



## **ALLAHABAD UP GRAMIN BANK**

**HEAD OFFICE, D.M. Colony,**

**CIVIL LINES**

**BANDA (UP) - 210 001**

**Board No.: 05192- 220109,221096**

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# **Addendum – Clarification and Amendment to RFP**

**For**

**PROCUREMENT, INSTALLATION, COMMISSIONING, MAINTENANCE/TECHNICAL-SUPPORT**

**Of MicroATM**

**Date : 06/09/2013**

**ADDENDUM DATE: 01.10.2013**

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## **Introduction**

Bank had floated **RFP Ref: AUPGB: HO: IT: MicroATM dated 06.09.2013 for PROCUREMENT, INSTALLATION, COMMISSIONING, MAINTENANCE/TECHNICAL-SUPPORT Of MicroATM** & subsequently floated **Addendum dated 21.09.2013** containing clarification and amendment to RFP document is issued herewith.

All terms and condition of the RFP document remain unchanged. Please treat this addendum as an integral part of the RFP document issued.

No further queries pertaining to RFP and/or Addendum will be entertained.

Page No	Section	Bid Condition	Query	Bank Response
2	Part 1: XII	Requisite certification for Rupay Debit Card transactions	Please indicate which certificates need to be produced to prove that the device supplied meets the Rupay Debit card capabilities	Certification through NPCI for Rupay debit card, Rupay Aadhar cards etc.
7	3.2.2	Bidder has to provide adequate training and operational guidelines to designated Bank personnel including the Business Correspondents (BCs) of the Bank, wherever and whenever required by the Bank/BCs.	We assume that the training will be imparted at a central site ( eg: Banks Regional HQ) duly communicated in advance by the bank to the bidder. Please confirm the same.	Training will be in respective Regional Offices. We will provide the confirmation in advance to the successful bidder.
9	3.4.f	The microATMs offered/supplied by the Bidder should be compatible & integrable with the existing Financial Inclusion (FI)-Gateway of the Bank. For the same Bidder to exhibit a POC in live environment of the Bank, while technical evaluation of bid /before selection.	We request bank to explain the scope of work for POC	We are in the process of finalizing the FI gateway service provider. Once it will finalize, we will provide the details.
28	4.16.3	The maximum response time for a maintenance complaint from the site of installation (i.e. time required for Supplier's maintenance engineers to report to the installations after a request call / fax /e-mail is made or letter is written) shall not exceed 2 (two) hours.	As the regions where these devices will be deployed will be tier 4, 5 towns, we request bank to relax the report times on site after a request is made.	The maximum response time for a maintenance complaint from the site of installation (i.e. time required for Supplier's maintenance engineers to report to the installations after a request call / fax /e-mail is made or letter is written) shall not exceed 5 (five) hours.
29	4.16.5	The Supplier shall ensure that faults and failures intimated by Bank as above are set right within 4 hours of being informed of the same.	As the regions where these devices will be deployed will be tier 4, 5 towns, we request bank to relax the resolution times on site.	The Supplier shall ensure that faults and failures intimated by Bank as above are set right within 7 hours of being informed of the same.

29	4.18.2	The annual maintenance cost (after warranty period) shall be paid at the end of each Half-year after the date of completion of warranty period, subject to satisfactory services rendered, till that date.	We request the bank to pay the AMC each quarter instead of half yearly.	No change accepted
38	1	The MicroATMs offered by the vendor should be the integrated with the implemented Bank's Financial Inclusion (FI)-Gateway.	Does the Bank have implemented FI gateway ;; if yes request you to share the name of company whose FI gateway is there.	We are in process of implementing FI gateway.
38	6, 7	The MicroATM must be fully compliant with extant standards & STQC & other certifications of UIDAI and should upgrade to the changes mandated by UIDAI from time to time. The MicroATM must be fully compliant with extant standards & certifications of IBA/IDRBT & RBI and should be robust enough to conform & upgrade to the changes mandated by IBA/IDRBT & RBI from time to time.	We request bank that if there is any changes in the specification by UIDAI or IDBRT in that case required changes will be applicable for new procurement from that day. No changes will be done on implemented devices. If bank would like to do changes on old devices then extra cost will be bear by bank after mutual discussion with SI.	No change accepted
38	13	The bidder to supply standard & USB-integrable web-camera with each microATM offered/supplied to capture digital photographs of new/existing customers during enrolment process thru this microATM. Hence, microATMs offered	As per Micro ATM 1.5.1 latest specification, camera is not the part of specification either in intergrated form or through USB based so we request bank to remove camera and if require then keep it as optional featur. For AEPS transaction camera has no defined scope. To create the provision of camera, SI should derived it thru their own mechanism.	Accepted.

