

**Responses to the potential bidders' queries in response to PNB's End to End EFT Switch RFP**

**A. Eligibility Criteria**

SN	RFP – Item No.	Description	Vendor's Query	Bank's Response
1	2 para 2	Bidders who have an un-satisfactory record in completion of any of earlier contracts with Punjab National Bank shall not be eligible for participating in this bid.	We request bank that the clause be applicable for cases where back to back arrangements with the bank have not been performed by the Licensing / parent company obligated to perform the responsibility.	Be guided by RFP
2	2.1	Only OEM of the EFT Switch solution or their authorized distributors/ System integrators would be eligible to bid.	In case 3 to 4 vendors form a consortium and decide to participate, request the Bank to kindly allow any member of the consortium to satisfy the eligibility criteria and need not be the principle bidder. Eg - Vendor A satisfies all eligibility criteria as OEM for HW, Vendor B satisfied all eligibility criteria as OEM for SW, Vendor C satisfies all eligibility criteria for professional services and Vendor D is the principle bidder.	Be guided by RFP
3	2.1	A letter from Hardware vendor certifying that in case the bidder is not able to perform obligations as per contract during contract period, the Hardware vendor shall perform the said obligations with regard to their items through alternate & acceptable service provider is to be provided by all bidders.	The Liquidated damages in Clause 7 and the Performance Security in Clause 9 of the RFP alongwith the Payment Terms in Clause 10, cover the Bank against non-performance of the overall solution. We request the Bank to consider the overall performance and the associated terms in case the prime bidder is not able to perform the contractual obligations. Hence, we request the Bank to remove the requirement for this letter from the Hardware vendor	Be guided by RFP

4	2.3	The bidder should have implemented the solution proposed at minimum 3 Banks/ Institutions globally.	Request the Bank to confirm, if "The Bidder/an authorized distributor, forms a consortium and the consortium partner has implemented the proposed solution at minimum 3 banks/institutions globally, then is the bidder eligible to put in his bid?"	RFP Clause 2.3 be read as follows: "The bidder / OEM of the EFT Switch solution should have implemented the solution proposed at minimum 3 Banks / institutions globally. In case the criteria of 3 implementations of the proposed solution is fulfilled by OEM only, then OEM's Indian presence along with substantial technical support in India is required. The assessment of the same will be done by the technical evaluation committee on the basis of documents submitted by OEM and the site visit if required. "
5	2.3		Request for the clause to be modified as under: "The bidder/ OEM should have implemented the solution proposed at minimum 3 Banks / Institutions globally."	
6	2.3		Request PNB to consider the following clause: "The bidder / EFT switch OEM vendor should have implemented the solution proposed at minimum 3 Banks / Institutions globally"	
7	2.3		Bidder requests for "For wider participation of SI's please remove this eligibility condition, as clause no 2.2 already addresses the strength of the required proposed solution" OR "The OEM should have implemented the solution proposed at minimum 3 Banks/ Institutions globally"	
8	2.3		Does this mean that the System Integrator (Prime Bidder) should have done these implementations? If so, request bank to reconsider this clause and allow the implementation by the System Integrator or the OEM to be eligible under this requirement.	

9	2.6	The Bidder should have concluded minimum ONE successful migration (If other than Base24 proposed) from Base24 to the EFT Switch solution proposed.	Request the Bank to please confirm, if "The Bidder/an authorized distributor, forms a consortium and the consortium partner has concluded ONE successful migration from Base24 to the EFT Switch solution proposed, then is the bidder eligible to put in his bid?"	RFP Clause 2.6 be read as follows: " The Bidder / OEM of the EFT Switch solution should have concluded minimum ONE successful migration (if other than Base24 proposed) from Base24 to the EFT switch solution proposed. "
10	2.6		Bidder requests for modification of the eligibility criteria as SI's work with different OEM companies based on client requirement needs. In this regard this is confined to OEM scope. Request you to modify this to specifics of OEM than SI.	
11	2.6		Can we assume Bidder means System Integrator or the OEM Provider ?. In not, request bank to reconsider this clause and allow the migrations by the system Integrator or the OEM provider to be eligible under this requirement	
12	2.7	Audited bench mark of 20,000 ATM & 500 TPS	Intsead of audited bench mark, would PNB be ok with customer reference letters?	
13	2.7		Is Third Party Audit required for Bechnmark Reports? Can we submit a report audited by the switch vendor and the hardware vendor?	RFP Clause 2.7 be read as follows: " The solution must be scalable to 20000 ATMs/PoS/Devices and TPS rate of 500. (AuditedBenchmark report for the same should be submitted). Customer References will also be accepted. "

