

Digital Banking Division, HO, 4, Sector-10, Dwarka New Delhi – 110 075

CONSOLIDATED RESPONSE TO QUERIES

RFP for supply, installation, commissioning & maintenance of Account Opening and Debit & Credit Card Printing Kiosk

Sr. No	Page No	Clause Name/No:	RFP Clause	Bidder's Query	Bank's Response
1	18, point no. 26	Instruction to Bidders	LD:If there is a delay by the bidder in the delivery of any or all goods or perform services within the stipulated time schedule, the purchaser shall, without prejudice to its other remedies under the rate contract has the right to cancel the order and return the partially delivered equipment, if any, at the cost of the bidder besides imposing penalty. The Bank is entitled to withhold (deduct) from the purchase price or any other amount, which is due to vendor / supplier from this contract.	This clause should be removed taking into consideration point no 13 on page 29.	Please be guided as per RFP.
2.	26, point no. 6	Terms & Conditions	The entire activity viz. Delivery, installation & commissioning of kiosks is to be completed within 30 days for Metro/Urban, 35 days for Semi Urban and 40 days for rural locations from the date of acceptance of order or from the date of complete handing over of the site by the Bank whichever is later	Delivery time should be considered from the date of formal order with complete details of shipping locations. In case of PDI it should start from the date of inspection.	Please be guided as per RFP

3	26, point no. 8	Terms & Conditions	<p>Payment Terms</p> <p>a. 25% cost on Commissioning of kiosk including integration, implementation of solution, performance acceptance Test and training of kiosks.</p> <p>b. 50% of cost of kiosks on installation or 30 days after delivery in case installation is delayed due to Bank.</p> <p>c. 15% of cost of Kiosks after 1 month of installation of machine (for analyzing the performance of machine.</p> <p>d. 10% cost of kiosks after warranty period.</p>	<p>1. Request bank for 25% payment on delivery.</p> <p>2. Since there is a clause for providing PBG @ 10% for warranty period we request bank to release last balance 10% payment based on PBG already to be submitted centrally with HO.</p> <p>3. Transporters/couriers have stopped providing original proof of delivery instead they have started giving screenshots/ soft copy which is accepted by all the corporates and banks etc. Therefore we will be providing soft copy/scan copy of POD's. Kindly confirm acceptance.</p>	Please be guided as per RFP
4	29, point no. 13	Terms & Conditions	<p>Penalty for Late Delivery: Penalty at the rate of 1% per week of order amount, maximum 10% will be charged for late delivery. For this purpose the period will commence from the date of order (Less delivery period) up to the date of last item delivered.</p>	<p>1. Penalty should be deducted only on delayed cost of machine and not from order value. 2. Penalty charge is too high it should be 0.5% per site per week maximum to 5%. 3. For Road Permit location the time for penalty/delivery calculation should start from the date Bank provides E way bill.</p>	Please be guided as per RFP
5	33, point no. 14	Terms & Conditions	<p>However if Bank desires to shift /install the equipment to a new site, the Vendor shall be informed of the same immediately. The Vendor is required to get the machine shifted, installed, connect it with the RMMS and make it operational at the earliest but not later than one week if shifted within the state or two weeks if shifted outside the state. The period of one / two weeks will be counted from the date of order to the Vendor /E-Way bill is obtained (wherever applicable). The Bank shall bear the charges for such shifting and the Vendor shall provide necessary arrangement to Bank in doing so.</p>	<p>Shifting timeline should be 2 weeks for same state and 3-4 weeks for another state since in case of remote locations transporter may not be available therefore we have to arrange from cities.</p>	Please be guided as per RFP

6	Page 8 Point 3d	SCOPE OF WORK	To run bank's existing account opening application on account opening kiosk.	Kindly share application details for device selections. Also request to consider windows 10 IOT as Account opening Kiosk function.	Please be clarified that technical specifications required account opening application are already mentioned in Annexure X.
7	Page 9 Point 3i	SCOPE OF WORK	Equipments should be compatible to integrate with bank's existing solution of instant account opening	We understand Bank will integrate required devices with its application, vendor need to provide only APIs. Kindly confirm.	Please be clarified that bidder will integrate the bank's account opening application on account opening kiosk
8	Page 9 Point 3k	SCOPE OF WORK	To provide a remote monitoring software solution capable of monitoring the uptime/downtime of all the machines configured on Bank's network on RMMS from a centralized location.	Kindly elaborate the requirement on vendor as we understand Account opening Application is from Bank and device control will be under Bank scope. Please elaborate.	Please be clarified that RMMS tool is required for monitoring of both account opening and card printing kiosk
9	Page 9 Point 3n	SCOPE OF WORK	To ensure Account Opening kiosk and Debit Card & Credit Card Printing Kiosk should be capable to display various promotional slides as per Bank's requirements.	Kindly elaborate the requirement on vendor as we understand Account opening Application is from Bank and device control will be under Bank scope.	Please be guided as per RFP
10	Page 9 Point 3q	SCOPE OF WORK	To ensure that system should be capable of centrally pushing the Bank's advertisements, application updates to all the Kiosks, pushing patches to kiosks in bulk.	Kindly elaborate the requirement on vendor as we understand Account opening Application is from Bank and application update will be under Banks scope. Kindly confirm.	Please be guided as per RFP

11	Page 10 Point 3u	SCOPE OF WORK	To ensure that OS provided with hardware should not store or use any information and data generated during account opening and card printing sessions such as user details, sensitive information like Power on Authentication credentials & Proof of Identity credentials, queries, responses, statistical data, and so forth, in the OS provided with hardware.	Bank need to ensure Account Kiosk application should comply this requirement. It is under banks scope. Kindly confirm.	Please be guided as per RFP
12	47 Point 1. Account Opening Kiosk	Annexure X Technical Specifications	65-Key Die Casted Aluminum Alloy Metal PC Keyboard with Trackball	Request Bank to consider Metal PC Keyboard with trackpad as well.	Please be guided as per RFP
13	47 Point 1. Account Opening Kiosk	Annexure X Technical Specifications	Digital Signature pad with proper certification	We will provide on screen signature option for this. Please consider and confirm.	Please refer to Corrigendum to RFP S.No 6
14	47 Point 1. Account Opening Kiosk	Annexure X Technical Specifications	Android OS 8.0 or above	Request Bank to consider windows 10 IOT as well for this requirement. Kindly consider and confirm.	Please be guided as per RFP
15	37 Annexure-III Point 1	Annexure III Eligibility Criteria	The bidder should be Original equipment manufacturer (OEM) for the Account opening Kiosk and Card Printing Kiosk for which bidder is submitting bid or solution provider, Indian Authorized representative (IAR)/Agent/System Integrator (SI) on behalf of the Principal/Original Equipment Manufacturer (OEM)/Solution provider.	As this is a new concept of Account opening and Card printing Kiosk in India we request bank to consider amending the clause to allow the technically capable vendors of India to participate. We request to amend the clause as "The bidder should be Original Equipment Manufacturer (OEM) for the Card Embosser or its partner in India with experience in Manufacturing of Account opening and Card Printing Kiosk or has experience of manufacturing of ATM/CD/Recycler in India and integrate with Bank's secured Switch.	Please be guided as per RFP

16	37 Annexure-III Point 2	Annexure III Eligibility Criteria	The bidder/OEM should have national presence and should be engaged in Account opening and card printing kiosk business for last two years.	We believe the bank is putting this clause to ensure that the bidder to have good direct support network in India which is very important parameter to ensure good post installation support. We request bank to change the clause as ' The bidder should have National Presence for direct support out of atleast 100 locations accross India for Self Service Kiosk and ATM/Recycler support network for last two years.	Please be guided as per RFP
17	37 Annexure-III Point 3	Annexure III Eligibility Criteria	The Bidder/OEM should have supplied account opening kiosk & card printing kiosk in at least 1 BFSI during last three years. The certificate to this effect from the Institution should be furnished along with Technical bid. (Do specify minimum no. Of kiosks supplied and installed)	We understand bank want to check the capability of the vendor to integrate the Kiosk in bank's secured environment. We request bank to change this clause to as " The bidder/OEM should have supplied account opening Kiosk and card Printing kiosk in atleast 1 BFSI during last three years or supplied minimum 100 ATM/CD/Recycler in at least 3 BFSI during last three years.	Please be guided as per RFP
18	Page 9, Point 3 o	SCOPE OF WORK	To conduct POC of Account Opening Kiosk and Debit Card & Credit Card Printing Kiosk with the bank's existing setup within 45 working days of award of contract. In case the successful bidder fails to complete POC within the stipulated time period the offer will pass on to the successive bidders. All necessary infrastructures for POC need to be arranged by the bidder. Customization & Integration cost to be borne by the bidder	Requesting the bank to confirm if all aspects w.r.t. the bank's end will be provided-for by the bank and bidder will not have to spend for / provide those.	Please refer to Corrigendum to RFP S.No 7