		should be capable of integration		
38	18	The machines should have 2 USB-ports for easy uploading of Bank's FI applications/software in case of need.	We request bank to consider only one USB in Micro ATM device. This will be used for uploading / downloading of any application. There is no use for another USB port which unnecessary will increase the cost.	The 2nd USB may be used for charging.
38	20	The microATM offered/supplied by the bidder should be enabled with 2 integrated GSM SIM Holders for SIM-GPRS-Network connectivity including one extra/alternate USB port for CDMA/Internet-Dongle connectivity. The microATM supplied should be capable of integration towards video/projection slide-shows through laptops/PCs.	As per Micro ATM specification there are three options which are mentioned i.e. Dual SIM capability, GPRS + CDMA, GPRS + broadband, GPRS + PSTN, etc.) We request bank to consider Micro ATM 1.5.1 spec and allow vendor to provide two channels of connectivity through given options. POS device dont have VGA ports so video / projector projection is not possible with any such Micro ATM device. So we request bank to relax this clause.	The RFP clause remains unchanged.
45	FOR MAT 6.3 ,Part II ,C	Annual Maintenance Charges for seven years, including Upgrades (if any) for each item	We assume that the AMC duration mentioned here is a typo and the correction is as follows:  Annual Maintenance Charges for <b>TWO</b> years, including Upgrades (if any) for each item	3 years comprehensive onsite warranty + Annual Maintenance Charges for <b>TWO</b> years, including Upgrades (if any) for each item
4	PART 2 ,1	Vendor has to make their own arrangements for obtaining road permits wherever needed.	We request the bank to provide the necessary permits for inter state delivery of devices as per the requirement of the state in which the devices are to be deployed. This will help in smooth deployment	All our branches are in UP. Vendor has to arrange road permits wherever needed.
-	-	Delivery Locations	We request the bank to provide a rough geographic spread of the deployment to be carried out.	Delivery location will be provided by the bank. We have a rural spread of branches in the state of UP. You may visit our website for branch addresses.

-	-	Connectivity	We assume that the sim cards for the connectivity will be the responsibility or the Bank or the BC and that the bidder does not have to quote the same in the response. This is a recurring cost and will be very difficult to estimate as various locations will have various telecom operators who have a strong presence and network within that location.	Accepted.
29	4.17.1	Training shall be conducted on the dates mutually agreed upon and within two months from the date of Commissioning of the system.	We request the bank to reduce the timeline for training since the payment of 70% of cost of equipment is linked on successful installation and commissioning of the total solution proposed. We request the bank to conduct a centralized training which can be finished within max 7 days time.	No change accepted
8	3.4 a Eligibility Criteria	The Bidder should have yearly sales turnover of not less than Rs.10 Crores during last financial years i.e. (2012-13).	Please confirm Turnover should not be less than 10 Crore or it should not be less than 20 Crore as in conformity to Eligibility criteria Format 6.16 (pg 61 of tender) its written it should not less than 20 crore.	Turn over must be 10 crore.
67	Form at 6.16	Conformity To Eligibility Criteria	In given format of conformity to eligibility criteria,list of criteria written are incomplete	Complete criteria is in our addendum 21.09.2013.
		General Comment	We request bank that they should not allow any product which a combination of general mobile device with any external combination thru bluetooth connectivity. This combination will never comparable on commercial swith a standard POS device which a PCI and EMV certified on security point. Bank should demarcate and consider a right solution.	We require a standard POS device which is PCI and EMV certified on security point. No Bluetooth connectivity will be acceptable.
		General Comment	We also request that bank should not allow any device in which PCI PIN PED is connected externally and not in integrated form on device. This is critical requirement for bank to run any payment application on these devices in terms of security concern. The application should be PCI PA DSS compliant.	The devices should have an integrated PCI PIN PAD. The PCI PIN PAD should not be external.  The application should be PCI PA DSS compliant.
		General Comment	We also request Bank to organize prebid meeting so that bidders can discuss their queries and can have better understanding of the	Prebid meeting was held on 25.09.13.

