



Response to Pre-bid Queries
**REQUEST FOR TECHNICAL & COMMERCIAL QUOTATION (RFQ) FOR Supply, Installation & Maintenance of
 MicroATM & Allied Software**
 RFQ Ref No: PDCC/IT-RFQ/2023-24/01

Section Number	Page Number	Point Number	Original Clause	Query	PDCC Bank Response
3	11	8	The bidder should have prior experience of Supply, Installation, Implementation, Configuration, Commissioning of minimum 400 Micro ATMs along with MicroATM Application in at least one District Central Cooperative Bank in India	Kindly change the clause to commissioning of Micro ATM devices and MicroATM Application in DCCBs/RRBs/Commercial Banks in India	Please refer corrigendum - 1
2	5	3	Bidder has to provide a front-end client application for the device & the same is to be integrated/interface with the bank's Trust Bank CBS Core Banking Application, Euronet ATM Switching solution and IMPS switching solution provided by InfracsoftTech. Also, the bidder has to support for any integration of any other necessary application software solution with Biometric application system, ATM Switch as well as with Gateway systems of NPCI/UIDAI or any other Govt. organization as specified by Bank time to time within a project tenure without any additional cost to the Bank.	In reference to "tender_1684219996" excel file, under "Functional Specification", point no 13 "Functionality available on Micro-ATMs", is the bidder expected to supply the Switch for Offus Card + PIN Transactions?	PDCC Bank is already using Euronet switch for On us and Off-us Card + PIN transactions. Selected bidder should have to integrate with the Banks existing switch vendor.
2	6	14	eKYC is currently not in scope but Bank may require in-project tenure without any additional cost to the Bank. The base application should be capable enough for future requirements.	For account opening, eKYC will be necessary. If it is a part of future scope then what will be the flow for account opening?	eKYC is in scope, however bank may consider to implement eKYC in later stage.
	5	4	Bidder is responsible to provide the MDM Tool from the OEM without any additional cost to the Bank	Pl. consider separate commercial for MDM	RFQ requirements stands. However, please refer our Commercial bill of Material and it is bidder/s discretion to insert any additional row/s for required line items (if any).
	6	12	The MicroATM devices supplied should support & be capable of processing both On-us and Off-us transactions of the bank as per RBI instructions and relevant guidelines. • On-us transactions be processed internally as within the Bank. • Off-us transactions be routed through multi-layer gateway/switches for payment and settlement.	for off us transaction for settlement we need to switch transaction report. We recommend bank to consider Micro-ATM along with the switching services. We will forward the onus transaction to bank's card switch to complete the transaction and off-us will be sent to NPCI.	PDCC Bank is already using Euronet switch for On us and Off-us transactions.
	6	17	For the proposed MicroATM devices, the bidder will be required to provide comprehensive warranty for Three years and 4th and 5th year AMC. The bidder should maintain an uptime of 99% on a monthly basis.	we request to consider 1 year warranty only	RFQ requirement stands.



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	15	4	<p>PDCC would carry out reference site visits and collect feedback with the existing customers of the bidder. The inputs that have been received from the customer would be considered by PDCC and this might not need any documentary evidence. This rating would be purely on the inputs (like satisfaction of the organization of the product, timeliness of implementation, promptness of support services etc.) provided by the bidder's customers and accordingly score would be assigned to bidder. PDCC at its discretion may reject the proposal of the bidder without giving any reasons whatsoever in case the responses received from the site visits are negative. The bidder would be required to coordinate for such interactions. However, the bidder would not be allowed to be party to the discussion between PDCC & the bidder's clients</p>	<p>We request to visit or call on the bank's responsible team for feedback of the overall functioning of the project. Visiting any site where the micro atm is installed may not give proper feedback and as such may mislead the capturing of the response.</p>	RFQ requirement stands.
	26	5.22	<p>The devices supplied by the bidder shall carry a minimum of 36 months of Comprehensive on-site warranty and 4th and 5th year will be AMC. The comprehensive warranty of all devices will start from the 31st-day post-go-live. The bidder's warranty terms & conditions shall cover the total equipment, including spare replacements along with system software (if any) etc. procured from the bidder, with minimum 24/7 support by Comprehensive Onsite Maintenance support. Warranty shall also cover the task of configuring/re-configuring, other hardware/software resources, Performance tuning, all internal parts of the systems, Loading & configuring operating system updates, integrating with the other hardware procured by the bank and any other tasks related to Hardware & Allied Software Management.</p>	<p>we request to consider comprehensive replacement warranty (with working device of same lot) against receipt of defective devices at bidders office/service center. On-site support is not practical approach. J&K Gramin bank is using replacement support from Maximus office (through Courier) for over 7 years smoothly.</p>	RFQ requirement stands.



