceptable subject to the clearance from Bank"s Information Security Department.	Will be there a need to have 2 or more ATMs at site? Should all VSAT/4Grouter /lease line routers have 2 on board LAN ports to connect 2 ATMs at site and avoid external switch which is generally a point of failure. Pls confirm.	NO CHANGE
776	2.3 c.	135	Vendor should also arrange for backhaul from service providers. For connecting to the Bank"s ATM Switch and DR at Hyderabad.	Can service provider use an existing backhaul links available between service provider Noc to Bank DC & DR and upgrade these links as per rfp requirement.	NO CHANGE.Feasibility to be checked by successful bidder for using existing Backhaul link however cost of upgaration to be borne by the Bidder
777			New Query	Bank is looking for higher uptimes at each site. We suggest bidder to provide primary and Back up connectivity at each site on different media. Pls confirm	NO CHANGE.Please refer RFP page no.8
778			New Query	In case 3G/4G link, . Shall bidder to provide Dual SIM connectivity from alternate telco at each site to meet the required site uptime? Pls confirm	NO CHANGE
779	2.8	114	Providing and fixing 40mm PVC conduit of ISI make with saddling complete for connectivity from dish antennae on the roof top to the CD. (All ISI mark & complete in all respect)	Is it mandate to provide conduit for VSAT cable or It is only a recommendation from bank to the Bidder and bidder can decide othe options instead PVC . Pls confirm.	NO CHANGE
780	2.1	135	The Network connections shall have TLS, IPsec end-to-end encryptions configured at routers to ensure secure data transmissions and should support AES 256, 3DES, GCM, SHA2 or any latest encryption which bank may ask as per requirement in future during the contract period.	We understand form the clause that the Bank is looking for Network connectivity with End to End IPsec (Remote ATM site till DC/DR) which support latest encryption standards like GCM, SHA2. Pls confirm.	NO CHANGE
781	14	9	CCTV/E-surveillance system to be provided by bidder. The footage should be provided to the Bank as when required, within two working days from the date of demand. In case of loss incurred by the Bank for non-availability of same, will be recovered from the bill for managed services without giving any notice. Penalty will be Rs.500/ per day (from 3rd day) for not providing CCTV footage within 2 days (from the date of request by the bank for providing specific ATM CCTV camera footages) or actual compensation paid to the customer/s, whichever is higher.	This clause regarding E-Surveillance /CCTV should not be acceptable to EPS, as there is no cap on penalty amount.	NO CHANGE



782	7	9	The Cash Dispensers should accept EMV chip based cards and any hardware or software required for the same is part of Opex and no additional cost for the same will be paid by the bank. EMV certification to be done at no extra cost to the Bank and all costs for such certification are to be borne by the vendor(s) including professional/consultancy/testing/Rollout charges or any other charges(including license cost/renewal cost of kernel etc.) for any service provided for carrying out the EMV certification.	Vendor shall be responsible for compliance cost as on date on Go-Live. Any future compliances which will attract additional costs shall be mutually agreed at that time. To be added in all the above compliance related clauses.	NO CHANGE.Please refer point no 1.2 page no 10
783	8	9	All regulatory/Statutory guidelines issued by RBI/NPCI/Cert-in or any other such agency/organization as regards to ATM infrastructure to be complied with by Bidder.	Vendor shall be responsible for compliance cost as on date on Go-Live. Any future compliances which will attract additional costs shall be mutually agreed at that time. To be added in all the above compliance related clauses.	NO CHANGE.Please refer point no 1.2 page no 10
784	1.2	10	Ensuring compliance of CDs to statutory, RBI/VISA/MASTERCARD/NPCI/GoI etc. and all other requirements, from time to time, at no extra cost for new CDs.	Vendor shall be responsible for compliance cost as on date on Go-Live. Any future compliances which will attract additional costs shall be mutually agreed at that time. To be added in all the above compliance related clauses.	NO CHANGE.Please refer point no 1.2 page no 10