14	2.7	The solution must be scalable to 20000 ATMs and tps rate of 500. (AuditedBenchmark report for the same should be submitted).	Benchmark of the switch software is conducted on the basis of transactions per second (tps) and transaction volume which is a global practice. Our product is benchmarked for 500+ tps. Since the proposed product is benchmarked to meet the bank's specific requirement of 500tps, the number of ATM to supported is at the discretion of the bank to meet the required performance.	
15	2.7		Does bank accept live reference for the requested volume instead of the Benchmark Report ?	
16	2.7		We can provide the Benchmark report issued jointly by Us and the Switch Vendor currently. We request the bank to modify the RFP term as "Benchmark report for the same should submitted"	
17	New		The bidder can submit multiple bids for Switch offering on multiple platforms.	New RFP Clause 2.11 be read as " Each Bidder should submit only one bid with only one EFT Switch solution. In case it is observed that bidder has submitted more than one bid, all such bids submitted by bidder will be summarily rejected."
18	New		Keeping in mind the bank's long term vision in respect to the RFP, we request the bank to kindly add the following clause: "The bidder shall not propose a solution for which sunset has already been announced or there is going to be no new versions of the product to be released."	Be guided by RFP's Clause 3.44

**B. Requirements / Scope of Work**

SN	RFP Item No.	Description	Vendor's Query	Bank's Response
19	3.1	Perpetual license(s)	Can bank consider 5/ 7 years TCO instead of perpetual license?	Perpetual licenses are required as defined in RFP. Be guided by RFP.
20	3.1	Bank seeks the perpetual license(s) at enterprise level for all the applications software provided in the solution without any constraint like number of transactions, institutions, interchanges, Devices, application modules, hardware, users, locations viz. DCs/ DRs etc. The license will also be applicable for its subsidiaries (Domestic or International) & sponsored RRBs.	We would like to bring to the kind attention of bank that the future enhancements in the devices and interchanges are not predictable. Hence any new device type or interchange type or message structure may require customisation or development. Request bank to be specify the types of devices and interchanges to be supported.	Be guided by RFP
21	3.1		(1) Please confirm whether the Perpetual License(s) will be confined to Indian geography only or not? (2) What is the existing RTO/RPO? (with BASE24 Switch)	Be guided by RFP
22	3.2, 3.31, 8.2		As per Industry standards, hardware is required to be supported for minimum 5 years. Therefore, we request the Bank for overall support term to be stipulated for a period of minimum 5 years from last ship date announced by the OEM/ Bid submission. This is also in line with Banks' requirement under Clause 4 for the Hardware to be sized for 5 years, i.e., upto March 2017. We request for the HW support term to be for 5 years.	Be guided by RFP

23	3.2		As per Industry standards, hardware is required to be supported for minimum 5 years. Therefore, we request the Bank for overall support term to be stipulated for a period of minimum 5 years from last ship date announced by the OEM/ Bid submission. This is also in line with Banks' requirement under Clause 4 for the Hardware to be sized for 5 years, i.e., upto March 2017. We request for the HW support term to be for 5 years and the TCO calculation criteria to be for 5 years accordingly.	Be guided by RFP
24	3.4		<p>It is mentioned in the RFP that "The new Switch will initially work as an adjunct switch to existing switch".</p> <p>As per Stage 4 mentioned in section 6 - project time lines "All data/ interfaces/ devices are to be migrated from old Switch to new Switch. All ATM operations is to be made live on new Switch and old switch to be removed. We therefore seek clarification on what is the role of adjunct switch. By adjunct does the Bank envisage migration of ATMs from the existing switch to the new switch after stage 4.</p> <p>Under section 3 – Scope of work the bank has mentioned phased migration to mitigate any risk. Please provide details on the expected phases and will these be part of Stage 4 of the project time lines.</p>	Bidder has to provide a migration plan as per RFP Clause 37.1, Annexure K. Project timelines are as per Clause 6 of RFP. All data / interfaces / interchanges / devices etc will be migrated in phased manner. During migration it has to be ensured that services on existing Switch will not be affected.
25	3.4	The new Switch will initially work as an adjunct switch to existing switch. Subsequently all ATMs/Devices/ Interfaces, Card Data, customizations etc along with all existing functionality will be migrated to new switch.	(1) Do existing and proposed solution share the same settlement and reconciliation process during initial period? (2) What would be the service level management for the bidder during migration period when two switch runs parallelly. is it Bidder need to manage The existing and the proposed switch ?	(1) Yes (2) Be guided by RFP

