



PASCHIM BANGA GRAMIN BANK

HEAD OFFICE: Natabar Paul Road, Chatterjee Para More, Tikiapara, Howrah- 711 101
Phone No.: 2667-0052/6078/9327/9961, Fax No: 2667-0051/9589

Date: 4th July, 2013

To,

ALL THE PROSPECTIVE BIDDERS (RFP Ref No. HO/ATM/928/2013-14
Dated 21-06-2013)

Dear Sir (s),

Sub: Pre-Bid responses-RFP for SELECTION OF SERVICE PROVIDER FOR UNDERTAKING THE WORK OF RECONCILIATION OF ATM/DEBIT CARD TRANSACTIONS IN PASCHIM BANGA GRAMIN BANK AND BIHAR GRAMIN BANK

Please refer to our RFP Ref No. HO/ATM/928/2013-14 Dated 21-06-2013 for selection of service provider for undertaking the work of reconciliation of ATM/Debit Card transactions in Paschim Banga Gramin Bank and Bihar Gramin Bank.

In this context, we would like to inform you that bank received certain queries from the prospective bidders, accordingly bank has prepared the Pre-Bid responses and the same are given here below.

We hope that the pre-bid response would certainly satisfy the queries raised by the prospective bidders and would help them to participate in the bid process as per schedule. All other terms & conditions, clauses, of the subject RFP remain unchanged.

Yours sincerely,

General Manager

Sr. No.	Page / Point Ref. or Clause no.	RFP Clause	Queries / Clarification Sought	CLARIFICATION
1	Pg.05 Clause 2. Scope	Reconciliation of Non Financial transactions in the ATMs / Cash dispensers	<p>Normally only financial transactions are considered for Reconciliation and a MIS of NON financial transactions can be provided basis the input files. Apart from ATM usage charges levied by bank, if any, there is no direct financial impact in customers account for non financial transactions. Trust there is no transaction level reconciliation required apart from providing MIS for non financial transactions. Request bank to confirm the same.</p> <p>If any additional activity or task is to be performed by service provider, we hope that bank shall pay for non financial transactions too apart from financial transactions.</p>	Charges claimed / paid by bank, arises due to financial / non-financial causes have to be reconciled and for that the charges would be paid.
2	NA	GENERAL	<p>Request the bank to provide the following details for both the banks viz PBGB and BGB for enabling the bidder to consider the current volumes & projections while responding to the RFP:</p> <ol style="list-style-type: none"> 1). No of ATMs to be deployed (year on year) during next three year 2). No. of Active Cards current & Projections for next 3 years (year on year) 4). No. of current avg. monthly volume of transactions and projections for next 3 years (avg. no. of transactions per month in each of the month) for financial and non financial transactions separately, bifurcated into the following : <ol style="list-style-type: none"> a) ATM & POS; b) Network- NFS, RuPay, Visa, etc.; c) Onus, Issuing and Acquiring 5). Scheme of Cards - Existing and Planned in Future i.e. RuPay, VISA, MAstercard, etc. 	<p>No. of ATMs to be deployed during next three year 2013-14, 2014-15, 2015-16: Paschim Banga Gramin Bank: 10; 100; 219 Bihar Gramin Bank: 31; 50; 70</p> <p>No. of Card Issued- Current and Expected: Current, 1st Year, 2nd Year, 3rd Year Paschim Banga Gramin Bank: 100; 170000; 350000; 550000 Bihar Gramin Bank: zero; 150000; 325000; 525000</p> <p>No. of average financial transactions per month- Current and Expected: Current, 1st Year, 2nd Year, 3rd Year: Paschim Banga Gramin Bank: 150; 200000; 500000; 900000 Bihar Gramin Bank: 0; 180000; 450000; 800000</p> <p>No. of average Non-financial transactions per month- Current and Expected: Current, 1st Year, 2nd Year, 3rd Year: Paschim Banga Gramin Bank: 300; 300000; 800000; 1400000 Bihar Gramin Bank: 0; 270000; 650000; 1200000</p> <p>- Presently both the banks tied up with Rupay for both issuer and acquirer transaction in ATM, POS and Micro-ATMs. Any other tie ups will be intimated as and when implemented.</p>