			requirements , at some central place like Mumbai or Lucknow which is easily reachable.	
18	3.27.5	L1 will be decided on the basis of net total of the price evaluation / normalisation as quoted in the Price Schedule format 6.3. However, the Bank has the right to decide L1 on the basis of Reverse Auction, if it deems fit. The business rules and terms & conditions for Reverse Auction is given in Format 6.17	Whether L1 will be decided basis the commercial bid submitted or there will be reverse auction ? Can you please describe the situation in which the Bank will opt for reverse auction	L1, L2, L3 bidders will be decided on commercial bid submitted. Only L1, L2, L3 will be called for reverse auction and other vendors will be disqualified. Of these three vendors the final L1 will be decided based on the result of the reverse auction.
NA	NA	Regarding proposed device	Can we propose 2 options for devices with similar costing and can later confirm which one can be offered to the Bank ?	No change accepted
Page No:8	Clause 3.4.d	The Bidder should have a minimum 3 Years of Business Experience of supply & maintenance of MicroATM enabled with Secured Biometric Scanner/readers enabled with magstrip and chip Card readers in India. The bidder should have supplied such MicroATMs in at least 2 Scheduled Commercial Banks/Financial Institutions in India during last 3 years. Certificate of such experience from related Bank/FIs to be furnished.	As the MicroATM specifications has been defined in the recent days, requests the bank to modify the clause as: The Bidder should have a minimum 1 Years of Business Experience of supply & maintenance of microATM enabled with Secured Biometric Scanner/readers knitted with mag-strip Card readers in India.The bidder should have supplied such MicroATMs in at least 1 Scheduled Commercial Banks/Financial Institutions in India during last 2 years. Certificate of such experience from related Bank/FIs to be furnished.	As discussed in the pre bid meeting, the amended criteria is” The Bidder should have a minimum 2 Years of Business Experience of supply & maintenance of Micro ATM/ATM enabled with Secured Biometric Scanner/readers enabled with mag-strip and chip Card readers in India. The bidder should have supplied such Micro ATMs in at least 2 Scheduled Commercial Banks/Financial Institutions in India during last 3 years. Certificate of such experience from related Bank/FIs to be furnished”  **The Bidder should have 2 years of Experience.
Page No:9	Clause 3.4.e	Letter from all the 2 Scheduled Commercial Banks/FIs/organizations where the projects have been implemented, confirming that MicroATMs with	Requests the Bank to modify the clause as: Letter from all the Scheduled Commercial Banks/FIs/organizations where the projects have been implemented, confirming that microATMs with biometric-based authentication OR pin-based	No change accepted

		biometric-based authentication and pin-based authentication thru mag-swipe Card-readers attached to MicroATMs has been installed in their organization and are working satisfactorily.	authentication thru magswipe Card-readers attached to microATMs has been installed in their organization and are working satisfactorily.	
Page No:29	Clause 4.18.2	The annual maintenance cost (after warranty period) shall be paid at the end of each Half-year after the date of completion of warranty period, subject to satisfactory services rendered, till that date.	We request the bank to pay the AMC each quarter instead of half yearly.	No Change accepted.
Page No:7	Clause 3.1.5	Devices/micro ATMs should be capable of all kind of transactions listed in Part1 of this document and loaded with requisite application to communicate/integrate through standard ISO messaging protocol with FI Gateway of the Bank	Requests the Bank to confirm whether Offline Transaction is allowed in case connectivity is not available	The micro ATM device should support both online & offline transactions.
Page No:38	Clause 5.2.20	The MicroATM offered/supplied by the bidder should be enabled with 2 integrated GSM SIM Holders for SIM-GPRS-Network connectivity including one extra/alternate USB port for CDMA/Internet-Dongle connectivity. The MicroATM supplied should be capable of integration towards video/projection slideshows through laptops/PCs.	Required SIM Holders to support the connectivity is enabled in the microATM, and we understand that bidder is not responsible for supplying of SIM for enabling the mode of connectivity	SIM will be arranged by the bank.
Page No.	Clause	The total price quoted must be <b>inclusive</b> of	Prices we have to quote Inclusive of all taxes or Excluding all taxes as above	Price quoted must be inclusive of all



13	3.13. 1 a	cost of providing services for configuration, installation, testing and commissioning of Micro ATMs Solution and warranty, all applicable taxes, duties, levies, charges etc., as also cost of incidental services <b>such as</b> transportation, insurance, training etc., but <b>exclusive</b> of Sales tax/ Service tax and /or VAT payable in the State of U.P and Octroi or entry-tax or such similar tax, payable to Local Government / Municipal authorities, which will be reimbursed on production of original receipts	statement is confusing confirmation required from bank.	taxes.
Page No. 71	Clause 7.15	Payment Terms & delivery 10% amount realization at the time of signing a contract / 70% realization after delivery and successful Installation / 20% Cost of equipment after end of warranty period	As per industry standard the Payment realization happened like 70% against Delivery of the product/ 20% after the successful Installation and balance 10% after end of warranty period. <b>We would consider this as this is a normal practice in govt tender</b>	<b>No change accepted.</b>