19	<p>Page 9 / 3 p</p> <p>AND...</p> <p>Page 24 / Annexure I 2</p> <p>And...</p> <p>Page 32 / 17</p>	<p>SCOPE OF WORK, Terms & Conditions</p>	<p>The bidder has to enter into a rate contract with the bank for supply of various equipments as per latest model, specifications and functionality approved by the bank. The rates will be valid for a period of three years, if not revised earlier. The bidder will pass on to the bank, the benefit of discounts if any announced during any period in respect of orders placed during that period. The bidder will also provide the latest model available, if there is upward revision in the model offered, at no extra cost to the Bank. Bank at its own discretion may extend the contract for a further period of 1 year or any other period subject to satisfactory performance of vendor and mutual agreement on the terms and conditions.</p> <p>Bank will enter into contract initially for a period of 5 years (3 years warranty plus 2 years AMC) from Go Live date with option of further extension of contract for another 2 years at the same rate, provided services of the bidder is satisfactory and at Bank's sole discretion.</p> <p>Bank reserves right to cancel the contract at any time in case system fails to meet any of the requirements as mentioned in the RFP.</p> <p>Vendor shall confirm that they will service the account opening kiosk and card printing kiosk and provide spares for a minimum period of four years post warranty.</p> <p>Vendor shall confirm that they will service the account opening kiosk and card printing kiosk and provide spares for a minimum period of four years post warranty. AMC shall be executed on the bank's approved format. Replacement of all parts of account opening kiosk and card printing kiosk shall be covered under AMC.</p>	<p>Please clarify total duration of contract; total duration of warranty and expected duration of AMC/ATS.</p>	<p>Please be guided as per RFP.</p>
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20	Page 11, Point 4	Instruction to Bidders	All the complaints will be raised through Complain Management System by the respective circle office or Zonal offices. Same needs to be closed by the vendors in the ITOT portal. Further details of the portal will be shared with the successful vendors only.	<p>Please clarify if the vendor will be given access to the bank's Complaint Management System in this case and the vendor will not be required to integrate with the bank's complaint management system.</p> <p>Please clarify if the vendor will be given access to the bank's ITOT in this case and the vendor will not be required to integrate with ITOT.</p>	Please be guided as per RFP.
21	Page 12 Point 11	Instruction to Bidders	The purchaser reserves the right to accept or reject any bid and dissolve the bidding process or even reject all bids at any time prior to award of contract, without thereby incurring any liability to the affected bidder or bidders or without any obligation to inform the affected bidder or bidders about the grounds for the purchaser's action. The purchaser reserves the right to accept or reject any technology proposed by the vendor. The purchaser reserves the right to select more than one vendor keeping in view its large requirements.	Merely 26 kiosks may please not be divided into more than one vendor!	Please be guided as per RFP.
22	Page 17 Point 6.2	Instruction to Bidders, Technical evaluation	Experience of Implementing Account opening kiosk and Card printing kiosk in BFSI	Requesting to change this to: "Experience in implementing Account opening Kiosk and / or Card printing kiosk."	Please be guided as per RFP
23	Page 17 Point 6.2	Instruction to Bidders, Technical evaluation	<p>Experience of Implementing Account opening kiosk and Card printing kiosk in BFSI.</p> <p>Weightage score 20</p>	Requesting to split this into two: for the card printing kiosk, please make the weightage = 15 and for the account opening kiosk, please make the weightage = 5	Please be guided as per RFP
24	Page 23 Point 40	Instruction to Bidders, Termination Of Contract	The quality of services given by the vendor will be reviewed every 3 months and if the services are not found satisfactory, the bank reserves the right to terminate the contract by giving 30 days notice to the vendor. The decision of the bank regarding quality of services shall be final and binding on the vendor	Based on prior experience,, wherein bank officials have directed ISG staff to divert card applications to branch instead of getting them opened via the DigiHut, similar instances should not be a reason to terminate the contract. Please confirm.	Please be guided as per RFP

25	Page 27 Point 9	Terms & Conditions, INSURANCE	<p>The selected bidder is responsible for transit, delivery, installation, commissioning and acceptance of the equipment for which purchase orders are placed. The bidder will also be responsible for insurance of the equipment. The hardware/equipment to be supplied under the contract period shall be fully insured till installation of the system by the bidder against loss or damage incidental to manufacture or acquisition, transportation, storage, delivery and installation.</p> <p>Bank will not be responsible for any loss to bidder on account of non-insurance to any equipment or services. All expenses towards insurance shall be borne by the bidder. Bidder has to provide Insurance Cover for equal to 100% cost of the equipment on "all risks basis" up to the installation/deemed acceptance of the system, the cost of which will be borne by the vendor. The Insurance Policy may be obtained in the name of the Bank.</p>	Please clarify on the insurance coverage after installation, commissioning (ie go-live and beyond). Who will get that insurance done?	Please be guided as per RFP
26	Page 28, Point 10 e	Terms & Conditions, Warranty Period	<p>Warranty should not become void if the purchaser buys any other supplemental hardware from third party and install it with/in these machines. However, the warranty will not apply to such hardware items installed.</p>	<p>Any third party integration could render our equipment useless due to various reasons unknown at this stage. Requesting bank to remove this blanket statement.</p> <p>Also, any such integration / modification, if at all, required by the vendor should be paid-for by the bank.</p>	Please refer to Corrigendum to RFP S.No 8
27	Page 28, Page 10 g	Terms & Conditions, Warranty Period	<p>During warranty/AMC period supplier shall guarantee that at least 99% of their machines function properly on any given day.</p>	<p>For merely 26 machines (+/- 25% as indicated in the RFP), 99% will mean that all machines should work. This is impractical and impossible to achieve. Requesting bank to relax this to 95% (considering 20 machines at the least where one machine is down).</p>	Please refer to Corrigendum to RFP S.No 1

28	Page 28, Page 10 j	Terms & Conditions, Warranty Period	In case of critical failures when any service become unavailable due to malfunctioning of hardware, components, accessories, system software etc. the relevant defect should be attended within 4 hours during business hours , 12 hours during non-business hours and within 24 hours for non-critical failures. For any types of failures engineer should be available at on-site location	It is recommended that a first-aid setup is ready on-site. If (s)he is unable to resolve within the stipulated timelines, an engineer may be rushed to the site within the next business day.	Please refer to Corrigendum to RFP S.No 2
29	Page 28, Page 10 n	Terms & Conditions, Warranty Period	In case of repetitive hardware failure (max two times in a quarter) it shall be replaced by equivalent or higher model of new equipment by vendor, at no extra cost to Bank.	For this clause, here it is important to mention that the failure should be attributable to the vendor and / or the product directly, for this clause to be applicable. If the hardware fails due to negligence / deliberate attempt by the bank, the vendor should not be held liable.	Please be guided as per RFP

30	Page 29, Point 11	TERMS & CONDITIONS, AMC/ ATS	<p>Bank will enter into an all inclusive Annual Maintenance Contract (AMC) with the selected bidder after the expiry of Three years warranty period for the entire Solution (including hardware). The scope of AMC will be same as scope of Warranty mentioned in above Para.</p> <p>ATS will start after completion of warranty period of 3 year. ATS should cover trouble shooting, resolution of reported issues in the running solution, removing bugs/errors (if required). All upgrades / updates / new version releases will be provided during ATS period free of cost. Vendor will ensure smooth functioning of the package during ATS through on-line/ off-site support on all 7 days. The shortlisted vendor should support the software for at least two years after completion of the warranty.</p> <p>After the expiry of warranty period, the bank may, at its discretion, enter into all inclusive annual maintenance contracts with the vendor for maintenance service and repairs of all kiosks.</p>	It needs to be clarified that any system configurations / upgrades due to bank's changing policies will not be considered to be done free of cost by the vendor. The ATS / AMC related upgrades / updates will be limited to issues related to OS / firmware / application provided by the vendor and will not include specifics pertaining to the bank. Such specifics, if at all required by the bank, need to be paid-for by the bank.	Please be guided as per RFP
31	Page 30, Point 13 b	TERMS & CONDITIONS, Penalty	In case during testing account opening kiosk and card printing kiosk fails to meet specification this shall attract penalty-ranging up to the cost of account opening kiosk and card printing kiosk at the discretion of Bank.	Please add the words "provided adequate opportunity has been given to the vendor before any such decision is made by the bank for levying penalties"	Please be guided as per RFP
32	Page 30, Point 13 b	TERMS & CONDITIONS, Penalty	If the successful bidder fails to fulfill its obligations under this arrangement, the Bank shall have the right to terminate the contract and take other punitive measures including revoking of PBG after giving a notice period of 30 days to take remedial actions.	Please remove the words "and take other punitive measures"	Please be guided as per RFP

33	Page 34, Point 16	TERMS & CONDITIONS, Other Conditions	During the warranty and AMC period, cost of any spare part has to be borne by the bidder. No charges are payable when spares are replaced during the warranty / AMC period. The only exclusion is damage to parts due to Riots, Vandalism, Theft attempt, Natural Calamity and fire. Even in these circumstances the Vendor will make the machine functional within one day, without waiting for the approval from the bank. The bank will make the payment of the damaged parts immediately on receipt of the invoice/ bill from the vendor. The cost of the spares on chargeable basis will be negotiated with the successful bidder.	It is requested that the period is increased from 1 day to 7 working days.	Please refer to Corrigendum to RFP S.No 3
34	Page 37, Point 3	Annexure III Eligibility Criteria	The Bidder/OEM should have supplied account opening kiosk & card printing kiosk in at least 1 BFSI during last three years. The certificate to this effect from the Institution should be furnished along with Technical bid. (Do specify minimum no. Of kiosks supplied and installed)	The bidder / OEM should have supplied account opening kiosk and / or card printing kiosk in at least 1 BFSI during the last 3 years... ...The bidder to have demonstratable capability to supply an account opening kiosk.	Please be guided as per RFP
35	Page 38, Point 3	Annexure III Eligibility Criteria	Bidder has to provide dedicated SPOC along with All India toll free/ contact number for lodging the complaints and submit the escalation matrix chart.	Since a SPOC has been asked for and complaints can be addressed by-and-large remotely, we request the requirement of having a toll-free number to be removed.	Please be guided as per RFP
36	Page 49, Point 6	Annexure X, Technical Specifications	Instant card issuance kiosk should have the capability to print contactless cards, image cards and any other regulatory compliant variant. .	Please confirm if you want to print card holder photo (approx. 2 cm x 2 cm) or full background image (customer provided image or from pre-approved gallery). Please also advice approx. quantity of such cards required per kiosk.	Please refer to Corrigendum to RFP S.No 4
37	Page 52, TABLE B, Point B2	Annexure XI, Commercial Offer	Cost of Card Plastic (including all existing variant and upcoming variants)	Please advice MOQ for each card variant. Please advice number of card variants.	Please refer to Corrigendum to RFP S.No 5

