

Replies to pre bid queries to EOI-07 2023-24 dated 21/11/2023 for Expression of Interest for Empanelment of additional FINTECH Companies for Canara Bank:

Sl. No.	Page No.	EOI Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	21	Annexure-3 Eligibility Criteria Declaration	2. <u>Eligibility Criteria For Agencies/FinTech (Other Than Start-up)</u>	We have Financial Inclusion Gateway, LOS, LMS & MSME solutions implemented for various Banks, but BOT requirement has not come so far from any Bank hence the same is not yet implemented for any customer. Kindly confirm our eligibility	Bidder to comply with EOI terms and conditions.
2	21	Annexure-3 Eligibility Criteria Declaration	2. <u>Eligibility Criteria For Agencies/FinTech (Other Than Start-up)</u>	Request you to share the details of documentary evidence required for FinTech (other than start-up)	Fintech Registration certificate and GST registration.
3	NA	General Query	General Query	As we carefully review the EOI document, we find ourselves well-equipped to deliver on the outlined scope of work, leveraging our expertise in providing technical services and solutions to FinTech companies. Our services encompass the development and integration of digital transformation projects, cybersecurity, big data, and analytics, among others. However, to ensure our accurate understanding, we seek clarification on a specific point. The EOI mentions empanelment of additional FinTech companies, and we would like to confirm if this opportunity extends to service organizations, such as Collabera Digital, that offer technical services to the FinTech sector.	Expression of Interest (EOI) floated for the empanelment of FinTechs/Start- Ups for outlined scope of work.



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4	32	Annexure-12	Scope of Work	All proposed solutions will be dependent on availability of Bank APIs	Expression of Interest (EOI) floated for empanelment of FinTechs/Start- Ups for outlined scope of work. Bank may float RFQ/RFP among the empanelled Fintech/Start Up with detailed scope and approved business use cases.
5	32	Annexure-12	Scope of Work	Solutions proposed by us will be for specific segments as mutually agreed with the bank and included in the final scope; post empanelment.	Expression of Interest (EOI) floated for empanelment of FinTechs/Start- Ups for outlined scope of work. Bank may float RFQ/RFP among the empanelled Fintech/Start Up with detailed scope and approved business use cases
6	20	Annexure-3	Eligibility Criteria - Point no.4 The bidder should have support office in Bengaluru.	Currently we don't have a office in Bengaluru, but we have the local support Engineers stationed in Bengaluru. Will it be Ok	Bidder to refer Corrigendum-1.
7	32	Annexure-12	Scope of Work Indicative Segment	How many segments can we participate	No such restrictions and can participate more than one scope as per specialisation.



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8	32	Annexure-12	Scope of Work Indicative Segment	Post successful empanelment, will Bank folate a close RFP or T&M basis job work for selected vendors. What will be the next process.	Expression of Interest (EOI) floated for empanelment of FinTechs/Start- Ups for outlined scope of work. Bank may float RFQ/RFP among the empanelled Fintech/Start Up with detailed scope and approved business use cases
9	33	Annexture -12 SI.No 4	Scope of Work Indicative Segment	Will it be close loop wallet, that will only be use to top-up the amount on the wallet to future uses	Expression of Interest (EOI) floated for empanelment of FinTechs/Start- Ups for outlined scope of work. Bank may float RFQ/RFP among the empanelled Fintech/Start Up with detailed scope and approved business use cases
10	33	Annexture -12 SI.No 4	Scope of Work Indicative Segment Digital Wallet	what are the different type of mode to fund the wallet?	Expression of Interest (EOI) floated for empanelment of FinTechs/Start- Ups for outlined scope of work. Bank may float RFQ/RFP among the empanelled Fintech/Start Up with detailed scope and approved business use cases