Sr. No.	Page / Point Ref. or Clause no.	RFP Clause	Queries / Clarification Sought	CLARIFICATION
3	Pg.05 Clause 2. Scope	Reconciliation for other ancillary services originated through the ATM, POS, Internet transactions and special transactions at ATM terminals like Electronic Mobile Recharging (refilling) through ATM, Airline Reservation. Cheque book request, card to card / Card to account Fund Transfer and /or etc. as and when the same are originated. Provision for Reconciliation for all new products and tieups that may happen in future.	Request bank to confirm other ancillary services already implemented and planned for implementation by bank both for PGBG and BGB. The bidder would not be in a position to estimate bank's new requirements during the tenure of the contract and hence all new requirements beyond the go-live date would be considered under a change management process and necessary development/ customization charges would be chargeable to the Bank.	Card to card and card to accounts fund transfer has since been completed. However other sources may be implemented on further.
4	Pg.06 2. Scope	It will be the responsibility of the service provider to put PCs and servers based on their requirement at any convenient site(s) which will be feasible both technically and economically to the concerned parties and all systems deployed by them should comply with bank's information system related security based practices issued from time to time.	- We understand that service provider has option to deploy hardware / shared infrastructure and resource at service provider's location for providing services on hosted model (ASP) to both PGBG and BGB bank as it shall bring in cost and service level efficiencies. - In case service provider needs to deploy hardware, resources at Bank's premises, we would need to know the geographical area/ work location for both PGBG and BGB Bank and also confirm whether the services can be provided from single location for both the banks.	Site would be at bidder's convenient place which should be cost effective to banks but banks reserve the right for access to the premises as and when required and for both the bank the reconciliation point will be same.
5	Pg.06 2. Scope	The entire project will be executed on total Application Service Provider (ASP) mode. It shall be the responsibility of the bidder to deploy and put to use end to end Hardware by way of servers its rack, Disaster recovery mechanism, business continuity arrangements, software and required manpower to meet the SLA.	- While it is understood that vendors are expected to provide equipment such as servers and software, bank to confirm whether the network equipment such as switches and firewalls to connect the servers to the bank network would be provided by bank. - Also request that the Bank provide the rack space for servers provided by the service provider if it is to be deployed in bank's premises - In case of providing services from the service provider's premises, trust the connectivity for application access/ data transfer would be provided by the Bank	Items specified in the clause to be provided by the bidder. Network connectivity for host and ATM switch will be provided by the bank. However if the application requires any other ancillary services / equipments the same needs to be provided by the bidder. the connectivity for application access/ data transfer will be provided by the Bank.
6	Pg.17 Clause 20. B. (d).(ii)	The value of the Performance Guarantee will be 10 % of the total contract price	Request bank to elaborate the mechanism of arriving at contract price. We understand that it shall be arrived at considering the current volume of transactions * the rate per transaction, request you to confirm the same.	The average of projected figure given in the clarification Sl. No. (2) is to be considered as basis to arrive at total contract price.