785	1.4	10	All CDs should also be fully EMV (Europay Master Visa) certified and enabled including having requisite <b>latest hardware and pre-installed EMV software during the contract period.</b>	Vendor shall be responsible for compliance cost as on date on Go-Live. Any future compliances which will attract additional costs shall be mutually agreed at that time. To be added in all the above compliance related clauses.	NO CHANGE
786	1.5	10	The successful Bidder shall have to enable the voice facility (Text to Speech) as per IBA transaction flow guidelines to help the visually challenged persons in all CD. The facility should be for English and Hindi languages. Based on further RBI/IBA guidelines the other languages should be enabled without any cost to the Bank. There should not be any separate charges for implementing the said activity.	Vendor shall be responsible for compliance cost as on date on Go-Live. Any future compliances which will attract additional costs shall be mutually agreed at that time. To be added in all the above compliance related clauses.	NO CHANGE.Functionality to be provided as per RBI/regulator guidelines
787	4.2 (last Para)	13	Vendor to ensure that at the time of ATM ROLLOUT , all the ATMs/CDs and its related licenses"( Applicable for ATM Machine and related software, hardware and firmware,anti-virus etc.) are confirming compliance to all RBI/GOV/NPCI or any statutory regulator guidelines and advisory applicable or in effect till that date. All the RBI related existing guidelines like Cassette swap , MHA guidelines, VLAN,TLS,TSS,EMV, OS Hardening, Anti skimming, TLS etc. need to be implemented from the go live of the project and also should comply future RBI guidelines issued time to time till the validity of the contract without any additional cost to the bank.	Vendor shall be responsible for compliance cost as on date on Go-Live. Any future compliances which will attract additional costs shall be mutually agreed at that time. To be added in all the above compliance related clauses.	NO CHANGE
788	4.21	15	Bidder should comply with all the guidelines issued by RBI/IBA/Govt of India and any other regulatory authority issued from time to time	Vendor shall be responsible for compliance cost as on date on Go-Live. Any future compliances which will attract additional costs shall be mutually agreed at that time. To be added in all the above compliance related clauses.	NO CHANGE. Please refer 1.2 page no 10
789	5 (ii)	16	Vendor should also ensure that in case, RBI, IBA, NPCI, Master card, VISA, EMV company, Central /State govt. /Police authorities or any other law enforcement agency prescribed any new guidelines will be followed without any extra cost to Bank during the contract period.	Vendor shall be responsible for compliance cost as on date on Go-Live. Any future compliances which will attract additional costs shall be mutually agreed at that time. To be added in all the above compliance related clauses.	NO CHANGE.Please refer point 5(ii) page no 16

790	Eligibility Criteria - Point No 11	19	The bidder / OEM shall provide <u>free of cost any up gradation</u> in the Operating System / software / application / firmware required for proper functioning of the devices <u>throughout the Contract Period</u> . The bidder / OEM shall submit such declaration along with the technical bid	Vendor shall be responsible for compliance cost as on date on Go-Live. Any future compliances which will attract additional costs shall be mutually agreed at that time. To be added in all the above compliance related clauses.	NO CHANGE
791	Eligibility Criteria - Point No 18	20	Bidder should be ready to comply with future RBI or any other regulatory authority requirements without any additional cost to Bank for entire contract period.	Vendor shall be responsible for compliance cost as on date on Go-Live. Any future compliances which will attract additional costs shall be mutually agreed at that time. To be added in all the above compliance related clauses.	NO CHANGE. Please refer point no 1.2 page no 10
792	1.8	10	The Bank reserves the right to extend the contract for period of two years after the expiry of five years at the same rates and the selected vendor will be bound to provide the required services as defined in this RFP.	Rates for extended period of 2 years shall be mutually agreeable in view of escalation in cost for services.	NO CHANGE