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	30	6	Payment Terms and Schedule	Hardware: We request to consider hardware delivery only after the testing and UAT sign off for first device. For hardware we request to consider 50% advance along with the order and balance 50% on delivery of the devices along with the certified application to bank's HO	RFQ requirement stands.
	30	ii.	For MicroATM Application Cost	Micro ATM application: We request to release 100% application charges on UAT sign off.	RFQ requirement stands.
	30	iii.	Implementation Cost of MicroATM – Devices & Application:	we request to consider 100% implementation cost to be released on successful UAT sign off from the bank	RFQ requirement stands.
	35		For MicroATM Devices	We request to consider repaired/replacement device to be dispatched with 2 working days from the vendor's Service center/office on receipt of defective devices. Also request to consider penalty @ Rs. 50/- per day and maximum penalty cap of 10% of the device cost of the	RFQ requirement stands.
			General	We request bank take the responsibility to deliver the defective devices to vendor's office/service center along with courier cost and vendor will consider delivery of repaired/replacement device deliver cost.	RFQ requirement stands.
Eligibility Criteria	10	2	Bidder should have a minimum average Annual Turnover of INR 8 Crores in the last three financial years (2019-20,20-21 and 21-22)	We request to consider last three Financial years from 2020-21, 2021-22, 2022-23 instead of financial years (2019-20,20-21 and 21-22)	Please refer corrigendum - 1
Payment Terms and Schedule	30	I	Hardware with Base Software Cost	70 % payment after Successful Delivery of MicroATM Devices and 20 % payment After successful UAT of ONUS transaction and remaining 10% after Go live.	RFQ requirement stands.
Payment Terms and Schedule	30	II	For MicroATM Application Cost:	100% Advance	RFQ requirement stands.
Payment Terms and Schedule	30	III	Implementation Cost of MicroATM – Devices & Application:	100% Advance	RFQ requirement stands.



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Payment Terms and Schedule	31	VI	Interface Cost (if any):	100% Advance	RFQ requirement stands.
Payment Terms and Schedule	31	VI	FMS:	Quarterly Advance	RFQ requirement stands.
Eligibility Criteria	10	2	Bidder should have a minimum average Annual Turnover of INR 8 Crores in the last three financial years (2019-20,20-21 and 21-22)	Please consider Average Annual Turnover limit of 5 Cr. In the last three financial years.	Please refer corrigendum - 1
			General	We wish to request to extend tender submission date by one week, because of some back to back documentation with OEM	Please refer corrigendum - 1
Detailed Scope of Work	5	2	Certification PCI-PTS 5.0 or above	Certification PCI-PTS 5.0 is old and will expire in April 2026 (Refer To GOOGLE) so we suggest, we have to with Advance PCI-PTS 6.0 certification, as entire project period is of 5 years	Please refer corrigendum - 1
Payment Terms and Schedule	30	1	Hardware with Base Software Cost: 1. 70% of the cost would be payable on all delivered MicroATM devices along with Android OS and sign off from Bank 2. 10% of the cost would be payable after successful UAT of MicroATM Application functionality (basic transactions i.e., Cash Withdrawal, Cash Deposit Balance Enquiry, PIN Change, Mini Statement with either Account Base or Card Base or Biometric Mode) and sign off from Bank 3. 10% of the cost would be payable after GO LIVE of MDM Tool with signoff from Bank 4. 10% after 3 weeks post GO LIVE and sign-off from Bank	80 % payment after Successful Delivery of MicroATM Devices and 10 % payment After successful UAT of ONUS transaction and remaining 10% after Go live.	RFQ requirement stands.
Payment Terms and Schedule	30	II	For MicroATM Application Cost: 1. 25% of the cost will be paid after 2 weeks, post successful integration with CBS, successful GO LIVE, and sign-off from the Bank 2. 25% of the cost will be paid after 2 weeks, post successful integration with ATM Switch, successful GO LIVE, and sign-off from the Bank 3. 30% of the cost will be paid after 2 weeks, post successful integration with AEPS / MSC Bank AEPS Switch, successful GO LIVE, and sign-off from the Bank 4. 20% of the cost will be paid after 30 days, post successful implementation of all functionalities along with the interfaces and sign-off from the Bank	Advance 90% Payment Because all work depend on Bank vendor like (CBS, ATM SWITCH , MSC bank AEPS switch Vendor's) 10% After Successful GO live	RFQ requirement stands.