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11	33	Annexure -12 Sl.No 4	Scope of Work Indicative Segment Digital Wallet	Will all the mode to fund the wallet example PG will be provided by Bank ?	Expression of Interest (EOI) floated for empanelment of FinTechs/Start- Ups for outlined scope of work. Bank may float RFQ/RFP among the empanelled Fintech/Start Up with detailed scope and approved business use cases
12	33	Annexure -12 Sl.No 4	Scope of Work Indicative Segment Digital Wallet	will Bank provide settlement API to settlement of fund from wallet to Account?	Expression of Interest (EOI) floated for empanelment of FinTechs/Start- Ups for outlined scope of work. Bank may float RFQ/RFP among the empanelled Fintech/Start Up with detailed scope and approved business use cases
13	33	Annexure -12 Sl.No 4	Scope of Work Indicative Segment Merchant Acquisitions	Will the Bank AUA Pipe will be used for Aadhar based on boarding ?	Expression of Interest (EOI) floated for empanelment of FinTechs/Start- Ups for outlined scope of work. Bank may float RFQ/RFP among the empanelled Fintech/Start Up with detailed scope and approved business use cases



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14	33	Annexure -12 Sl.No 4	Scope of Work Indicative Segment Merchant Acquisitions	Will the PAN Validation API will be provided by the Bank?	Expression of Interest (EOI) floated for empanelment of FinTechs/Start- Ups for outlined scope of work. Bank may float RFQ/RFP among the empanelled Fintech/Start Up with detailed scope and approved business use cases
15	33	Annexure -12 Sl.No 3	The scope shall involve study, design, development, integration, testing and implementation of software. Scope of work of the empaneled software vendors will include application development in the different areas which would include customization of a product / solution in terms of adding new functionalities / changes, integration of new modules in an existing product / solution or Developing a new software solution or related activities like database support etc.	Will the solution be hosted on the Bank premise (data center)	Expression of Interest (EOI) floated for empanelment of FinTechs/Start- Ups for outlined scope of work. Bank may float RFQ/RFP among the empanelled Fintech/Start Up with detailed scope and approved business use cases



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16	33	Annexure -12 Sl.No 3	The scope shall involve study, design, development, integration, testing and implementation of software. Scope of work of the empaneled software vendors will include application development in the different areas which would include customization of a product / solution in terms of adding new functionalities / changes, integration of new modules in an existing product / solution or Developing a new software solution or related activities like database support etc.	May I know the database which will be used by Bank?	Expression of Interest (EOI) floated for empanelment of FinTechs/Start- Ups for outlined scope of work. Bank may float RFQ/RFP among the empanelled Fintech/Start Up with detailed scope and approved business use cases



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17	33	Annexture -12 Sl.No 3	The scope shall involve study, design, development, integration, testing and implementation of software. Scope of work of the empaneled software vendors will include application development in the different areas which would include customization of a product / solution in terms of adding new functionalities / changes, integration of new modules in an existing product / solution or Developing a new software solution or related activities like database support etc.	All the required infra and software licenses provided by the Bank ?	Expression of Interest (EOI) floated for empanelment of FinTechs/Start- Ups for outlined scope of work. Bank may float RFQ/RFP among the empanelled Fintech/Start Up with detailed scope and approved business use cases.



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18	33	Annexure -12 Sl.No 3	The scope shall involve study, design, development, integration, testing and implementation of software. Scope of work of the empaneled software vendors will include application development in the different areas which would include customization of a product / solution in terms of adding new functionalities / changes, integration of new modules in an existing product / solution or Developing a new software solution or related activities like database support etc.	Will the SMS gateway provided by the Bank ?	Expression of Interest (EOI) floated for empanelment of FinTechs/Start- Ups for outlined scope of work. Bank may float RFQ/RFP among the empanelled Fintech/Start Up with detailed scope and approved business use cases.
19	11	14. Submission of Bids	14.3 Bids sent through post/courier will not be accepted/evaluated. No offer will be accepted directly	Pls. allow us to send the bid by courier	Bidder to comply with EOI terms and conditions.
20	26	Annexure 6 List of major customers	Column 4 : Nature and Description of the business during last 3 years/ orders Order No. & date value etc.	what to mention in this column?	The clause is self explanatory. Bidder to comply with EOI terms and conditions.