38	Page 52, TABLE B	Annexure XI, Commercial Offer	Total Cost = B1 + B2	It is requested that the bank adds a weight to the card cost OR asks for card cost based on total cards expected to be personalised in a span of first 3 years across all 26 kiosks.	Please be guided as per RFP
39	Page No 26/ Point No 5	Terms & Conditions, Training	Provide training to the branch staff / custodians as per requirement of the Bank. The training should include all aspects of functioning of the kiosks, trouble shooting, first level maintenance etc. Branch staff/ custodian will provide the installation certificate only after the satisfactory working of kiosks.	One time training will be conducted to the user branch during installation of the machine.	Please be guided as per RFP.
40	Page No 26/ Point No 7	Terms & Conditions, Acceptance Test	The kiosks supplied and installed in the field will be subject to an Acceptance test by officials of the user branch/Circle Office/Zonal Office. · Vendor has to arrange for performing the Acceptance Test in the presence of official of the Bank at the time of installation of the kiosk or any other date and time mutually acceptable to the bank and vendor	Acceptance Test Format is not defined in the RFP	Please be clarified that format will be shared with shortlisted bidder.
41	Page No 30 / Point No b (i)	Terms & Conditions, Penalty	If the machine defaults for more than 24 hours, penalty of 5% of pro rata AMC for the quarter will be levied per day, subject to maximum 50% of the AMC Charges for the quarter, per incident i.e. each time when the machine is down and not on cumulative basis). Part of the day should be treated as full day	Penalty considered for machine default both during warranty and AMC period is too high	Please be guided as per RFP

42	Page No 33/ Point No 14	Terms & Conditions, Other Conditions	However if Bank desires to shift /install the equipment to a new site, the Vendor shall be informed of the same immediately. The Vendor is required to get the machine shifted, installed, connect it with the RMMS and make it operational at the earliest but not later than one week if shifted within the state or two weeks if shifted outside the state. The period of one / two weeks will be counted from the date of order to the Vendor /E-Way bill is obtained (wherever applicable). The Bank shall bear the charges for such shifting and the Vendor shall provide necessary arrangement to Bank in doing so. The terms of this agreement, after such shifting to the alternate site and reinstallation thereof would continue to apply and binding on the Vendor. However, vendor cannot charge for the shifting /relocations order placed before the equipment is delivered to Bank premises specified originally.	In case of the shifting of equipment to the new location the transit insurance and transit documents to be taken care by the Bank and vendor will only assist	Please be clarified that bank will take care of transit insurance on shifting the installed equipment to a new location.
43	Page no.32	Other Conditions- Clause 15	However if Bank desires to shift /install the equipment to a new site, the Vendor shall be informed of the same immediately. The Vendor is required to get the machine shifted, installed, connect it with the RMMS and make it operational at the earliest but not later than one week if shifted within the state or two weeks if shifted outside the state. The period of one / two weeks will be counted from the date of order to the Vendor /E-Way bill is obtained (wherever applicable). The Bank shall bear the charges for such shifting and the Vendor shall provide necessary arrangement to Bank in doing so. The terms of this agreement, after such shifting to the alternate site and reinstallation thereof would continue to apply and binding on the Vendor. However, vendor cannot charge for the shifting /relocations order placed before the equipment is delivered to Bank premises specified originally.	How will determine Cost and who will provide E-way bill for the same.	Please be clarified that this will discussed with successful bidder.

44	Page no.47, Point 1	Annexure X, Technical Specifications	Account Opening Kiosk: Mounting for minimum size 17inches Touch Screen Monitor.	Kindly confirm if square monitor to be used or rectangle	Please be clarified that monitor to be provided as per industry standards.
45	Page no.47, Point 2	Annexure X, Technical Specifications	Android OS 8.0 or above	Windows OS to be used for better performance	Please be guided as per RFP
46	Page no.49, Point 6	Annexure X, Technical Specifications	Kensington lock support	Since the device will be placed inside the Kiosk and the enclosure is securely locked there is no need of Kensington lock support. It will increase the cost.	Please be guided as per RFP
47	Page no.49, Point 6	Annexure X, Technical Specifications	Bidder should provide the card plastic (including all existing variants and upcoming variants in future) for printing of cards.	With card plastic the Bank is saying the bidder to provide base cards without personalization and with base printing?	Please be clarified that bidder should provide the card plastic with proper card design as per bank's requirements.
48	Page no.49, Point 6	Annexure X, Technical Specifications	Instant card issuance should be able to issue personalized card for new customers and existing customer as well.	Is there a requirement for old card reader module? For existing customer should there be a mechanism for old card to be retrived in Kiosk? Or Bank will take the old card and destroy it manually. Request to explain the process?	Please be clarified that old card reader module is not required, existing customer should have facility to get their card printed.
49	Page no.49, Point 6	Annexure X, Technical Specifications	CPU with Touch Screen Financial Card Printer - Pinhole camera and DVR	Request Bank to specify Touch screen Monitor size and type of touch screen to be used Request Bank to specify the PC Configuration Please specify the HDD size for DVR? Request Bank to confirm if Pin pad is required to generate and insert PIN or onscreen pinpad will be used (virtual)?	Please be clarified that required equipments should be provided as per industry standards and PIN PAD is not required in this kiosk.

50	Page 26, Point 6	Terms & Conditions, Time period for delivery & installation	The entire activity viz. Delivery, installation & commissioning of kiosks is to be completed within 30 days for Metro/Urban, 35 days for Semi Urban and 40 days for rural locations from the date of acceptance of order or from the date of complete handing over of the site by the Bank whichever is later.	Request Bank to increase the delivery time to 90 Days since few of the peripherals are to be imported and will take 45 days time to be delivered	Please be guided as per RFP
51	Page 27, Point 8	Terms & Conditions, Payment Terms	Payment Terms: 10% cost of kiosks after warranty period.	Request Bank to release the 10% after one month of installation	Please be guided as per RFP
52	Page no.47, Point 1	Annexure X, Technical Specifications	Digital Signature pad with proper certification	Request Bank to specify the certifications required/mandatory	Please refer to Corrigendum to RFP S.No 6
53	Page 50	Annexure X, Technical Specifications	The existing android based application software shall be implemented on proposed kiosk. Kiosk should be compatible with the Bank's existing backend systems / servers / other technology platforms and processes. The selected bidder would customize the kiosk as per the requirement of the bank.	Request Bank to specify on the customization required. Since the application is provided by Bank the Bidder will provide Android 8 OS. Kindly confirm if the Integration with Backend system will be done from Bank or Bidder has to do it? Also if any server or infrastuture to be provided by the bidder?	Please be clarified that integration of account opening application on account opening kiosk will be done by bidder and bank will provide the application server and database for instant account opening application.
54	Page 8, Point 3 d	Scope of Work	To run bank's existing account opening application on account opening kiosk	Kindly confirm that bank will take the responsibility of integrating and necessary changes/modifications in the code for integrating the Account Opening kiosk with its software.	Please be clarified that integration of account opening application on account opening kiosk will be done by bidder and bank will make required necessary changes as per its own discretion.

55	Page 9, Point 3 o	Scope of Work	To conduct POC of Account Opening Kiosk and Debit Card & Credit Card Printing Kiosk with the bank's existing setup within 45 working days of award of contract. In case the successful bidder fails to complete POC within the stipulated time period the offer will pass on to the successive bidders	Any delay due to bank dependency shall delay the POC. Request bank to provide minimum 90 working days to bidder after providing all bank dependency documents, integration touch points, process flows, etc. for conducting POC	Please refer to Corrigendum to RFP S.No 7
56	Page 10, Point 3 s	Scope of Work	Bidder will provide an undertaking to comply with all the present and future provisions of the Information Security Policy/NPCI Guidelines/Guidelines of RBI, Respective Govt. Agencies and the Bank and provide such regulatory requirements at no additional cost to bank during the warranty and ATS/AMC period.	Bidder can comply and provide undertaking to comply with the present guidelines and can support bank in future guidelines. Bank should pay the bidder for future upgrades based on mutually agreed rates	Please be guided as per RFP
57	Page 9, Point 3 v	Scope of Work	To provide the Production and Testing environment that will be hosted at a specified location of the Bank. All components should be compatible with bank's systems. The entire cost will be borne by the bidder.	Please confirm bank will provide requires rack space, network, connectivity, power, Air condition and security for the servers	Please be clarified that bank will provide rack space, network, connectivity, power, Air condition and security for the servers.
58	Page 10, Point 3 s	Scope of Work	To provide the Production and Testing environment that will be hosted at a specified location of the Bank. All components should be compatible with bank's systems. The entire cost will be borne by the bidder.	Please confirm if these include UAT Servers, DC & DR Servers, Database, OS license or bank will provide the same?	Please be clarified that bidder will have to provide all the equipments for operationalisation of account opening and card printing kiosk. Bank will only provide account opening application which will run on account opening kiosk.
59	Page 26, Point 6	Terms & Conditions, Time period	The entire activity viz. Delivery, installation & commissioning of kiosks is to be completed within 30 days for Metro/Urban, 35 days for Semi Urban and 40 days for rural locations from the date of acceptance of order or from the date of complete handing over of the site by the Bank whichever is later	It will be difficult for bidder to manufacture kiosk separately if the orders are placed in single unit by individual Zonal office/Circle office. Request bank to place the order in Bulk Quantity (for all 26 Branches) so that bidder can manufacture and deliver the kiosks in single lot to all branches	Please be guided as per RFP.