793	1.10	10	In case any part of the work / process is required to be out-sourced by the successful bidder, the bidder shall seek prior approval of the Bank.	Vendor shall be allowed to sub-contract without Bank's consent for all or any services under the contract i.e. CRA, E-Surveillance, SLM etc.	NO CHANGE
794	2 (n)	12	Assignment of rent: in case of existing locations, assignment of existing rental agreements (irrespective of whether this is direct assignment or; first assignment to Bank and then to the bidder) cost shall be borne by the bidder.	Not acceptable being onerous, as there can be events where assignments are sought by the Bank without any fault or shortcoming on part of vendor.	NO CHANGE
795	4.2	13	Subsequent delay in various testing/certification with bank switch and NPCI/VISA/MASTERCARD/UAT will be penalized, for dependency attributable to successful Vendors at rate of Rs. 5000/- per day maximum up to Rs.1,50,000 per ATM and after that bank may take deemed action including cancellation of the contract.	Testing delay related penalties (per day at 5K) poses serious threat to revenue. To be reviewed by IT operations/Team	NO CHANGE
796	4.2	13	Entire project has to be completed within 6 months from the date of acceptance of purchase order.	Any delay due to reasons which not attributable to Vendor shall be excluded from this period.	NO CHANGE
797	4.5	14	Bank may at its discretion depending upon requirement place order/indent for lesser number than what is defined in this RFP and the selected vendor(s) shall have no recourse in the matter. The quantities mentioned in this RFP are only illustrative. Bank will vary quantities as per requirement and the selected vendor(s) shall be bound to accept the same without recourse.	Reduction of numbers of ATMs shall not be permitted as it will result in financial/revenue losses to the vendor.	NO CHANGE
798	4.9	14	The selected vendor(s) will be bound by the clauses of this RFP and subsequent SLA and penalties for deficiency of service will be payable as decided by the bank and the selected vendor(s) will have no recourse in the matter.	This clause is highly onerous. Vendor should have some recourse to protect its interest by way of holding mutual discussions.	NO CHANGE
799	4.10	14	Any loss suffered by the bank due to any malware attack or any other fraudulent method at the ATM (CD) level will be recoverable by the bank from the selected vendor(s). As such the selected vendor(s) will have to ensure that the ATMs (CD) provided meet all security requirements and have robust systems in place to prevent such incidents. The Vendor should supply equipment and related software which is free from embedded malware/Virus. It will be vendor responsibility to update, maintain and monitor the same without any addition expenses to the bank.	There shall be limitation of liability as vendor cannot have unlimited liabilities towards ever-increasing malware attacks / frauds.	NO CHANGE

800	Eligibility Criteria - Point No 5	19	The bidder must be either the Original Equipment Manufacturer (OEM) of Cash Dispenser or its authorized representative in India. In case bidder is an authorized representative, an authorization letter from manufacturer as per Format (Manufacturer's Authorization Letter) to this effect should be furnished.	EPS is not falling under this criteria . EPS Business to review. Also check other points relating to positive net-worth, net profit making entity etc. under same table.	NO CHANGE
801	37. BANK'S RIGHTS:	33	The Bank reserves the right to modify any part of the tender or cancel the RFP/tender before submission of bids Bank reserves the right to cancel the entire Bidding / procurement process at any stage without assigning any reason whatsoever.	No termination/ cancellation for convenience shall be permitted.	NO CHANGE
802	Section VI clause 4	35	RIGHT TO ALTER QUANTITIES Bank reserves the right to alter the quantities specified in the tender. Central Bank of India also reserves the right to delete one or more items from the list of items specified in tender	Any financial impact on Vendor shall be considered /compensated.	NO CHANGE