26	3.2	The Bidders will have to guarantee availability of support including future upgrades for the solution for a minimum period of 7 years from the date of going live.	Keeping in view the bank's vision and requirements raised vide the RFP we request bank to modify the clause as follows: "The Bidders will have to guarantee availability of support including future upgrades for the solution for a minimum period of 7 years from the date of going live. Bidder to note that the said guarantee should be accorded without any additional cost to the bank). "In case of takeover/amalgamation/merger of bidder, Hardware/Software OEMs, facility management vendor by/with another company, the Service level agreements (SLAs) and other commitments entered into will be continued and the new entity to submit the undertaking to this effect. In such a case, the Bank shall have the right to decide on the vendor to avail services. The OEM shall not be allowed to make any condition towards the same.	Be guided by RFP
27	3.4		Please clarify on i. Licensing model of Prognosis, Safeguard, Golden Gate and Xygate. Are these Enterprise licenses ? ii. Can existing PNB tools be used or Bidder/SI has to propose new set of tools? iii. Is renewal of these licenses part of the current scope?	Be guided by RFP
28	3.6.2	RPO Zero	Can PNB revisit requirement of RPO Zero?	Be guided by RFP
29	3.6.2		Since the distances between Primary & DR sites are far enough (across cities) it will depend on the network availability and latency between the two sites. Can bank share the network connectivity that will be available for this project and also redefine RPO needed?	
30	3.6.2		Bidder suggests that: "For zero data loss suggest we should have a three way DR with near line DR because of distance limitation"	

31	3.6.2		(1) Do we need to propose a 3 site model like Production, Near Site and DR site in alignment with the RBI guidelines ? (2) As PNB is asking for zero RPO, which is practically not achievable by 2 data center, Request the bank to provide details (location and bandwidth available between 3rd site and DC and DR)	
32	3.6.2	RPO Zero	Request bank to elaborate on the clause.	
33	3.6.3	Recovery time objective (RTO) should be 30 minutes.	Recovery time has dependency on availability of Network, ensuring proper configuration of the firewall etc. Therefore request bank to kindly confirm if the RTO of 30 minutes shall be excluding the above dependencies from the Bank.	Be guided by RFP
34	3.6.4	Real time secured data replication between Production and DR site should be ensured.	Tender asks for realtime data replication between DC and DR(which in delhi and mumbai respectively), please provide the available bandwidth details.	Appropriate bandwidth will be provided by Bank.
35	3.6.5		Please specify/frequency of number of DR drills that need to be carried out yearly or during the project phase	Atleast one successful DR Drill is required from new DR setup during project implementation.
36	3.7	EFT Switch availability of 99.99% should be assured. The Hardware vendor must also give back-to-back guarantee for system uptime.	Bidder propose active-active architecture at DC to ensure 99.99 uptime for HW, Application, DB. Will bank accept this architecture and bidder's commitment. PI confirm.	Be guided by RFP
37	3.7		Does that means Bank is looking for Production like environment with 100% replica of production?. If the Bank is not planning to do a role reversal of Production to DR, Can we solution the DR Infrastructre at 50% of the production ?	Be guided by RFP
38	3.8	It should support all major ATM machine models of leading manufacturers including but not limited to NCR, Diebold,Wincor, Lipi Perto, Triton,Hitachi, Vortex, Hysoung etc.Future and old Version Support for all ATM drivers for all leading ATM manufacturers.	(1) Can we assume all the different models would support NDC or Diebold messaging standard? (2) What is the messaging standard for Biometric authentication server?	(1) Be guided by RFP (2) Present Biometric Authentication Server exchange messages based on ISO 8583 message format. For future needs be guided by RFP Clause 3.20.

39	3.8.4	Remote download of security keys (TM Keys) on ATM and POS as per Visa/ MasterCard/ Rupay mandates with the support of dynamic key exchanges based on time, date, transaction volume.	Request the bank to please provide more details on remote download of security keys (TM keys) on POS.	Remote download of security keys (TM Keys) is referred in context of ATMs.
40	3.9	It should support all major POS terminals including but not limited to VeriFone, Lipman, Ingenico, Hypercom, Schlumberger, Gemalto etc.	Can we assume all the different models would support SPDH or HPDH standard?	Be guided by RFP. All major industry standards like HPDH, SPDH, etc to be supported.
41	3.10		Does the Bank have single or bunch note acceptance devices? If yes, please specify the numbers and make. Does the Bank have cash recycler devices? If yes, please specify the numbers and make	Be guided by RFP
42	3.11	Solution should support different types of cards like MasterCard, Maestro, VISA, Amex, proprietary cards, prepaid cards, credit cards, EMV (Chip & PIN) Cards, Smart Cards etc.	Do Bank is issuer/acquirer of EMV ?	Bank may require both capabilities.
43	3.12.9		What is functionality of Cheque related queries transaction?	Be guided by RFP
44	3.12.10		(1) How mini statement transaction differ from transaction related queries? (2) what is the functionality of transaction related queries transaction and how it differs from mini statement transaction?	Be guided by RFP
45	3.12.13 / 3.12.14		Can we assume ATM vendors support different character set for Multilingual printing features ?	Be guided by RFP
46	3.12.13 / 3.12.14		What are the languages that are needed to be supported?	
47	3.12.18	Personalized screen flow for different cardholders.	For personalized screens to appear for customers, a CRM system is required to be integrated with the Switch. Request the Bank to please clarify whether "Does the Bank have a CRM application?"	Yes. Presently we are using SAP CRM Version 5.