60	Page 28, Point 10 e	Terms & Conditions	Warranty should not become void if the purchaser buys any other supplemental hardware from third party and install it with/in these machines. However, the warranty will not apply to such hardware items installed.	Warranty will be void if any unauthorized supplement hardware is installed into the kiosks. No Manufacturer will agree to such warranty clauses. Bidder and bank can mutually discuss and agree upon the third party hardware installation on case to case basis at the time of requirement. Request bank to kindly remove the clause.	Please refer to Corrigendum to RFP S.No 8
61	Page 28, Point 10 h	Terms & Conditions	Service support should be available online for both the kiosks on 24 x 7 basis.	Request bank to change it to 24*7 as per bank working hours/days	Please be guided as per RFP
62	Page 49, Point 6	Annexure X Technical Specifications	Instant card issuance kiosk should have the capability to print contact less cards, image card and any other regulatory compliant variant	Image card printing has a different process and machinery which can be fully achieved through bureau printing only. Kindly remove Image card printing from the requirement.	Please refer to Corrigendum to RFP S.No 4
63	Page 49, Point 6	Annexure X Technical Specifications	Debit card and Credit Card printing kiosk should be able to convert EMBOSSA file to CARD PERSON and support printing of more than one variant of card across various schemes- VISA, MASTER, RUPAY etc	For Instant Issuance Software, a separate profile has to be developed based on the Card Variant. Bank needs to confirm how many variants of cards to be considered by bidder to calculate the profile development charges as each profile development is a cost to bidder	Please refer to Corrigendum to RFP S.No 9
64	Page 48, Point 6	Annexure X Technical Specifications	Card Printing Kiosk	We assume Account opening and Card Printing Kiosks are two separate stand alone Kiosks. Please share the Card printing kiosk height, thickness, Touch screen monitor, CPU Specifications	Please be clarified that card printing kiosk should be provided as per industry standards.
65	Page 48, Point 6	Annexure X Technical Specifications	Card Printing Kiosk	Does bank require EPP for Pin setting in the Card printing Kiosk?	Please be clarified that PIN setting will not be performed at card printing kiosk.

66	Page 50	Annexure X Technical Specifications	Account Opening kiosk Software - The selected bidder would customize the kiosk as per the requirement of the bank.	Kindly specify what customization of kiosk to be done by the bidder as Account opening software is in bank's scope.	Please be clarified that bidder will integrate the bank's existing account opening application on account opening kiosk and customize the kiosk as per technical specifications mentioned in the document.
67	Page 52, Point B2	Commercial Offer	Cost of Card Plastic (including all existing variant and upcoming variants)	Kindly clarify for which type of card the bidder should quote. Rates are different for contact and contact less card and other variants of card.	Please refer to Corrigendum to RFP S.No 5
68	Page 8, Point 3 c	SCOPE OF WORK	To provide instant account opening kiosk and Debit card & Credit card kiosk solution (as per technical specifications mentioned in Annexure) that should have the capability to integrate with bank's existing systems.)	Can you please share the integration detail of existing system ? Also share detail about the existing system	Please be clarified that bank will share these details with shortlisted bidders.
69	Page 8, Point 3 d	SCOPE OF WORK	To run bank's existing account opening application on account opening kiosk.	Detail about the existing account opening application ? Does existing application support windows OS ? What h/w required to run the existing application	Please be clarified that hardware and software requirements are already mentioned in Annexure X of RFP document.
70	Page 8, Point 3 f	SCOPE OF WORK	To ensure that Card personalized software should have the capability to integrate with bank's Debit Card Management system and Credit Card management system.)	What is the interface detail to integrate with CCMS and DCMS ?	Please be clarified that interface details will be shared with successful bidder.
71			General Queries	Please confirm if the Bandwidth required for DC/DR replication will be provide by Bank?	Please be clarified that these details will be shared with shortlisted bidder.

72			General Queries	Please confirm if the Firewalls/load balancers will be shared by Bank or Bidder need to procure? If bidder to supply firewalls please share the need of total number of LAN users and WAN users/	Please be clarified that these details will be shared with shortlisted bidder.
73			General Queries	What will be Transaction per second	Please be clarified that these details will be shared with shortlisted bidder.
74			General Queries	What will be the Total number of Users	Please be clarified that these details will be shared with shortlisted bidder.
75			General Queries	Database size, what will be the ratio of YoY DB growth.	Please be clarified that these details will be shared with shortlisted bidder.
76	Page no.8,Point 3(c)	Scope of Work	To provide Account opening kiosk and Debit card & Credit card kiosk solution (as per technical specifications mentioned in Annexure) that should have the capability to integrate with bank's existing systems.	Bank to share the backend system details for integration	Please be clarified that details will be shared with shortlisted bidder
77	Page no.8,Point 3(d)	Scope of Work	To run bank's existing account opening application on account opening kiosk.	Bank to clarify whether Account opening kiosk Application will be supplied by bank or vendor need to supply the same	Please be clarified that account opening solution will be provided by the bank, bidder has to provide the account opening kiosk and has to integrate that solution on account opening kiosk.

78	Page no.8,Point 3(e)	Scope of Work	To provide Debit Card & Credit card kiosk solution (including card personalized software and card printer) which should have the capability to convert EMBOSSA file to CARD PERSO and support printing of more than one variant of cards across various schemes.	Bank need to clarify wheather card personalisation software including EMV data preparation will be provide by Bank or vendor needs to develop the same? Bankto clerify the no of variant has been used across various schemes. For card mangment central software installtion will bank provide the required server hardware.	Please be clarified that bidder will provide card personalization software as mentioned in the RFP document.
79	Page no.8,Point 3(f)	Scope of Work	To ensure that Card personalized software should have the capability to integrate with bank's Debit Card Management system and Credit Card management system	Bank need to share the detail of backend system for Integration of debit card and credit card management system	Please be clarified that details will be shared with shortlisted bidder.
80	Page no.8,Point 3(n)	Scope of Work	n. To ensure Account Opening kiosk and Debit Card & Credit Card Printing Kiosk should be capable to display various promotional slides as per Bank's requirements.	Bank to share the format of Promotional slides.	Please be clarified that details will be shared with shortlisted bidder.
81	Page No 9, Point k	Scope of Work	To provide a remote monitoring software solution capable of monitoring the uptime/downtime of all the machines configured on Bank's network on RMMS from a centralized location.	Bank to clarify the procedure for supplying the device feed for RMMS by bank's application with respect to Account Opening kiosks. Bank to also clarify the provider of the server (hardware , OS and DB) for installation of RMMS	Please be clarified that these details will be shared with shortlisted bidder. Bidder has to provide RMMS tool along with card printing kiosk.
82	Page No 9, Point r	Scope of Work	To enable suitable information security / cyber security and secure configuration in respect of the components, and utilities in the system, as per requirement of the bank or regulator from time to time	Bank to provide relevent specifications during scope finalization	Please be guided as per RFP

83	Page No 9, Point q	Scope of Work	To ensure that system should be capable of centrally pushing the Bank's advertisements, application updates to all the Kiosks, pushing patches to kiosks in bulk, provides reports as per requirement of the bank	Bank to specify whether the account opening kiosk is mobile app or web based or thick client application.	Please be clarified that account opening solution is a mobile application
84	Page No. 26, Point No.6	Terms & Conditions, Time Period	The entire activity viz. Delivery, installation & commissioning of kiosks is to be completed within 30 days for Metro/Urban, 35 days for Semi Urban and 40 days for rural locations from the date of acceptance of order or from the date of complete handing over of the site by the Bank whichever is later.	We request the Bank to change the period to 45 days for Metro/Urban, 55 days for Semi Urban and 60 days for rural locations	Please be guided as per RFP
85	Page No.27, Point No.8	Terms & Conditions, Payment Terms	<p>Payment Terms</p> <p>a. 25% cost on Commissioning of kiosk including integration, implementation of solution, performance acceptance Test and training of kiosks.</p> <p>b. 50% of cost of kiosks on installation or 30 days after delivery in case installation is delayed due to Bank.</p> <p>c. 15% of cost of Kiosks after 1 month of installation of machine (for analyzing the performance of machine.</p> <p>d. 10% cost of kiosks after warranty period.</p>	<p>We request the Bank to change the payment terms as follows:-</p> <p>a. 50% cost on delivery</p> <p>b. 35% of cost of kiosks on installation or 30 days after delivery in case installation is delayed due to Bank.</p> <p>c. 5% of cost of Kiosks after 1 month of installation of machine (for analyzing the performance of machine.</p> <p>d. 10% cost of kiosks after warranty period.</p>	Please be guided as per RFP
86	Page No.28, Point No 10(a)	Terms & Conditions, Warranty	Account opening kiosk and Debit Card & Credit Card kiosk solution (including hardware) should have a comprehensive warranty of Three year after live implementation of complete hardware and software solution.	We request the Bank to change the comprehensive warranty to one year	Please be guided as per RFP
87	Page No.28, Point No 10 (e)	Terms & Conditions, Warranty	Warranty should not become void if the purchaser buys any other supplemental hardware from third party and install it with/in these machines. However, the warranty will not apply to such hardware items installed.	We request the Bank to delete this clause.	Please refer to Corrigendum to RFP S.No 8