803	General Conditions Clause 2	40	-	Bank's obligations for providing cash, connectivity, electricity, switch driving etc. are missing.	NO CHANGE
804	7. ASSIGNMENT	44	The Bidder shall execute the Site Implementation Services and the Bidder shall not directly or indirectly sub-contract any part of the Site Implementation Services without prior written consent of the Bank and no sub-contracting shall relieve the Bidder from the full and entire responsibility of the performance of the Site Implementation Services.	Vendor shall be allowed to sub-contract without Bank's consent not only for SIS but for other services i.e. CRA, E-Surveillance, SLM etc.	NO CHANGE
805	(I)	62	Payments to the bidder will be made on monthly basis and aggregated basis by the Bank centrally after submission of invoices along with the monthly downtime reports, after deducting applicable Liquidated Damage (LD), uptime penalty or any other charges levied for delay/no service as mentioned in RFP/Terms of agreement, if any	07 days timeline should be agreed for Bank within which Vendor invoices shall be paid. In case of delayed payment there shall be penal interest @ 1.5% per. month and beyond 90 days delay in payment Vendor shall have right to suspend services without any liability.	NO CHANGE
806	19.3	62	Minimum Guarantee for low hits ATMs with 95 % or more Uptime.	Operations team to take note. Additionally, Exceptions to uptime missing. Compensation to vendor for reasons attributable to Bank is to be included.	NO CHANGE
807	20	62	INDEMNITY :	Vendor to be indemnified against any losses arising for reasons attributable to the Bank.	NO CHANGE
808	27	66	Force Majeure	FM to include: "terrorist attacks, cyber-attacks and break out of Epidemics/ Pandemics or any other similar unforeseen events."	NO CHANGE
809	28	66	DISPUTE RESOLUTION MECHANISM AND REMEDIES	Any dispute which is not settle for more than 30 days can be referred to Arbitration.	NO CHANGE

810	28 (Last Para)	67	The bidder agrees that, in addition to all other remedies provided at law or in equity, the Bank shall be entitled to injunctive relief, restraining order, right of recovery, specific performance, or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the vendor from committing any violation or enforce the performance of the covenants, obligations and representation contained in this Agreement (including RFP/PO). These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.	Injunctive relief rights to be available for Vendor as well	NO CHANGE
811	31. LIQUIDATED DAMAGES	69	The Bank will consider the inability of the bidder to deliver or install the equipment within the specified time limit, as a breach of contract and would entail the payment of Liquidation Damages on the part of the bidder. The liquidation damages represent an estimate of the loss or damage that the Bank may have suffered due to delay in performance of the obligations (relating to delivery, installation,	Vendor shall be responsible only for actual damages therefore this clause to be deleted as same includes incidental non-quantifiable losses too.	NO CHANGE
812	Cancellation of Order	70	The Bank reserves its right to cancel the Purchase Order at any time, in the event of delay in project beyond the specified period or non-compliance of the RFP terms or non-fulfillment of RFP functional requirements or severe bugs in the application or proposed system performance is not satisfactory. In addition to the cancellation of Purchase order, the Bank reserves the right to invoke the Bank Guarantee given by the Bidder to recover the damages.	Not acceptable to be deleted being arbitrary and onerous.	NO CHANGE
813	Termination	70		There are no grounds of termination available for vendor in case vendor is constrained or desires to terminate due to reasons attributable solely to Bank. Elaborate unilateral termination rights are only available to bank. Vendor also must have right for termination in case of delay or non-payment by Bank or other reasons attributable solely to Bank.	NO CHANGE
814	Assignment	70		New Entity after merger, consolidation or corporate reorganization shall be deemed to be responsible to perform Bank's obligation under the RFP/Agreement	NO CHANGE