48	3.12.20	Cash related complaint management for own customers.	Request the bank to please provide more clarity on cash related complaint management. Also, please clarify as to how can a Switch provide complaint management on cash?	It is an interface to customers for lodging their complaints regarding non dispensation of Cash.
49	3.12.20		What is the functionality of Cash related complaint management transaction for own customers.	
50	3.12.22	Internet Banking Services / Mobile Banking registration	Request the Bank to please clarify whether "Is only registration for internet banking required through Switch or are any other services required?"	Requirement is cross-channel interoperability.
51	3.12.22		What is the functionality of Internet banking services/mobile banking registration transaction?	Be guided by RFP
52	3.12		What are the current transaction set ?	Be guided by RFP
53	3.13	Solution should also support all standard POS and E-Commerce transactions as an issuer including cash advance.	Request the bank to please clarify whether "POS acquiring would be part of the same Switch Solution that will drive ATMs or will it be through VIGPL?"	Solution should provide both options. Bank may choose either of the options.
54	3.13		Please specify the required standard Pos and e-commerce transactions	All possible PoS and eCommerce transactions
55	3.14		Please elaborate on the functionality desired from the following interfaces: - Mobile banking or Internet banking - Bank's Financial Inclusion projects	Requirement is cross-channel interoperability.
56	3.14		What are the messaging standard for the each of the interfaces? is it ISO ?	Be guided by RFP
57	3.14.10	UID Interface	Can PNB provide message specifications Is the interface ISO 8583 based?	Be guided by RFP
58	3.14.20		Please provide details on the Bank's biometric authentication server	Present Biometric Authentication Server exchange messages based on ISO 8583 message format. For future needs be guided by RFP Clause 3.20.
59	3.14.20	Biometric Authentication Server	Request the bank to please clarify whether "The bank expects the Biometric Server from the Bidder or only interface from the Bidder?"	Only Interface for Biometric Authentication Server.

60	3.14		The Bank has mentioned that VISA ATM acquiring functionality is provided by the ATOS switch. The Bank has additionally mentioned interface with VISA. Please clarify the requirement.	Solution should provide both options. Bank may choose either of the options.
61	3.14		What are the SMS alerts to be generated by the EFT Switch. What are the SMS alerts generated by the Banks core banking	SMS will be triggered from both EFT Switch and Core Banking Solution through SMS Alert Server.
62	3.14.15		Section 3.14.15 requires interface with Credit card host Vision Plus system and section 3.17 mentioned the solution to support card management for debit and prepaid card – Is the Vision plus solution needs to be replaced or both the system required to be co-exist (that is Vision plus for Credit card and Proposed solution for Debit and prepaid cards.	Both the Vision-Plus system and proposed card management solution to co-exist.
63	3.14.21	Any other interface required in future.	Request the bank to please provide more details on the requirements of the future as the clause is very generic and cannot be quantified.	Be guided by RFP
64	3.16		Please specify the make and number of kiosk to be supported by the EFT Switch	Be guided by RFP
65	3.16		Request the bank to please clarify whether "The bank is expecting to support the web enabled services from KIOSK via Switch or only Debit leg will be passed through the Switch?"	Be guided by RFP
66	3.16		Do existing switch support currently Kiosks? If no then what would be types of Kiosks would be deployed?	Be guided by RFP
67	3.17		Does the Bank wish the vendor bid for prepaid card management system as a part of this proposal?	Be guided by RFP
68	3.17	The solution should provide complete card management system to handle Debit Cards,Prepaid cards etc	We request bank to kindly provide the following details: 1) Types of cards issued by the bank currently / additional Types of cards bank intends to issue in the future (viz. Prepaid Cards,Debit cards etc.) 2) Number of cards of each type /category issued by the bank. Further, we request bank to please elaborate whether inventory management of cards is a part of the card services.	Be guided by RFP. Inventory management of cards will be part of the card management system.