88	Page No.28,Point No 10(g)	Terms & Conditions, Warranty	During warranty/AMC period supplier shall guarantee that at least 99% of their machines function properly on any given day.	We request the Bank to change the clause as requested below: During warranty/AMC period supplier shall guarantee that at least 97% of their machines function properly on any given day.	Please refer to Corrigendum to RFP S.No 1
89	Page No.28,Point No 10(j)	Terms & Conditions, Warranty	In case of critical failures when any service become unavailable due to malfunctioning of hardware, components, accessories, system software etc. the relevant defect should be attended within 4 hours during business hours , 12 hours during non-business hours and within 24 hours for non-critical failures. For any types of failures engineer should be available at on-site location.	We request the Bank to kindly allow a time of 6-8 hours during business hours, 15-18 hours during non business hours and within 48 hours for non-critical failures. Also we request the bank to allow 12-15 hours during business hours, 24 hours during non business hours and within 72 hours for non-critical failures in case of hilly states and remote locations	Please refer to Corrigendum to RFP S.No 2
90	Page No.30, Point No 13(a)(iii)	Terms & Conditions, Penalty	Penalty at the rate of 1% per week of order amount maximum 10% will be charged for late delivery. For this purpose the period will commence from the date of order (Less delivery period) up to the date of last item delivered	We request the Bank to reduce the penalty to 0.5% per week of order amount and the maximum penalty to 5% for late delivery	Please be guided as per RFP
91	Page No.30,During AMC Point No (b)(i)	Terms & Conditions, Penalty	If the machine defaults for more than 24 hours, penalty of 5% of pro rata AMC for the quarter will be levied per day, subject to maximum 50% of the AMC Charges for the quarter, per incident i.e. each time when the machine is down and not on cumulative basis). Part of the day should be treated as full day	We request the Bank to reduce the penalty of pro rata AMC for the quarter to 2.5% per day subject to maximum of 20% of the AMC charges for the quarter. Also we request the Bank to consider the penalty on a cumulative basis	Please be guided as per RFP
92	Page No.30,Warranty Point No b)(i)	Terms & Conditions, Penalty	If the machine defaults for more than 24 hours during the Warranty period, 5 % of the cost of the account opening kiosk and debit card & credit card printing kiosk.	Please change this to 3% of the cost of account opening kiosk and debit card and credit card printing kiosk	Please be guided as per RFP

93	Page No.30,Warranty Point No b)(iii)	Terms & Conditions, Penalty	It is hereby clarified that the maximum penalty is for all the kiosks put together for each Circle/Zone/Bank and not to be capped at per kiosk level.	We request the Bank to consider the maximum penalty at per kiosk level only.	Please be guided as per RFP
94	Page No.30,Warranty Point No b)(iv)	Terms & Conditions, Penalty	If the selected Bidder fails to complete due performance of the contract in accordance with the terms and conditions agreed during the final contract negotiation, Bank reserves the right either to cancel the contract or to accept performance already made by the selected bidder. In case of termination of contract the Bank reserves right to recover an amount equal to 10% of the total contract value as Liquidated Damages for non-performance.	We request the Bank to change this amount to 5% of the total contract value as Liquidated Damages for non-performance	Please be guided as per RFP
95	Page No.30,Warranty Point No b(v)	Terms & Conditions, Penalty	A penalty of Rs 250/-per day per kiosk to be levied if a kiosk is not connected to RMMS for 1 week. The penalty is capped at Rs 1000/- per kiosk per quarter.	We request the Bank to change this penalty to Rs 50/- per day if a kiosk is not connected to RMMS for one week. Also, we request the Bank to cap the maximum penalty to Rs 200/- per kiosk per quarter	Please be guided as per RFP
96	Page No.31,Recovery of Penalty	Terms & Conditions, Penalty	If the successful bidder fails to fulfil its obligations under this arrangement, the Bank shall have the right to terminate the contract and take other punitive measures including revoking of PBG after giving a notice period of 30 days to take remedial actions.	We request the Bank to change the notice period to 60 days	Please be guided as per RFP

97	Page No 33, Point No 14	Terms & Conditions, Other Conditions	However if Bank desires to shift /install the equipment to a new site, the Vendor shall be informed of the same immediately. The Vendor is required to get the machine shifted, installed, connect it with the RMMS and make it operational at the earliest but not later than one week if shifted within the state or two weeks if shifted outside the state. The period of one / two weeks will be counted from the date of order to the Vendor /E-Way bill is obtained (wherever applicable). The Bank shall bear the charges for such shifting and the Vendor shall provide necessary arrangement to Bank in doing so. The terms of this agreement, after such shifting to the alternate site and reinstallation thereof would continue to apply and binding on the Vendor. However, vendor cannot charge for the shifting /relocations order placed before the equipment is delivered to Bank premises specified originally.	We request the Bank to change the period to one week if shifted within the state or three weeks if shifted outside the state	Please be guided as per RFP
98	Page No.37,Point No 4	Annexure III Eligibility Criteria	The bidder should have average annual turnover of Rs. 5 crores during the two financial years i.e. 2016-17 and 2017-18. This must be individual company turnover and not of any group of companies. Certified copy of audited Balance sheet must be submitted along with Technical bid.	We request the Bank to change the average annual turnover to Rs 100 crores during three financial years i.e.2016-17,2017-18 and 2018-19	Please be guided as per RFP
99	Page No.37,Point No 5	Annexure III Eligibility Criteria	The bidder should have Net Profit during the two financial years i.e. 2016-17 and 2017-18. This must be individual company profit and not of any group of companies. Certified copy of audited Balance sheet must be submitted along with Technical bid.	We request the Bank to consider Profit of FY 2018-19 also and change the clause to "Net Profit during any one of the three financial years i.e. FY 2016-17,2017-18 and 2018-19. Also, we request the Bank to consider group companies profit.	Please be guided as per RFP
100	Page No. 47,Point 1 (Account Opening Kiosk)	Annexure X, Technical Specifications	Sleek 1.6mm CRCA with PU High Gloss Finish.	Suggest bank to go with Powder coated finish instead of PU paint for better resistant to chipping and scratching	Please be guided as per RFP

101	Page No. 47,Point 1 (Account Opening Kiosk)	Annexure X, Technical Specifications	Lockable Castors	Suggest bank to remove castors as the kiosk will be heavy with the components and castors can get damaged during shifting	Please be guided as per RFP
102	Page No. 47,Point 1 (Account Opening Kiosk)	Annexure X, Technical Specifications	Digital Signature pad with proper certification	Request bank to confirm the certification required for Signature pad	Please refer to Corrigendum to RFP S.No 6
103	Page No. 47,Point 2 (Operating System)	Annexure X, Technical Specifications	Android OS 8.0 or above	Suggest bank to change Android OS to Windows OS which will have better integration possibilities with all devices inside the kiosk. The drivers for all devices may not be available for Android OS	Please be guided as per RFP
104	Page No. 47,Point 2 (Operating System)	Annexure X, Technical Specifications	Operating system to be Android with latest version of RAM M.2 slot with flexible support for a 42, 60, or 80 mm SATA or PCIe* SSD Intel® Dual Band Wireless-AC and Bluetooth 4.0 Kensington lock support Back panel DC power connector (12V - 19V) One Mini Display Port* version 1.2 supporting 8 channel digital audio (7.1 surround sound) Intel® Gigabit LAN 2x USB 3.0 ports on the back panel Mini HDMI* port supporting HDMI 1.4a and 7.1 surround sound Support for user-replaceable third-party lids 2x USB 3.0 ports on the front panel (including one charging port)	Suggest bank to change the Android PC specs to standard PC specs which will be better for device integrations. Standard PC specs can be i3/i5 processor, 4gb ddr3 ram, 1TB Hdd, Windows 10 professional OS	Please be guided as per RFP

105	Page No 48, Point No 6 (Card Printing Kiosk)	Annexure X, Technical Specifications	Debit card and Credit Card printing kiosk should be able to convert EMBOSSA file to CARD PERSONO and support printing of more than one variant of card across various schemes- VISA, MASTER, RUPAY etc	Suggest bank to use pre-loaded personalized card for dispensing	Please be guided as per RFP
106	Page No.49, Point No.6 (Card Printing Kiosk)	Annexure X, Technical Specifications	OS– Windows 7 or above.	Bank to clarify the clause as Android OS is mentioned in Point no.2 (Operating System)	Please be clarified that these specifications are for card printing kiosk.
107	Page No.50 (Account Opening Kiosk)	Annexure X, Technical Specifications	The existing android based application software/s shall be implemented on proposed kiosk.	Bank to clarify whether Account opening kiosk Application will be supplied by bank or vendor needs to supply the same. If bank is supplying account opening application then does bidder require SDK for devices in android platform?	Please be clarified that bank will provide the account opening solution.
117	Page 2	Disclaimer	This RFP Document is not an agreement and is not an offer or invitation by the Bank Representatives to any party other than the entities who are qualified to submit their Proposal (Bidders).	BIDDER requests that the proposal as submitted by BIDDER be treated as confidential due to the same being proprietary to BIDDER.	Please be guided as per RFP
118	Page 9 Point 3	Scope of Work	The bidder will pass on to the bank, the benefit of discounts if any announced during any period in respect of orders placed during that period. The bidder will also provide the latest model available, if there is upward revision in the model offered, at no extra cost to the Bank.	Bidder requests Bank to clarify what benefit announced by whom to be passed on to the bank?	Please be guided as per RFP