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21	37	Annexure-13	Self declaration of the bidder towards Local Content	What are the criteria for the local content requirement of 'Class-I local supplier' and 'Class-II local supplier'? What does it mean and where can we figure out what is class 1 and Class 2 local supplier?	Bidder to refer the guidelines issued by Department of Industrial Policy and Promotion under Ministry of Commerce and Industry vide letter no. P-45021/2/2017-PP (BE-II) dated 16.09.2020 and subsequent amendements from time to time to be followed to promote manufacturing and production of goods and services in India under "Make in India" initiative.
22	20	Annexure-3	Eligibility Criteria - Point no.4 The bidder should have support office in Bengaluru.	We have our R&D center at Chennai. We request Bank to add Chennai as another option or amend the clause stating "The bidder should support Bank 24*7."	Bidder to refer Corrigendum-1.
23	11	14. Submission of Bids	14.3 Bids sent through post/courier will not be accepted/evaluated. No offer will be accepted directly.	Can we submit online? "Email to dittenders@canarabank.com ?	Bidder to comply with EOI terms and conditions.



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24	10	12.Preparation of Bids	12.2 "Copy of Board Resolution or power of attorney document showing that the signatory has been duly authorized to sign the document"	We have Board constituted committee empowered to take decision on the matter, can we submit Resolution passed by the committee to satisfy the requirement?	The clause is self explanatory.Bidder to comply with EOI terms and conditions.
25	20	Annexure-3 Eligibility Criteria:1	Copy of Certificate of Incorporation and Certificate of Commencement of business in case of Public Limited Company.	We are Public Limited company originally incorporated as Private Limited Company and thus, we only have certificate of incorporation. We request you to allow only Certificate of Incorporation for Public Limited Company also	Bidder to comply with EOI terms and conditions.
26	20	Annexure-3 Eligibility Criteria:4	The bidder should have support office in Bengaluru.	At present we have office at Ahmedabad and Mumbai. Can we submit undertaking that upon award of concerned RFP we will open office at Bengaluru and at present the same should not be adversely affect the services to Bank? As we at present also serving bank in through other arrangements.	Bidder to refer Corrigendum-1.



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27	22	2. Eligibility Criteria For Agencies/FinTech (Other Than Start-up)	D) The conduct of Bank accounts of the entity as well as its promoter/directors should be satisfactory.	Do we need to submit any document for the same or the said clause in form of this undertaking will suffice? As we have nominee directors from Public Sector Banks on our board and in such case if any document is to be submitted for the same, it will be challenging for the company. List of directors including their representation from which bank will be submitted as part of Bid Response.	Bidder to submit the Documentary Proof like Satisfactory Letter from the Bank.
28	23	Annexure-4 Bidder's Profile	9)Details of Service Net Work	At present we have office at Ahmedabad and Mumbai. Can we submit undertaking that upon award of concerned RFP we will open office at Bengaluru and at present the same should not be adversely affect the services to Bank? As we at present also serving bank in through other arrangements.	Bidder to comply with EOI terms and conditions.
29	23	Annexure-4 Bidder's Profile	10)Beneficiary Bank Details	We believe we need to provide details of the Company Bank Account. Please confirm	Yes, The Bidder needs to provide the company bank account details.



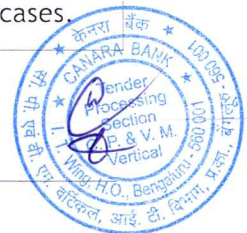
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30	26	Annexure 6	List of Major Customer of the Bidder in Last 3 Years and References	We are maintaining Marketplaces since 2018. We have continuous perpetual arrangements with Banks being our customers who are regularly using our services, Can we provide Agreement copies of 2018 to satisfy the requirements?Also, we had obtained customer credential letters which were submitted and accepted by other Banks in empanelment process, can we submit those credential letters along with Agreement to satisfy user requirements?How many customer's details required as we have morethan 100 Financial Institutions including RRBs as our customer actively using our services?	The clause is self explanatory. Bidder to comply with EOI terms and conditions.
31	30	Annexure 10 List of Locations where support is required	2. Promoter Name	We are not promoter driven, we have various public sector banks as our Shareholders and controlling Board and the company. Can we provide Name of Managing Director to suffice the requirement as we do not have Promoter?	Bidder to comply with EOI terms and conditions.
32	20	Annexure-3 Eligibility Criteria:4	The bidder should have support office in Bengaluru.	We would like to request you to change this clause as 'The bidder should have support office in India'	Bidder to refer Corrigendum-1.