69	3.26.2	Should support card based/ account based routing to different hosts/ interchanges.	Request the bank to please provide more details/examples on Account Based Routing	Example: On the basis of Account No. the system identifies the host for routing the transaction.
70	3.26.3	Routing of Card based as well as Non-Card based transactions (card to card/ card to account / account to account / Account to Card etc.)	Request bank to clarify on what constitutes an account to card transfer.	Example: Top-up of prepaid card from Account No.
71	3.27.17	Request bank to clarify on what constitutes an account to card transfer.	Request bank to clarify what it means by SECURE PIN Printing?	SECURE PIN printing means PIN must be in encrypted format from generation till printing.
72	3.31		As per Industry standards, hardware is required to be supported for minimum 5 years. Therefore, we request the Bank for overall support term to be stipulated for a period of minimum 5 years from last ship date announced by the OEM/ Bid submission. This is also in line with Banks' requirement under Clause 4 for the Hardware to be sized for 5 years, i.e., upto March 2017. We request for the HW support term to be for 5 years.	Be guided by RFP
73	3.31	The Bidders will have to guarantee availability of support for the systems for a minimum period of 7 years	In IT industry, all the OEM use the terms warranty for their products. Hence we request you the please remove the term guarantee and replace it from warranty in your RFP.	Be guided by RFP
74	3.34 /3.46.6	Should provide tool for developing the screens for different makes of ATM. Screen Designing and Pushing	We understand that Screen development / Screen build preparation is being done by the bank currently and is normally not a part of end-to-end EFT switch offering RFP. Therefore we request bank to kindly highlight if any additional software is required (as a part of the RFP) by the Bank for facilitating screen development. Further pushing of screens is carried out by the EJ pulling service provider of the bank and OTS representatives are concerned only with the config file changes and config file downloads. Request bank to clarify if the understanding is the same.	Solution should have capability of developing the screens for different makes of ATMs and centralized screen designing and pushing capabilities.

75	3.36		Does the bank expect the bidder to provide the application for the same within the solution scope or the Customer service facility offered by bidder to its client should be sufficient?	Be guided by RFP
76	3.38		With reference to point 3.38 "The EFT Switch servers time should be automatically synchronized in an online manner with the Time source of the Bank." What does the Bank mean by the time source of the bank.	Bank's Core Banking Application
77	3.38	The EFT Switch servers time should be automatically synchronized in an online manner with the Time source of the Bank.	We request bank to kindly elaborate if any specific tool on Time source is being used by the bank currently. If yes, request bank to provide details of the same.	
78	3.41	Solution should provide comprehensive backup solution	Please provide the details of backup window and backup policy	Be guided by RFP
79	3.43		(1) Will Bank provide the infrastructure and training space, or bidder is expected to do the arrangements. (2) Bidder assumes training is to be conducted at a central location, please confirm if the understanding is correct (3) We assume, boarding and loading for the resource will be arranged by Bank, please confirm?	Training to be provided by Bidder at no cost to Bank. All required arrangements to be made by the vendor. Operational training (clause 3.43.1), technical training (Clause 3.43.2) and training on Card management system be provided at bidder's site.
80	3.44		Software AMC covers future upgrades and updates. However, we would like to clarify that the same is not applicable in case of Hardware. We request the bank to stipulate the overall support term for the hardware supplied for a minimum period of 5 years from the last ship date announced by the OEM/ Bid submission.	Be guided by RFP. However, Operating system patches / fixes and version upgrades will be part of Hardware AMC.
81	3.44	All products supplied (hardware/ Software) should have minimum life time of 7 years (both for sales and support).	Request the Bank to please confirm if "The Bidder can propose a product which the OEM has already announced END OF LIFE/ support/sunset at the time of submission of this Bid?"	Be guided by RFP