119	Page 10 Point 3s	Scope of Work	Bidder will provide an undertaking to comply with all the present and future provisions of the Information Security Policy/NPCI Guidelines/Guidelines of RBI, Respective Govt. Agencies and the Bank and provide such regulatory requirements at no additional cost to bank during the warranty and ATS/AMC period. The Solution may be audited by RBI/any other Regulatory Authority and any observation pointed out by these bodies have to be complied by the vendor within the timelines stipulated by the regulatory agencies, without any additional cost to the Bank.	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. Future regulatory or statutory guidelines shall be implemented by the bidder, upon payment of additional cost by the Bank. The bidder is not in a position to foresee the regulatory changes that may come in effect during the tenure of the contract and hence the cost cannot be factored at the bidding stage.	Please be guided as per RFP
120	Page 18 Point 27 and Page 21 point 32	Instruction to Bidders	Resolution and Disputes Governing law and disputes	Bidder requests Bank that the jurisdiction of court and the seat of arbitration be at Chennai	Please be guided as per RFP
121	Page 21 Point 31	Instruction to Bidders	PATENTS RIGHTS	BIDDER is willing to provide an indemnity for any third party claims of any infringement of products as created and delivered by BIDDER and not for the use by the Bank of the same, due to lack of visibility. Bidder would request Bank to delete the word "all expenses and court and legal fees" and modify as "reasonable court and legal fees."	Please be guided as per RFP
122	Page 22 Point 34	Instruction to Bidders	ASSIGNMENT The supplier shall not assign, in whole or in part, its obligations to perform under the contract, except with the Purchaser's prior written consent.	Bidder would like to add the clause "whereas the Bank shall not withhold the consent unreasonably"	Please be guided as per RFP

123	Page 22 Point 34	Instruction to Bidders	<p>DELAYS IN THE SUPPLIER'S PERFORMANCE</p> <p>Delivery of the goods and performance of the Services shall be made by the supplier in accordance with the time schedule specified by purchaser. Any delay in performing the obligation by the supplier will result in imposition of liquidated damages and/or termination of rate contract for default.</p>	<p>Bidder would like to clarify that any imposition of LD and/or termination shall be done only after giving a reasonable cure period of 90 days.</p>	Please be guided as per RFP
124	Page 22 Point 36	Instruction to Bidders	<p>Vendor shall have to indemnify the Bank against any loss / expenditure incurred or any disputes / claims from anybody for having used / using patented designs in their hardware. Any patented design used in account opening kiosk and card printing kiosk equipment shall be under manufacturer's license agreements and a copy of such agreement authorizing the vendor to manufacture the patented designs shall be given to the Bank.</p> <p>The vendor shall furnish Indemnity bond for providing adequate maintenance/service support for their account opening kiosk and card printing kiosk during both warranty and post warranty periods (of minimum 5 years) failing which bank shall have the right to proceed against the vendor for damage legally or otherwise.</p>	<p>BIDDER is willing to provide an indemnity for any third party claims of any infringement of products as created and delivered by BIDDER and not for the use by the Bank of the same, due to lack of visibility.</p> <p>Bidder would like to clarify that the liability shall be capped to the court (finally) awarded damages and exclusion of all indirect liabilities</p>	Please be guided as per RFP
125	Page 23 Point 39	Instruction to Bidders	NON DISCLOSURE	<p>BIDDER requests that the confidentiality obligations in this clause be made mutual and be for a fixed period of time with applicable survival, as opposed to perpetuity.</p>	Please be guided as per RFP
126	Page 23 Point 40	Instruction to Bidders	Termination of contract	<p>Bidder would like to clarify that any termination for non-performamnce be done only after giving a reasonable cure period of 90 days.</p>	Please be guided as per RFP

127	Page 24 Point 1	Terms & Conditions	<p>Signing of Contract</p> <p>The successful bidder(s) shall mandatorily enter into a Service Level Agreement (SLA), Non-Disclosure Agreement (NDA) and integrity Pact (IP) with Bank, within 30 days of the award of the tender or within such extended period as may be permitted by the bank. The letter of acceptance and such other terms and conditions as may be determined by the Bank to be necessary for the due performance of the work in accordance with the Bid and the acceptance thereof, with terms and conditions shall be contained in a Memorandum of Understanding to be signed at the time of execution of the Form of Contract. If the contract is not signed within the given period (30 days), the EMD will be forfeited after a grace period of 15 days.</p>	Bidder would like clarify that it would require a minimum period of 90 days from the date of award of the tender to sign the contract	Please be guided as per RFP
128	Page 24 Point 2	Terms & Conditions	<p>2. DURATION OF CONTRACT</p> <p>Bank will enter into contract initially for a period of 5 years (3 years warranty plus 2 years AMC) from Go Live date with option of further extension of contract for another 2 years at the same rate, provided services of the bidder is satisfactory and at Bank's sole discretion.</p> <p>Bank reserves right to cancel the contract at any time in case system fails to meet any of the requirements as mentioned in the RFP.</p>	BIDDER would like to clarify that renewal terms will be based on the mutual agreement between the parties including commercial terms at the then prevailing rates	Please be guided as per RFP
129	Page 31 Point 13	Terms & Conditions	iv) Both penalty and liquidation damages are independent of each other and are applicable separately and concurrently.	Bidder requests Bank to delete this clause and not levy LD and Penalty separately and concurrently as they both cannot run concurrently for the same cause	Please be guided as per RFP
130	Page 32 Point 18	Terms & Conditions	Subcontracting	Bidder would like to add the clause "whereas the Bank shall not withhold the consent unreasonably"	Please be guided as per RFP

131	Page 41	Annexure V	Compliance Statement	BIDDER would request that any binding terms and conditions, including the RFP and other terms and conditions of the Contract will be binding subject to the comments herein and upon mutually agreed terms.	Please be guided as per RFP
132		General Query		BIDDER would wish to clarify that if BIDDER is selected as a successful bidder, then the proposed terms and conditions of the formal contract will be subject to views and comments as acceptable to the parties and particularly standard legal clauses have to be mutually negotiated and included in the final binding contract, considering the mutual interests of the parties	Please be guided as per RFP
133	Page 9 Point 3 p	Scope of Work	The bidder has to enter into a rate contract with the bank for supply of various equipments as per latest model, specifications and functionality approved by the bank. The rates will be valid for a period of three years, if not revised earlier.	Request bank to consider rate freezing for 1 year	Please be guided as per RFP

134	Page 9 Point 3 s	Scope of Work	Bidder will provide an undertaking to comply with all the present and future provisions of the Information Security Policy/NPCI Guidelines/Guidelines of RBI, Respective Govt. Agencies and the Bank and provide such regulatory requirements at no additional cost to bank during the warranty and ATS/AMC period. The Solution may be audited by RBI/any other Regulatory Authority and any observation pointed out by these bodies have to be complied by the vendor within the timelines stipulated by the regulatory agencies, without any additional cost to the Bank. The offered solution shall be subjected to Bank's audit (including VAPT, EAPT and functional audit of the solution) through off-site and on-site scrutiny at any time during the contract period. The auditors may be internal/ external. The vendor should provide solution and implementation for all the audit points raised by bank's internal/external team during the contract period, within the stipulated timelines, without any extra cost.	Request bank to consider compliance only upto date of RFP for the said requirements. Any future changes will be discussed on mutually agreed costs.	Please be guided as per RFP
135	Page 10 Point 3 V	Scope of Work	To provide the Production and Testing environment that will be hosted at a specified location of the Bank. All components should be compatible with bank's systems. The entire cost will be borne by the bidder.	Please clarify does this also include hardware/Software cost as well for hosting?	Please be guided as per RFP.
136	Page 18, point 28.iii	Instruction to Bidders	iii. Bank also reserves the right and may go for reverse auction or any other suitable method that it deems fit to determine L-1 bidder	Request bank to clarify on status of RA before final submission	Please be guided as per RFP.

137	Page 27,Point 8	Terms & Conditions, Payment Terms	<p>a. 25% cost on Commissioning of kiosk including integration, implementation of solution, performance acceptance Test and training of kiosks.</p> <p>b. 50% of cost of kiosks on installation or 30 days after delivery in case installation is delayed due to Bank.</p> <p>c. 15% of cost of Kiosks after 1 month of installation of machine (for analyzing the performance of machine.</p> <p>d. 10% cost of kiosks after warranty period.</p>	<p>Request bank to consider"</p> <p>a. 50% cost on Commissioning of kiosk including integration, implementation of solution, performance acceptance Test and training of kiosks.</p> <p>b. 25% of cost of kiosks on installation or 30 days after delivery in case installation is delayed due to Bank.</p> <p>c. 15% of cost of Kiosks after 1 month of installation of machine (for analyzing the performance of machine.</p> <p>d. 10% cost of kiosks after warranty period.</p>	Please be guided as per RFP
138	Page 30, Point 10	Terms & Conditions, Warranty	<p>iii) It is hereby clarified that the maximum penalty is for all the kiosks put together for each Circle/Zone/Bank and not to be capped at per kiosk level.</p>	<p>Request bank to cap penalty to maximum 5% of kiosk cost</p>	Please be guided as per RFP
139	Page 32, Point 18	Terms & Conditions, Subcontracting	<p>As per scope of the RFP, subcontracting is prohibited. However, if the Bidder subsequently wishes to sub-contract the scope of work, it will have to obtain specific written permission from the Bank before contracting any work to subcontractors. Bank at its own discretion may permit or deny the same.</p> <p>In case subcontracting is permitted by the Bank, the contracting vendor will be responsible for all the services provided to the Bank regardless of which entity is conducting the operations. The contracting vendor is also responsible for ensuring that the sub-contractor comply with all the terms and conditions of this RFP for procurement of account opening kiosk and card (debit card & credit card) printing kiosk.</p> <p>Security requirements of the contract and the Bank can obtain independent audit report for the same. In such a case, the Bidder shall provide subcontracting details to the Bank and if require, Bank may evaluate the same.</p>	<p>Request bank to allow subcontracting</p>	Please be guided as per RFP