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33	11	14.Submission of Bids	14.1 The EOI response should be deposited in the Tender Box	Do we need to deposit the physical copies of the document at the CP& VM vertical : Bengaluru as mentioned in the bid?? Scanned copies are allowed to submit the bid??	Yes, The EOI documents need to be dropped in Tender box and scanned copied are not allowed.
34	20	Annexure-3 Eligibility Criteria:4	The bidder should have support office in Bengaluru.	Only offices in Bengaluru is acceptable? Or other locations will also do?	Bidder to refer Corrigendum-1.
35	23	Annexure 4 Bidder's Profile	Details of Service Network (Bengaluru)	Requesting to please elaborate. Other locations where offices are there, should be mentioned or its only pertaining to Bengaluru?	Bidder to comply with EOI terms and conditions.
36	28	Annexure 8: NDA	NDA Format	Please clarify on the Stamp Paper value?	The same shall be provided in Company's letter head along with Seal and Signature.
37	29	Annexure 9 Service Support Details	Service Support Details Format	Should be provided on Company Letter Head?	Yes, The same shall be provided in Company's letter head along with Seal and Signature.
38	30	Annexure 10 Support Location Details	Support Location Details Format	Should be provided on Company Letter Head?	Yes, The same shall be provided in Company's letter head along with Seal and Signature.
39	32	Annexure 12 Scope of Work	Scope of Work Format	Should be provided on Company Letter Head?	Yes, The same shall be provided in Company's letter head along with Seal and Signature.



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40	37	Annexure 13 Self - Certification of the Bidder towards Local Content	Self - Certification of the Bidder towards Local Content, hardware, software, solution and services	Requesting to please elaborate on the format?	Bidder to submit the Self declaration as per EOI format.
41	12	16. Evaluation of EOI	16.1 The Bank will evaluate the bid/s submitted by the bidder/s under this EOI by the officers of the bank.	Requesting Canara Bank to provide specific details about the bid evaluation criteria.	Bidder to comply with EOI terms and conditions.
42	23	Annexure-4 Bidder's Profile	Clause 8 Domestic Customer Base (Number of Clients for Where Consultancy Service have been provided in India)	Kindly confirm if domestic customer base is to be provided only for client where consultancy service has been provided in India.	Bidder to comply with EOI terms and conditions.
43	23	Annexure-4 Bidder's Profile	Clause 9 Details of Service Net Work Bengaluru: Mumbai:	Kindly confirm whether the presence of the Bidder's Office in Mumbai & Bengaluru is mandatory.	Bidder to refer Corrigendum-1.
44	33	Annexure-12 Scope of Work	Clause 4 Virtual Cards - Payments are being made using virtual credit and debit cards for e-commerce and online transactions replacing physical cards.	Requesting Canara Bank to provide specific details about the partnership construct for the virtual cards.	Expression of Interest (EOI) floated for empanelment of FinTechs/Start- Ups for outlined scope of work. Bank may float RFQ/RFP among the empanelled Fintech/Start Up with detailed scope and approved business use cases.



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45	35	Annexure-12 Scope of Work	Clause 5(b) The Vendor should provide to the Bank the Source code, object code / executable code, unit test cases, unit test code, and compilation procedures (build/make file, build scripts etc.). Source code quality report using reputed Code Quality Tools, Test Scripts for CIT / SIT / UAT of the developed application / customizations and subsequent upgrades, if any.	Kindly confirm if the bidder needs to provide the Source code, object code / executable code, unit test cases, unit test code, and compilation procedures for the products developed specifically for Canara Bank or for all the products offered by the bidder.	Only for Product developed specially for Canara bank .

Date: 08/12/2023
Place: Bengaluru


Deputy General Manager