82	3.44		<p>As you are aware that IT technology refreshes very fast, for most of the OEM, i.e. sales life cycle of any product is generally 3 years. But the post sales ( product support cycle) is 6-7 years after the product goes end of sales Hence we request you to please remove the tems end of sales from the clause.</p>	<p>RFP Clause 3.44 be read as follows: " All products supplied (hardware/ Software) should have minimum life time of 7 years (both for sale of spares and after sales support). In case any product supplied is announced END OF LIFE/ support/ sunset by OEM during the 7 years of contract period, the vendor has to replace the same with full customization of the new product provided by the same principal vendor at his own cost and material on or before the declared End Of Life Date. The Bank will not incur any expenses on such an occurrence. Also, hardware/software replacements be done in a planned manner to ensure that no downtime is required on this account. "</p>
83	3.44 & 8.8		<p>Software AMC covers future upgrades and updates. However, we would like to clarify that the same is not applicable in case of Hardware. We request the bank to stipulate the overall support term for the hardware supplied for a minimum period of 5 years from the last ship date announced by the OEM/ Bid submission.</p>	<p>Be guided by RFP. However, Operating system patches / fixes and version upgrades will be part of Hardware AMC.</p>
84	3.46		<p>(1) Bidder assumes that the bank will provide seats and other infrastructure for the manpower deputed at bank location. Please confirm?  (2) Please clarify whether PNB has made any estimation on resource headcount that needs to be deployed as part of support scope?</p>	<p>1. Be guided as per RFP  2. Please refer RFP Clause No. 37.2 (10) and (14) formats.</p>

85	3.46.1		Bidder request to share the average count of hotlisting /blocking of cards request made in a month.	Correct RFP Clause is 3.46.3. Hotlisting is mainly done at Call Centre. It is only the stand-by arrangement in case of need.
86	3.46		Hotlisting /Blocking is traditioanlly handled by Help Desk. Does bank is looking for the helpdesk staff as part of this proposal ? This is contradicting with the statement in section 3.40 which is talking about providing interface to the Help Desk for Hotlisting	Hotlisting is mainly done at Call Centre. It is only the stand-by arrangement in case of need.
87	3.46.3		Bidder requests to share call statistics of last 3 months inorder to under the call trend?	
88	3.48	Source code / escrow	If business functions source code is maintained on site with bank, is escrow required?	Be guided by RFP
89	3.49	Transfer of IP rights of customization	Can PNB remove this clause?	No. Be guided by RFP.

**C. Other Queries**

SN	RFP Item No.	Description	Vendor's Query	Bank's Response
90	4		Please provide a breakup of the daily transaction volumes in terms of ATM/POS transaction, issuer and acquirer mode transaction	Be guided by RFP
91	4	Bank's Projections for the Hardware sizing	(1) Request you to provide the projected number of POS and Kiosk terminals for 2017 and the anticipated transaction volume on PoS/Kiosk? (2) Request you to provide the anticipated number of users for the Switch system	Sizing to be done as per RFP requirements. In RFP Clause 4, "Number of ATMs" be read as "Number of ATMs / PoS / Devices."
92	4 Stage1		Request bank to bifurcate the timelines as follows: 1) Hardware Delivery and Implementation 2) Software Delivery and Installation. Further request bank to kindly consider and increase the timeline for Stage 1 to 90 Days.	Be guided by RFP
93	4 stage 2 and 3		We request that Stage 2 timelines should commence only after the completion of stage 1 and Stage 3 should commence only on completion of stage 2 and not as per the LOI / PO dates. This shall be in consistence to stages 4 and 5, which have been aptly put by the bank. Further implementation timelines should be excluding factors such as readiness of Bank data center, which are not within the Bidder's purview.	Be guided by RFP
94	5	SLA will be monitored through an automated system.	Will the automated system to monitor SLA be provided by the bank?	Automated system to monitor SLA should be part of solution
95	5	Category 1- Mission Critical Application directly affecting the customer transactions (EFT Switch, HSM etc )	Quarterly uptime of system should be 99.99%. Request you to replace the system uptime from 99.99% to 99% uptime.	Be guided by RFP
96	7.3	The decision of the bank will be final and binding on the bidder.	We request bank that any liquidated damages may be mutually decided instead of the Bank's decision being final and binding on Bidder.	Be guided by RFP

97	8	Warranty & AMC	The warranty of the h/w and software will start from the date of delivery as per the OEM mandate. We request the bank to allow us to have the warranty start date of the software and h/w from the date of delivery.	Be guided by RFP
98	8.1		Warranty for the system software will also start from the date of delivery of the same	Be guided by RFP
99	8.2		As per Industry standards, hardware is required to be supported for minimum 5 years. Therefore, we request the Bank for overall support term to be stipulated for a period of minimum 5 years from last ship date announced by the OEM/ Bid submission. This is also in line with Banks' requirement under Clause 4 for the Hardware to be sized for 5 years, i.e., upto March 2017. We request for the HW support term to be for 5 years.	Be guided by RFP
100	8.5 & 25.10		As stated above, we request the Bank to modify the support term and rates for a total period of 5 years from last ship date announced by the OEM/ Bid submission	Be guided by RFP
101	8.5		As stated above, we request the Bank to modify the support term and rates for a total period of 5 years from last ship date announced by the OEM/ Bid submission.	Be guided by RFP
102	8.8		Software AMC covers future upgrades and updates. However, we would like to clarify that the same is not applicable in case of Hardware. We request the bank to stipulate the overall support term for the hardware supplied for a minimum period of 5 years from the last ship date announced by the OEM/ Bid submission.	Be guided by RFP. However, Operating system patches / fixes and version upgrades will be part of Hardware AMC.