140	Page 37, Point 2	Annexure III Eligibility Criteria	2. The bidder/OEM should have national presence and should be engaged in Account opening kiosk and card printing kiosk business for last two years.	Request bank to change same to "2. The bidder/OEM should have national presence and should be engaged in Account opening kiosk business for last two years.	Please be guided as per RFP.
141	Page 37	Annexure III Eligibility Criteria	Satisfactory Performance Certificate from the Clients strictly as per Annexure-VI. Kindly note that Purchase Orders will not be accepted.	Request bank to accept PO in this case	Please be guided as per RFP.
142	Page 37 Point 5	Annexure III Eligibility Criteria	5. The bidder should have Net Profit during the two financial years i.e. 2016-17 and 2017-18. This must be individual company profit and not of any group of companies. Certified copy of audited Balance sheet must be submitted along with Technical bid.	Request bank to consider" 5. The bidder should have Net Profit during the two financial years i.e. 2017-18 and 2018-19. This must be individual company profit and not of any group of companies. Certified copy of audited Balance sheet must be submitted along with Technical bid. or should consider Positive net worth for same.	Please be guided as per RFP.
143	Page 49, Point 6 card printing kiosk point 5	Annexure X Technical Specifications	·Bidder should be certified for card personalization from card network providers like RuPay, Visa, MasterCard etc.	Request bank to remove this clause as printer will be in banks network and entire process will be as per banks requirement hence bidder certification is not required	Please be guided as per RFP
144	Page 50	Annexure X Technical Specifications	The existing android based application software/s shall be implemented on proposed kiosk.	Request bank to provide more details about this android software	Please be guided as per RFP
145	Page 8 Point 3 c	Scope of Work	To provide Account opening kiosk and Debit card & Credit card kiosk solution (as per technical specifications mentioned in Annexure) that should have the capability to integrate with bank's existing systems.	Bank to share the backend system details for integration	Please be clarified that bank will share these details with shortlisted bidder.
146	Page 8 Point 3 d	Scope of Work	To run bank's existing account opening application on account opening kiosk.	Bank to clarify whether Account opening kiosk Application will be supplied by bank or vendor need to supply the same	Please be clarified that bank will provide the account opening application.

147	Page no.8,Point 3(e)	Scope of Work	To provide Debit Card & Credit card kiosk solution (including card personalized software and card printer) which should have the capability to convert EMBOSSA file to CARD PERSO and support printing of more than one variant of cards across various schemes.	Bank need to clarify wheather card personalisation software including EMV data preparation will be provide by Bank or vendor needs to develop the same? Bankto clarify the no of variant used across various schemes. For card mangment central software installation,will the bank provide the required server hardware.	Please be clarified that bidder will provide card personalization software as mentioned in the RFP document.
148	Page no.8,Point 3(f)	Scope of Work	To ensure that Card personalized software should have the capability to integrate with bank's Debit Card Management system and Credit Card management system	Bank needs to share the detail of backend system for Integration of debit card and credit card management system	Please be clarified that bank will share the required details with shortlisted bidder.
149	Page no.8,Point 3(n)	Scope of Work	n. To ensure Account Opening kiosk and Debit Card & Credit Card Printing Kiosk should be capable to display various promotional slides as per Bank's requirements.	Bank to share the format of Promotional slides.	Please be clarified that bank will share the required details with shortlisted bidder.
150	Page No 9, Point k	Scope of Work	To provide a remote monitoring software solution capable of monitoring the uptime/downtime of all the machines configured on Bank's network on RMMS from a centralized location.	Bank to clarify the procedure for supplying the device feed for RMMS by bank's application with respect to Account Opening kiosks. Bank to also clarify the provider of the server (hardware , OS and DB) for installation of RMMS	Please be clarified that these details will be shared with shortlisted bidder. Bidder has to provide RMMS tool along with card printing kiosk.
151	Page No 9, Point r	Scope of Work	To enable suitable information security / cyber security and secure configuration in respect of the components, and utilities in the system, as per requirement of the bank or regulator from time to time	Bank to provide relevent specifications during scope finalization	Please be guided as per RFP

152	Page No 9, Point q	Scope of Work	To ensure that system should be capable of centrally pushing the Bank's advertisements, application updates to all the Kiosks, pushing patches to kiosks in bulk, provides reports as per requirement of the bank	Bank to specify whether the account opening kiosk is mobile app or web based or thick client application.	Please be clarified that account opening solution is a mobile application
153	Page No. 26, Point No.6	Terms & Conditions, Time period	The entire activity viz. Delivery, installation & commissioning of kiosks is to be completed within 30 days for Metro/Urban, 35 days for Semi Urban and 40 days for rural locations from the date of acceptance of order or from the date of complete handing over of the site by the Bank whichever is later.	We request the Bank to change the period to 45 days for Metro/Urban, 55 days for Semi Urban and 60 days for rural locations	Please be guided as per RFP
154	Page No.27, Point No.8	Terms & Conditions, Payment Terms	<p>Payment Terms</p> <p>a. 25% cost on Commissioning of kiosk including integration, implementation of solution, performance acceptance Test and training of kiosks.</p> <p>b. 50% of cost of kiosks on installation or 30 days after delivery in case installation is delayed due to Bank.</p> <p>c. 15% of cost of Kiosks after 1 month of installation of machine (for analyzing the performance of machine.</p> <p>d. 10% cost of kiosks after warranty period.</p>	<p>We request the Bank to change the payment terms as follows:-</p> <p>a. 50% cost on delivery</p> <p>b. 35% of cost of kiosks on installation or 30 days after delivery in case installation is delayed due to Bank.</p> <p>c. 5% of cost of Kiosks after 1 month of installation of machine (for analyzing the performance of machine.</p> <p>d. 10% cost of kiosks after warranty period.</p>	Please be guided as per RFP
155	Page No.28, Point No 10(a)	Terms & Conditions, Warranty	Account opening kiosk and Debit Card & Credit Card kiosk solution (including hardware) should have a comprehensive warranty of Three year after live implementation of complete hardware and software solution.	We request the Bank to change the comprehensive warranty to one year	Please be guided as per RFP
156	Page No.28, Point No 10 (e)	Terms & Conditions, Warranty	Warranty should not become void if the purchaser buys any other supplemental hardware from third party and install it with/in these machines. However, the warranty will not apply to such hardware items installed.	We request the Bank to delete this clause	Please refer to Corrigendum to RFP S.No 8

157	Page No.28,Point No 10(g)	Terms & Conditions, Warranty	During warranty/AMC period supplier shall guarantee that at least 99% of their machines function properly on any given day.	We request the Bank to change the clause as requested below: During warranty/AMC period supplier shall guarantee that at least 97% of their machines function properly on any given day.	Please refer to Corrigendum to RFP S.No 1
158	Page No.28,Point No 10(j)	Terms & Conditions, Warranty	In case of critical failures when any service become unavailable due to malfunctioning of hardware, components, accessories, system software etc. the relevant defect should be attended within 4 hours during business hours , 12 hours during non-business hours and within 24 hours for non-critical failures. For any types of failures engineer should be available at on-site location.	We request the Bank to kindly allow a time of 6-8 hours during business hours, 15-18 hours during non business hours and within 48 hours for non-critical failures. Also we request the bank to allow 12-15 hours during business hours, 24 hours during non business hours and within 72 hours for non-critical failures in case of hilly states and remote locations	Please refer to Corrigendum to RFP S.No 2
159	Page No.30, Point No 13(a)(iii)	Terms & Conditions, Penalty	Penalty at the rate of 1% per week of order amount maximum 10% will be charged for late delivery. For this purpose the period will commence from the date of order (Less delivery period) up to the date of last item delivered	We request the Bank to reduce the penalty to 0.5% per week of order amount and the maximum penalty to 5% for late delivery	Please be guided as per RFP
160	Page No.30,During AMC Point No (b)(i)	Terms & Conditions, Penalty	If the machine defaults for more than 24 hours, penalty of 5% of pro rata AMC for the quarter will be levied per day, subject to maximum 50% of the AMC Charges for the quarter, per incident i.e. each time when the machine is down and not on cumulative basis). Part of the day should be treated as full day	We request the Bank to reduce the penalty of pro rata AMC for the quarter to 2.5% per day subject to maximum of 20% of the AMC charges for the quarter. Also we request the Bank to consider the penalty on a cumulative basis	Please be guided as per RFP
161	Page No.30,Warranty Point No b)(i)	Terms & Conditions, Penalty	If the machine defaults for more than 24 hours during the Warranty period, 5 % of the cost of the account opening kiosk and debit card & credit card printing kiosk.	Please change this to 3% of the cost of account opening kiosk and debit card and credit card printing kiosk	Please be guided as per RFP

