

Sl. No.	Section Header	RFP - Information	Query from the bidder	Bank's Response
1	SYSTEM DESCRIPTION	The bidder will be required to implement the ATM Reconciliation Activity at an alternate location, to be decided by the bank, for continuity of service. No separate amount would be payable for the DR implementation.	The alternate location to be decided by the bank will be provided by Bank or the bidder?	The alternate location will be provided by the bank.
2	ELIGIBLE BIDDER CRITERIA	In case of disruption of services at the Primary Site, the bidder should be capable of providing continuous services at an alternate location within a period of 2 days. The bidder to provide undertaking to this effect on Company/Firm's letter head.	Is the Bank expecting an online replication or offline data backup?	The Bank is expecting the bidder to start services by restoring the backups.
3	OPERATIONAL GUIDELINES	The vendor is expected to provide: (a) Stand by servers and fall back arrangements in case of disasters; (b) Maintain backup as per data back policy of the bank (c) Full database back up on weekly basis (d) Adequate HR and other resources	(a) Please provide the elements that banks enquire as fallback arrangements. (b) Elaborate the data backup policy (c) What is the extent to the full database backup based on volumes since it involves capacity planning? please highlight the current no. of daily transaction volumes and expected transaction projections. (d) Please elaborate the other resource criteria? (e)What is the data retention policy? (f) What about Connectivity?	(a)Application and data backup of all the inputs required to run reconciliation and complaint resolution process. (b) & (e) It will be as per Bank's policy from time to time. The details will be shared with the successful bidder. (c) Present volume is about 6 lakh Transactions per day. Future volume will depend upon growth in Bank's ATMs and Industry's card base. (d) Other resources include all other resources required for the Recon Activity like Hardware, Software etc. (f) Connectivity will be provided by the Bank.

4	PENALTY CLAUSE		In case the data is not provided by the Bank or the consortiums or the ATM vendors or any such scenarios on time then what would be the impact for the services to be provided? Also clarify that the transaction date starts only when the data from all possible sources arrive? Because in this scenario the Service provider should not be penalized for the mistakes of the vendors or entities for the reconciliation	Please be guided by the RFP.
5	MIS REPORTS	MIS reports must be provided to the Bank by the successful bidder in softcopy as well as printed hardcopy, on the formats provided by the Bank on daily basis covering Reconciliation and Settlement areas. Any other details which may be required by the Bank shall also be provided by the successful bidder in the desired format.	Will the cost with respect to the Hardcopy provided for the MIS reports be borne by Bank or bidder?	The cost with respect to Hardcopy provided for the MIS reports will be borne by the Bank.
6	BIDDING PROCESS (TWO STAGES)		(a) Does the bidder submit the hardcopy as well as softcopy of the bid? (b) How many copies need to be submitted?	(a) Only hardcopy. (b) Only one copy. For rest of the process, please be guided by the RFP.

7		Bidder has to submit the Bid Earnest Money of Rs.25,00,000/- (Rs. Twenty Five lakh only) in the form of Pay Order/Demand Draft favoring PUNJAB NATIONAL BANK, Transaction Banking Division payable at Delhi In case of unsuccessful bidder, EMD will be returned w i t h i n 3 0 days of completion of Reverse Auction.	(a)Can the EMD be given on a Bank guarantee instead of a demand draft? (b)This can be then extended once the contract is awarded. If Yes kindly share the format of Performance guarantee.	(a) No. (b) Not applicable. No interest will be payable by the bank for EMD.
8			Please highlight the number of disputes on a daily basis, no. of resources handling the activity currently. The same shall largely help the bidder in arriving at a tentative no. of man power required to handle the complete activity.	Present number of disputes is less than 0.1% of the number of daily transactions.
9			Please let know if the Bidder is required to migrate recon / chargeback data from old application. If yes, please provide the scope of the same in terms of match/ unmatched data to be migrated, How many days old data to be migrated?	Yes. Details will be shared with the successful bidder.
10			Please share the Details of clients existing Middle ware solution – for eg. The platform of the existing middleware solution	Oracle.

11	Page 20, clause V.2		Let us know the total number of Bank users who will be connecting to the Bidder's application & total number of concurrent users.	The Bank has a plan to give access to all the branches and Call Centre to the Bidder's application, which will be implemented in a phased manner. To begin with minimum 100 number of Bank users will be connecting to the Bidder's application.
12	Page 20, clause VII.1	Interface with Bank's Software of Complaint Management	We assume it will be file interface. Please confirm	Yes. The details will be shared with the successful bidder.
13	Page 20, clause VII.8	Capability to provide solution having Interface with Debit Card Management System	We request bank to highlight the platform of the Bank's existing DCMS & interfaces available in the same.	Presently the bank is using JSP SQL interface, which is in the process of up-gradation.
14			We request bank to please let know the existing system of charging Transaction fees. Are the Transaction fees charged to customer online or offline as a file interface with host?	Presently transaction fee is charged to the customer on-line.
15	Page 18, clause III.11 & III.12	Cross tallying of Settlement Bank A/c foreign and local For MASTER transactions with Nodal Branch advice. Cross tallying of Settlement Bank A/c for MASTER / EBL / NFS (NPCI)/ Tie up banks / Networks etc. transactions with Nodal Branch advice.	We request bank to provide more clarity on the clause.	Please be guided by the RFP. Further details will be shared with the successful bidder.