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Payment Terms and Schedule	30	III	<p>Implementation Cost of MicroATM – Devices & Application:</p> <ol style="list-style-type: none"> 1. 50% of the cost will be paid after 2 weeks, post successful installation/implementation with CBS, successful GO LIVE, and sign-off from Bank 2. 30% of the cost will be paid after 2 weeks, post successful installation/implementation with ATM Switch, successful GO LIVE, and sign-off from Bank 3. 20% of the cost will be paid after 2 weeks, post successful installation/implementation with AEPS / MSC Bank AEPS Switch, successful GO LIVE, and sign-off from Bank 	<p>Advance 90% Payment Because all work depend Bank Vendor like (CBS, ATM SWITCH , MSC bank AEPS switch Vendor's) 10% After Successful GO live</p>	RFQ requirement stands.
Payment Terms and Schedule	31	VI	<p>Interface Cost (if any):</p> <ol style="list-style-type: none"> 1. 30% Interface cost will be paid after 2 weeks, post successful integration with CBS, successful GO LIVE, and sign-off from the Bank 2. 30% Interface cost will be paid after 2 weeks, post successful integration with ATM Switch, successful GO LIVE, and sign-off from the Bank 3. 30% Interface cost will be paid after 2 weeks, post successful integration with AEPS / MSC Bank AEPS Switch, successful GO LIVE, and sign-off from the Bank 4. 10% Interface cost will be paid after 2 weeks, post successful implementation of all interfaces and sign-off from the Bank 	<p>Advance 90% Payment Because all work depend Bank Vendor like (CBS, ATM SWITCH, MSC bank AEPS switch Vendor's) 10% After Successful GO live</p>	RFQ requirement stands.
2	5	5	<p>Bidder is responsible for RD Services, Certifications or any requirements for AEPS as per guidelines issued by UIADI or any statutory authority within a project tenure without any additional cost to the Bank.</p>	<p>Please provide details of certifications</p>	<p>Any device related certifications are bidders' responsibility.</p>
			<p>SAFRAN Marpho IWB 250 Buyback</p>	<p>Please provide Technical Specification and request you to not calculate buyback price for L1 confirmation</p>	<p>Technical Specification of Ingenico iWB 250: Morpho Biometric scanner, Dual SIM slots/GPRS/Single/Dual SIM, GPRS, Ethernet, 256 MB Non-volatile storage Thermal printer Display: 2.81" QGVA with 320*240 Pi. Rechargeable battery with 6-8 hrs. of backup. Power adaptor. Magstripe reader and PIN Pad, EMV capability and inbuilt speaker.</p>



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Payment Terms and Schedule	30	6	Payment terms	Any integration related support / activities from external vendors i.e. ATM switch, CBS etc. are responsibility of the Bank, then the delay should not attack the SLA and should not impact the payment milestone schedule.	Bank is competent enough to do PMO services. Bank will take necessary actions on the vendors responsible for the delay and will not impact Payment milestone schedule of the concerned vendor.
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