162	Page No.30,Warranty Point No b)(iii)	Terms & Conditions, Penalty	It is hereby clarified that the maximum penalty is for all the kiosks put together for each Circle/Zone/Bank and not to be capped at per kiosk level.	We request the Bank to consider the maximum penalty at per kiosk level only.	Please be guided as per RFP
163	Page No.30,Warranty Point No b)(iv)	Terms & Conditions, Penalty	If the selected Bidder fails to complete due performance of the contract in accordance with the terms and conditions agreed during the final contract negotiation, Bank reserves the right either to cancel the contract or to accept performance already made by the selected bidder. In case of termination of contract the Bank reserves right to recover an amount equal to 10% of the total contract value as Liquidated Damages for non-performance.	We request the Bank to change this amount to 5% of the total contract value as Liquidated Damages for non-performance	Please be guided as per RFP
164	Page No.30,Warranty Point No b(v)	Terms & Conditions, Penalty	A penalty of Rs 250/-per day per kiosk to be levied if a kiosk is not connected to RMMS for 1 week. The penalty is capped at Rs 1000/- per kiosk per quarter.	We request the Bank to change this penalty to Rs 50/- per day if a kiosk is not connected to RMMS for one week. Also, we request the Bank to cap the maximum penalty to Rs 200/- per kiosk per quarter	Please be guided as per RFP
165	Page No.31,Recovery of Penalty	Terms & Conditions, Penalty	If the successful bidder fails to fulfil its obligations under this arrangement, the Bank shall have the right to terminate the contract and take other punitive measures including revoking of PBG after giving a notice period of 30 days to take remedial actions.	We request the Bank to change the notice period to 60 days	Please be guided as per RFP

166	Page No 33, Point No 14	Terms & Conditions, Other conditions	However if Bank desires to shift /install the equipment to a new site, the Vendor shall be informed of the same immediately. The Vendor is required to get the machine shifted, installed, connect it with the RMMS and make it operational at the earliest but not later than one week if shifted within the state or two weeks if shifted outside the state. The period of one / two weeks will be counted from the date of order to the Vendor /E-Way bill is obtained (wherever applicable). The Bank shall bear the charges for such shifting and the Vendor shall provide necessary arrangement to Bank in doing so. The terms of this agreement, after such shifting to the alternate site and reinstallation thereof would continue to apply and binding on the Vendor. However, vendor cannot charge for the shifting /relocations order placed before the equipment is delivered to Bank premises specified originally.	We request the Bank to change the period to one week if shifted within the state or three weeks if shifted outside the state	Please be guided as per RFP
167	Page No. 1 47,Point (Account Opening Kiosk)	Annexure X, Technical Specifications	Sleek 1.6mm CRCA with PU High Gloss Finish.	Suggest bank to go with Powder coated finish instead of PU paint for better resistant to chipping and scratching	Please be guided as per RFP
168	Page No. 1 47,Point (Account Opening Kiosk)	Annexure X, Technical Specifications	Lockable Castors	Suggest bank to remove castors as the kiosk will be heavy with the components and castors can get damaged during shifting	Please be guided as per RFP
169	Page No. 1 47,Point (Account Opening Kiosk)	Annexure X, Technical Specifications	Digital Signature pad with proper certification	Request bank to confirm the certification required for Signature pad	Please refer to corrigendum to RFP S.No 6

170	Page 47,Point (Operating System)	No 2	Annexure X, Technical Specifications	Android OS 8.0 or above	Suggest bank to change Android OS to Windows OS which will have better integration possibilities with all devices inside the kiosk. The drivers for all devices may not be available for Android OS	Please be guided as per RFP
171	Page 47,Point (Operating System)	No 2	Annexure X, Technical Specifications	Operating system to be Android with latest version of RAM M.2 slot with flexible support for a 42, 60, or 80 mm SATA or PCIe* SSD Intel® Dual Band Wireless-AC and Bluetooth 4.0 Kensington lock support Back panel DC power connector (12V - 19V) One Mini Display Port* version 1.2 supporting 8 channel digital audio (7.1 surround sound) Intel® Gigabit LAN 2x USB 3.0 ports on the back panel Mini HDMI* port supporting HDMI 1.4a and 7.1 surround sound Support for user-replaceable third-party lids 2x USB 3.0 ports on the front panel (including one charging port)	Suggest bank to change the Android PC specs to standard PC specs which will be better for device integrations. Standard PC specs can be i3/i5 processor, 4gb ddr3 ram, 1TB Hdd, Windows 10 professional OS	Please be guided as per RFP
172	Page 48,Point (Card Kiosk)	No 6 No 48, Printing	Annexure X, Technical Specifications	Debit card and Credit Card printing kiosk should be able to convert EMBOSSA file to CARD PERSON and support printing of more than one variant of card across various schemes- VISA, MASTER, RUPAY etc	Suggest bank to use pre-loaded personalized card for dispensing	Please be guided as per RFP
173	Page 49,Point (Card Kiosk)	No.49, No.6 Printing	Annexure X, Technical Specifications	OS– Windows 7 or above.	Bank to clarify the clause as Android OS is mentioned in Point no.2 (Operating System)	Please be clarified that these specifications are for card printing kiosk.

174	Page No.50 (Account Opening Kiosk)	Annexure X, Technical Specifications	The existing android based application software/s shall be implemented on proposed kiosk.	Bank to clarify whether Account opening kiosk Application will be supplied by bank or vendor needs to supply the same. If bank is supplying account opening application then does bidder require SDK for devices in android platform?	Please be guided as per RFP
175	Page 8	Scope of Work	The Bidder should specify various infrastructure requirements which need to be provided for commissioning and smooth functioning of the equipment. This will include site requirements, power, cables, connectors, network cards, ports, environmental conditions, illumination, earthing, etc.	Request the bank to clarify whether all the items related to installation of the Kiosk which would involve site construction, illumination etc will be provided by the Bank.	Please be guided as per RFP
176	Page 18: 26. LIQUIDATED DAMAGES	Instruction to Bidders	If there is a delay by the bidder in the delivery of any or all goods or perform services within the stipulated time schedule, the purchaser shall, without prejudice to its other remedies under the rate contract has the right to cancel the order and return the partially delivered equipment, if any, at the cost of the bidder besides imposing penalty	Request the bank to cap the liquidated damages to 10 % of the contract value as per the standards.	Please be guided as per RFP
177	Page 19: Price Variation Factor	Instruction to Bidders	"If a bidder quoting higher prices, higher by more than 40% as compared to the average quoted prices (of all technically qualified bidders) for all items in aggregate, the same bidder shall not be called for reverse auction process".	Request the Bank to delete this clause as the Bank is planning to conduct Reverse Auction for determination of the L1 bidder.	Please be guided as per RFP
179	Page 19: REVERSE AUCTION	Instruction to Bidders	c. During the course of Reverse Auction if eligible bidders accept the base price and do not place any bid below the accepted base price after logging into the Reverse Auction portal, then out of these bidders, the one who has quoted least total price in Table-D of Indicative Commercial bid format (Annexure XI) shall be treated as L1 bidder and Bank reserves the right to further negotiate with L1 bidder and finalize the final prices.	Request the bank , not to conduct any negotiations as the bank is already getting the best price in the market by conducting the reverse auction.	Please be guided as per RFP

180	Page 23: 40. TERMINATION OF CONTRACT	Instruction to Bidders	The quality of services given by the vendor will be reviewed every 3 months and if the services are not found satisfactory, the bank reserves the right to terminate the contract by giving 30 days notice to the vendor	Request the bank to provide a 30 days of cure period to improve the services before deciding to terminate the contract.	Please be guided as per RFP
181	Page 25: NOT ACCEPTANCE/ NON EXECUTION OF ORDER	Terms & Conditions	In case the bidder shortlisted through this RFP process (hereinafter called "vendor") refuses to accept / execute the order, Bank will procure the same from the respective OEM as per existing terms & conditions and rate accepted by OEM. The said vendor will have to bear the difference of cost if any of such item / product purchased by Bank from OEM (Bank is having all the rights to recover the difference/ penalty amount from PBG	Request the bank to delete this clause bidder cannot be responsible for paying the balance amount in order to take services from the OEM	Please be guided as per RFP
182	Page 27: Payment Terms	Terms & Conditions, Payment Terms	In case, kiosk installation is delayed after delivery due to reasons not attributable to the vendor, then 70% of kiosk Cost will become payable to the vendor on the date of "DEEMED ACCEPTANCE".	Request the bank to clarify when will the payment be done after raising the invoice for the services/goods provided	Please be guided as per RFP
183	Page 30: FOR DELAYED MAINTENANCE SERVICE UNDER AMC and WARRANTY During AMC	Terms & Conditions, Penalty	If the machine defaults for more than 24 hours, penalty of 5% of pro rata AMC for the quarter will be levied per day, subject to maximum 50% of the AMC Charges for the quarter, per incident i.e. each time when the machine is down and not on cumulative basis).	Request the bank to limit the penalty related to downtime - to 10 % of the AMC charges for the quarter.	Please be guided as per RFP
184	Page 31: Recovery of penalty:	Terms & Conditions, Penalty	If the successful bidder fails to fulfil its obligations under this arrangement, the Bank shall have the right to terminate the contract and take other punitive measures including revoking of PBG after giving a notice period of 30 days to take remedial actions	Request the bank to provide a 30 days of cure period to improve the services before deciding to terminate the contract.	Please be guided as per RFP

185	Page 37: Eligibility Criteria	Annexure III, Eligibility Criteria	The bidder should have Net Profit during the two financial years i.e. 2016-17 and 2017-18. This must be individual company profit and not of any group of companies. Certified copy of audited Balance sheet must be submitted along with Technical bid.	Request the bank to amend this clause as Net profit during the two financial years i.e. 2017-18 and 2018-19 from the current clause.	Please be guided as per RFP
186		Extension		Request bank to give submission time of atleast 21 days from issue of pre bid query reply by bank	Please be guided as per RFP