815	1.1	89	8th Generation Intel® Core™ i3 Processor or higher with minimum 3.3 GHz and 6 MB cache or above. Vendor to provide the supported OS/Patching related software/hardware upgrades without any cost to Bank during the contract period.	i3 with 3.3 GHz doesn't exit, please consider 3.2GHz	NO CHANGE
816	3.2	90	S&G / MAS Hamilton (KABAMAS-CEMCON) (or an equivalent make, of high international reputé) , Centrally/Remote controlled dual electronic combination lock of 6 + 6 digits with capability for one- time combination(OTC) and audit trail without any hardware change. Should be UL 437 VDS Certified.	UL 437 VDS is for physical Keys what is not apply for electronic lock, please consider: S&G / MAS Hamilton (KABAMAS-CEMCON) (or an equivalent make, of high international reputé) , Centrally/Remote controlled dual electronic combination lock of 6 + 6 digits with capability for one- time combination(OTC) and audit trail without any hardware change. <b>Should be UL &amp;VDS Certified.</b>	NO CHANGE.Please refer 3.2 page no .87

817	4.6	90	2 Double Pick Module, and 4 cassettes with lock & key and latch. Capable of shutting automatically when removed from the CD and should be capable of working even with 2 cassettes.	2 Double Pick Module, and 4 cassettes with latch & seal. Capable of shutting automatically when removed from the CD and should be capable of working even with 2 cassettes.	NO CHANGE. Please refer 4.6 page no 87
818	4.7	90	Reject BIN or Divert cassette bin with lock and key with capacity to hold at least 200 notes.	Reject BIN or Divert cassette bin with latch & seal with capacity to hold at least 200 notes.	NO CHANGE. Please refer 4.7 page no 87
819	4.18	91	Double pick module with four currency cassettes (with lock and key / latch) Four Pick Module with 4 cassettes configuration with latches capable of shutting automatically when removed from the CD and should be capable of working even with 2 cassettes.	Double pick module with four currency cassettes (with latch & seal) Four Pick Module with 4 cassettes configuration with latches capable of shutting automatically when removed from the CD and should be capable of working even with 2 cassettes.	NO CHANGE. Please refer 4.17 page no 88
820	6.2	92	Touch Screen Specifications: IP65 rating	ATM use stander Touch screen what is resistant for inside use. IP65 is for through wall where ATM is installed in outside. Please consider: "Touch Screen for Indian Lobby environment".	NO CHANGE. Please refer point no 6.2 page no 89
821	7.3	94	Grouting:- Drilling 10"-12" holes in the flooring and hammering metal sleeves in these holes. Putting in Anchor fasteners - min. 8" long anchor fasteners, preferably of Fischer make. Applying resin adhesive (Araldite) over the finished bolt positions for improved bonding. (exception may be provided in highly secure areas, if RBI guidelines permit the same.). Bidder should arrange the ATM engineer and required support team and complete grouting activity without any cost to the Bank	Please consider:  Grouting:- Drilling 10"-12" holes in the flooring and hammering metal sleeves in these holes. Putting in Anchor fasteners - min. 8" long anchor fasteners, preferably of Fischer make. Applying resin adhesive (Araldite or <b>Loctite</b> ) in the screw thread for improved bonding. (exception may be provided in highly secure areas, if RBI guidelines permit the same.). Bidder should arrange the ATM engineer and required support team and complete grouting activity without any cost to the Bank	NO CHANGE
822	55	103	Provide Text-to-Speech(TTS) support in English, Hindi and regional languages.	As at this moment, TTS is available in Market only English and Hindi are please consider:  Provide Text-to-Speech(TTS) support in English, Hindi and regional in languages in audio format.	NO CHANGE. Functionality to be provided as per RBI/regulator guidelines
823	10.1	98	Card integration-RBI CIRCULAR FOR CASH WITHDRWAL The NFC contactless module with support Contactless Card integration (Hardware and Software) supporting up to ISO 14443 Type A/Type B, MiFare, ISO 21481 and ISO/IEC 18092 or higher. In case of any new guidelines or the regulator mandates newer specifications, the service provider should provide required support for hardware/software without any additional cost to the bank during the contract period.	Please clarify bank need NFC card reader along with machine. Or machine should have compatible for NFC	NO CHANGE