103	8.8	If any hardware/ software goes out of support/ End of life/ sunset during the warranty/ AMC period, the same will be replaced by the next version of software/ hardware without any cost to the purchaser. Also, hardware/software replacements be done in a planned manner to ensure that no downtime is required on this account	Does it means that the proposed product should not get end of support in 7 years time ? It does not related to end of sales date of the product.	RFP Clause 3.44 be read as follows: " All products supplied (hardware/ Software) should have minimum life time of 7 years (both for sale of spares and after sales support). In case any product supplied is announced END OF LIFE/ support/ sunset by OEM during the 7 years of contract period, the vendor has to replace the same with full customization of the new product provided by the same principal vendor at his own cost and material on or before the declared End Of Life Date. The Bank will not incur any expenses on such an occurrence. Also, hardware/software replacements be done in a planned manner to ensure that no downtime is required on this account. "
104	10	Payment Terms	As per the standard OEM payment terms. Services payment term is suggested as milestone based. AMC and facilities Management charges - Yearly in advance	Be guided by RFP
105	11	The prices are inclusive of all Taxes, Statuary levies etc. except Sales Tax/Service Tax/VAT/WCT, Octroi/Entry Tax, which will be paid on actual basis	We request bank to kindly add to the clause: Any additional taxes levied by the statutory authorities during the course of the contract, if applicable, shall be paid at the then prevailing rates.	Be guided by RFP

106	19.3	In addition to on-line submission of bids, The Bidder will also have to submit hard copies of the Technical and Commercial bids bound and signed with serial numbers including all supporting documents in red laakh sealed envelope (wax seal) duly super scribing as "Tender for End to End EFT Solution" and "Technical Bid" or "Commercial Bid" as the case may be: In case of any discrepancy between physical and digital copies of bid, digital copy shall prevail.	The bank is considering digital copy as final, in case of any discrepancies between physical and digital submission of the bid. Hence we request bank to accept the bid in digital form only in a secured manner to avoid any discrepancy. Also from the perspective of going green it is our suggestion that bank accept digital submission for both technical and commercial bid.	Be guided by RFP
107	21.1	Bidder has to submit the Bid Earnest Money of Rs.50,00,000/- (Rs. Fifty lakh only). The EMD has to be submitted in the form of Pay Order / Demand Draft/ Bank Guarantee favoring PUNJAB NATIONAL BANK – IT DIVISION payable at Delhi	Request the bank to please provide with a format for the Bank Guarantee for the EMD to be submitted.	Bidder may submit Bank Guarantee from any nationalized Bank as per RFP Clause 21.
108	25.1		As stated above, we request the Bank to modify the support term and rates for a total period of 5 years from last ship date announced by the OEM/ Bid submission.	Be guided by RFP
109	25.8.10	CMMI certification by the bidder	EFT solutions are typically compliant to PCI standards. We request bank to accept PCI DSS and PA DSS compliance in lieu of CMMI. Please also confirm whether certificate of parent company equivalent to CMMI such as ISO will be acceptable. Please confirm	Be guided by RFP
110	25.9	Scoring model will be used for the evaluation. Higher weightage will be given to the technical compared to the commercial.	The RFP says that the Bank will follow a Techno-Commercial evaluation. We "Request the Bank to share the marks for Technical and Commercial respectively. Also, we request the Bank to share the scoring pattern."	Please refer RFP Clause 25.11