Sr. No.	Page / Point Ref. or Clause no.	RFP Clause	Queries / Clarification Sought	CLARIFICATION
7	Pg.18 Clause 23 (a)	a. Start of Service The vendor shall be responsible for operationalize the reconciliation services within 60 days from the date of purchase order.	The commencement of services involves procurement and deployment of hardware/ associated software licenses, customization of application to suit Bank's requirement, deputation of operations resources, migration, testing and go-live. It may not be feasible to commence the services within 60 days from the date of purchase order. Request the Bank to consider allowing the selected bidder at least 3 to 4 months time from the date of purchase order to commence the services.	No change in RFP clause.
8	Pg.19 Clause 26	Termination of contract - Bank reserves the right to terminate Contract / agreement after giving 3 months due notice to the Bidder selected during the tenure of the Contract for any unsatisfactory services provided by the Bidder and may place the order to any other bidder / such Service Provider.	We request the bank consider the applicability of this clause only if the performance is not satisfactory and for defaults on account of reasons solely attributable to the bidder. We request bank to include a cure period of 3 months and bank may exercise the right to terminate the contract, if Service Provider fails to remedy its default, within the Cure period	No change in RFP clause.
9	NA	GENERAL	We understand that the clarifications provided by bank as part of response to pre-bid queries for RFP Ref No. HO/ATM/0155/2013-14 dtd:15-4-2013 vide bank's letter dated 29th April 2013 holds good for the current RFP Ref. No. HO/ATM/928/2013-14 dtd:21-06-2013 also. Request bank to confirm the same.	These pre-bid responses relate to RFP Ref. No. HO/ATM/928/2013-14 dated 21-06-2013 only.
10	Pg. 19 Clause 27 & Annex-II	Price (commercial template)	As per annexure II the bank has sought for a fully variable commercial model. The Bank would appreciate that the bidder makes significant upfront investments on the infrastructure, resources and the solution and the recoveries on the same are deferred over the period of the contract. In the proposed model as per the RFP, the recoveries are based on the number of transactions clocked by the bank which is a function of the future transaction projection. While the bidder is open to a deferred recovery over the period of the contract, it will help if the Bank can evaluate alternate revenue models (including providing a monthly Fixed Revenue model - With Transaction Cap/ Slab based Transaction model). The same will also enable the bidder to pass on better commercial benefits to the Bank considering that there are defined revenues on a monthly basis. We request the Bank to consider the request.	No change in RFP clause.

Sr. No.	Page / Point Ref. or Clause no.	RFP Clause	Queries / Clarification Sought	CLARIFICATION
11	Pg. 7 Clause 3. Elegibility	a. The vendor should have minimum of 1 year experience in design/ implementation of Reconciliation of ATM transactions; and must have at least one implementation in a Public-Sector Bank in India. Letter from such Bank to be enclosed with the Technical Bid document.	We sincerely believe that the sole purpose of this clause is to make sure the capabilities of vendor to carry out ATM Transaction Reconciliation on a significant scale. Hence, we suggest you to amend the eligibility clause this way "The vendor should have minimum 1 year of experience in design/implementation of Reconciliation of ATM transactions and must have at least one implementation in any PSU/Scheduled/Co Operative Bank in India either directly or through a third party vendor. Documentary proof to be submitted for authenticity".	The clause should be read as: "The vendor should have minimum of 1 year experience in design/ implementation of Reconciliation of ATM transactions; and must have at least one implementation in a Scheduled Bank in India directly. Letter from such Bank to be enclosed with the Technical Bid document."
12	Pg.05 Clause 2. Scope	Reconciliation of Non Financial transactions in the ATMs / Cash dispensers	We request bank to elaborate the exact requirement under reconciliation of non financial transaction as normally financial transactions are considered for reconciliation process.	Please refer clarification Sl. No. (1)
13	Pg.22 Pt. 4.9	Provisions for the Integration of the existing messaging channel of the Bank for providing the details of the Charge Back to the Branches.	We request bank to share the existing messaging channel if present and the timeframe to retain the reconciliation data in archives.	Presently the bank is using the email service for the same. However separate DMS may have alternative messaging channel include.
14	Pg. 7 Clause 3. Elegibility	a. The vendor should have minimum of 1 year experience in design/ implementation of Reconciliation of ATM transactions; and must have at least one implementation in a Public-Sector Bank in India. Letter from such Bank to be enclosed with the Technical Bid document.	We believe that the principle behind this clause is to ascertain the capability of vendor to perform ATM Transaction Reconciliation on a significant scale. Hence, we suggest you to revise the eligibility clause in this manner "The vendor should have minimum 1 year of experience in design/implementation of Reconciliation of ATM transactions and must have at least one implementation in any PSU/Private Sector /Scheduled /Commercial /Co Operative Bank /Financial Institution in India".	Please refer clarification Sl. No. (11)