111	25.9		We request Bank to kindly elaborate on the parameters to be considered for technical evaluation. Request bank to provide details on line by line items that shall be considered for pointwise evaluation.	
112	25.11	The detailed techno-commercial evaluation matrix will be advised to the bidders at the time and date of the opening of the technical bids	As per industry practice the evaluation criteria is clearly stated in the RFP. We request the Bank to provide the techno-commercial evaluation matrix in advance of bid submission.	
113	30.1		We request that in case of licensing of software Bank, governing laws and place of arbitration may be a neutral place like, London or Singapore instead of New Delhi, India. Trust bank will accept our request.	Be guided by RFP
114	37.1 Ann C	Expected document for eligibility	Many a times, it is not possible to get the formal letter from the client for references. Request self declaration, case studies, reference check, etc. to be made valid for meeting the eligibility criteria.	Be guided by RFP
115	37.1 Ann-6		The DR should be implemented in Active Passive mode. Does the mean the Production switch at DC should have active active implementation of H/w. What if the switch software does not support active active implementation for hardware?	Be guided by RFP. EFT Switch availability of 99.99% should be assured.
116	37.1 Ann P - 11	Solution should support different types of cards like MasterCard, Maestro, VISA, Amex, proprietary cards, prepaid cards, credit cards, EMV (Chip & PIN) Cards, Smart Cards etc.	etc. is an open statement. Please specify the card type that bank desire to be support apart from the type of card mentioned in the list.	Be guided by RFP
117	37.1 Ann P - 44		OEM's don't guarantee the availability of the hardware for purpose of Sale for 7 years. However they can offer service on the h/w for a period of 5 years after declaring the h/w end of sale life.	Be guided by RFP
118	37.2 (10)	Scope will be as per clause 3.46 of the RFP. Prices per man month to be quoted.Per man month means one person working in one shift of 8 hours each day of the month.	While the bank has clearly identified that prices per man month be quoted, we request bank to please elaborate for how many years should the bidders quote for?	Please refer RFP Clause No. 37.2 (10) and (14) formats.

**D. Pre-Bid meeting/ Bid submission/Legal queries**

SN	RFP Item No.	Description	Vendor's Query	Bank's Response
119	Page 2	Bid submission Date	Request the Bank to kindly give time until 29th Feb 2012.	<b>Bid submission date is extended till 08.02.2011</b>
120		Bid submission Date	Request the Bank to please extend the submission date to the 10th of February 2012. This will enable us to submit a comprehensive and a complete proposal.	
121		Bid submission Date	Request 5 Working week from the date of the final query response by the bank to the bidders for the bid submission. Seek extension of the submission date.	
122		Bid submission Date	We request the Bank to extend the timeline for Bid submission from 24/01/2012 to 15/02/2012.	
123		Bid submission Date	We request the Bank to kindly consider and extend the submission of bid response from the current date of submission of 24.01.2012 to 15.02.2012	
124		Pre-bid meeting and clarification	We request bank to schedule pre-bid meeting with the prospective bidder and also provide 15 days time for submission of the bid post prebid clarifications.	
125		Pre-bid meeting and clarification	Is there any Pre-Bid meetings planned as the current plan is not showing any such meetings ? Request for a formal pre bid meeting.	All the potential bidders have been given fair chance for submission of their queries. All the queries have been thoroughly analyzed by Bank and the responses given.
126		Pre-bid meeting and clarification	We request the Bank to schedule a pre-bid meeting with all vendors to provide an opportunity to explain and clarify the queries raised	
126	New Clause		As the RFP is to be submitted through the e-procurement process, and the same is new for a lot of vendors, we request bank to kindly conduct a training session on the process of bid submission through e-procurement process. This shall help us in providing the best response to the bid.	
127			What is the preferred platform for the proposed EFT Switch?	Be guided by RFP

128	Limitation of Liability	In no event shall either party be liable for any indirect, special, punitive, exemplary, speculative or consequential damages, including, but not limited to, any loss of use, loss of data, business interruption, and loss of income or profits, irrespective of whether it had an advance notice of the possibility of any such damages. The maximum aggregate liability of Wipro for all claims shall be, regardless of the form of claim(s), the consideration actually received by Wipro under the Agreement in the preceding 12 months.	Not Acceptable. Be guided by RFP.
129	Deemed Acceptance	Any equipment supplied or services provided by Wipro shall be deemed to have been accepted by Customer if Customer puts such equipment, services to use in its business or does not communicate its disapproval of the same together with reasons for such disapproval within 30 days from the date of receipt of such equipment or delivery of the services.	Not Acceptable. Be guided by RFP.
130	Termination	Either Party shall have the right to terminate this Agreement at any time: a. Without Cause and for Convenience– on the delivery of sixty (60) calendar days' prior written notice. b. With Cause – in the event that the other party commits a material breach of the Agreement and fails to cure such default to the non-defaulting party's reasonable satisfaction within thirty (30) days. In the even of termination of convenience by Purchaser, the Bidder shall be paid for the goods delivered and services rendered till the date of termination.	Not Acceptable. Be guided by RFP.

E. Additional Information

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| 1   | All RFP Clauses including Technical Bid formats mentioned in RFP Clause 37.1 and Commercial Bid formats mentioned in RFP Clause 37.2 be read in light of aforesaid clarifications. |
| 2   | In RFP Clause 37.1 Annexure F and G, Bidder needs to submit documentary proof for 5 largest implementations.   |