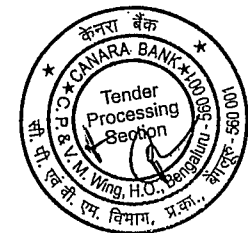


Pre bid Queries for Selection of Service Provider for Supply, Installation, Implementation, Integration, Customization and Maintenance of Software Solution for Current Account and Term Deposit Opening through Assisted and DIY Mode in Canara Bank for a Period of Five (5) Years .

GEM/2024/B/4937289 dated 13/05/2024

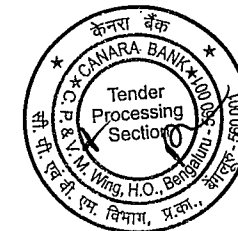
Sl. No.	Page No.	Section/Annexure/Appendix	RFP Clause	Sub-Clause/Technical Specification	Bidder's Query	Bank's Response
1	15	Section C- DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.Integration & Interfaces	2.1.The selected bidder has to work with different application vendors in order to integrate new solution to the existing workload or new workloads during contract period.	Requesting bank to provide list of third-party applications that are required to be integrated with Proposed Solution	The details of the third party applications to be integrated with proposed solution will be shared with the selected bidder.For example CRM,VCIP,DMS etc.
2				General	Requesting bank to clarify, how bank is currently managing the saving account opening process?	Query is not relevent for this RFP
3				General	Requesting bank to provide the total number of users and concurrent users who will be accessing Back Office over the proposed solution. Also, requesting bank to provide the total number of branch users who will be accessing the proposed solution?	The Bidder has to comply with the RFP terms.
4	71	Annexure 8	Scope of Work	<p>1.The vendor should provide end to end front end customer facing and assisted journey for Current Account (CA).</p> <ul style="list-style-type: none"> Assisted mode (Branch/CPH and Tab channels) DIY mode (Web channel, Online channel, Mobile and kiosk) <p>2.The vendor should provide end to end front end customer facing and assisted journey for Term Deposit (TD).</p> <ul style="list-style-type: none"> Assisted mode (Branch/CPH and Tab channels) DIY mode (Web channel, Online channel, Mobile and kiosk) 	<p>Requesting bank to provide:</p> <ol style="list-style-type: none"> Total number of field agents who will be accessing the proposed mobile application for initiation of transaction Total number of kiosk users who will be accessing the proposed mobile application for initiation of transaction Total number of kiosk users who will be accessing the proposed portal for initiation of transaction. Please also confirm if portal is required for any other agents or vendors other than initiation purposes. if yes, please confirm the number of portal users. 	The Bidder has to comply with the RFP terms.



Pre bid Queries for Selection of Service Provider for Supply, Installation, Implementation, Integration, Customization and Maintenance of Software Solution for Current Account and Term Deposit Opening through Assisted and DIY Mode in Canara Bank for a Period of Five (5) Years

GEM/2024/B/4937289 dated 13/05/2024

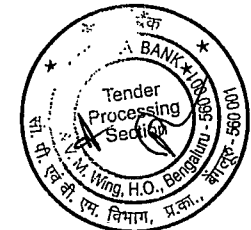
Sl. No.	Page No.	Section/Annexure/Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
5	71	Annexure 8	Scope of Work	<p>1.The vendor should provide end to end front end customer facing and assisted journey for Current Account (CA).</p> <ul style="list-style-type: none"> Assisted mode (Branch/CPH and Tab channels) DIY mode (Web channel, Online channel, Mobile and kiosk) <p>2.The vendor should provide end to end front end customer facing and assisted journey for Term Deposit (TD).</p> <ul style="list-style-type: none"> Assisted mode (Branch/CPH and Tab channels) DIY mode (Web channel, Online channel, Mobile and kiosk) 	<p>Requesting bank to provide:</p> <p>1. Total number of End customers who will be initiating the application through portal</p> <p>2. Total number of End customers who will be initiating the application through Mobile Application</p>	No such available, the bidder has to comply with the RFP terms.
6		General			<p>Business Volumetrics</p> <p>Requesting bank to provide the projected number of account opening (both Current and Term Deposit) application processed for next 5 years across all the transaction channels for Assisted Mode(Branch/CPH, Tab Channels) and DIY Mode (Mobile, Web Channel, Online Channel, Kiosk)</p>	Details will be shared with seleted bidder
7	74	Annexure 8	Scope of Work	<p>32. The solution should be able to send Welcome message to the customer after completion through an email, SMS and WhatsApp services & information email to the branch</p>	<p>Requesting Bank to provide the number of monthly communications that will be sent to customer per month through all the transaction channels for Assisted Mode(Branch/CPH, Tab Channels) and DIY Mode (Mobile, Web Channel, Online Channel, Kiosk)</p>	Details will be shared with seleted bidder



Pre bid Queries for Selection of Service Provider for Supply, Installation, Implementation, Integration, Customization and Maintenance of Software Solution for Current Account and Term Deposit Opening through Assisted and DIY Mode in Canara Bank for a Period of Five (5) Years

GEM/2024/B/4937289 dated 13/05/2024

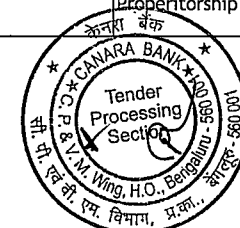
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
8				General	Scanning Solution Requesting bank to confirm if scanning solution is also in part of scope for following use case: 1. Scanning of physical application form and documents initiated through Branch 2. Data Indexing for the scanned application form and documents 3. Compression of Images and Documents If yes, Requesting Bank to provide the total number of scanning users	Bidder has to comply with the RFP terms and details will be shared with the selected bidder
9				General	Requesting Bank to provide the average size of documents per transactions (E.g.: KYC, Application Forms, Photo etc.)	Size vary with the type of accounts opened. Company, HUF, Trust, Proprietorship, LLP . Partnership etc.
10	74	Annexure 8	Scope of Work	38.The proposed solution to be implemented On premises Bank servers.	Requesting bank to clarify the number of instances (such as Production, UAT, HA, Development, DR, etc) to be considered for implementation?	Details will be shared with selected bidder
11	76	Annexure 9- Technical Evaluation Criteria	Native Mobile Application		As per understanding, OEM can propose Progressive Web application to facilitate mobile based requirement. Requesting bank to confirm, if the understanding is correct?	Bidder has to comply with the RFP terms.
12	76	Annexure 9- Technical Evaluation Criteria	Availability of SDK for proposed solution	Web Interface SDK: 5 Marks Native Android/iOS SDK: 10 Marks No SDK available : 0 Marks	Requesting bank to provide the use case for Web Interface SDK?	To integrate with Mobile Banking application and other applications.
13	76	Annexure 9- Technical Evaluation Criteria	Availability of SDK for proposed solution	Web Interface SDK: 5 Marks Native Android/iOS SDK: 10 Marks No SDK available : 0 Marks	As per our understanding, Mobile SDK/PWA will be utilized to initiate account opening application and access the proposed solution over mobile devices only, hence, Requesting bank to modify the clause as: Native Android/iOS SDK: 15 Marks No SDK available : 0 Marks	Bidder has to comply with the RFP terms.



Pre bid Queries for Selection of Service Provider for Supply, Installation, Implementation, Integration, Customization and Maintenance of Software Solution for Current Account and Term Deposit Opening through Assisted and DIY Mode in Canara Bank for a Period of Five (5) Years

GEM/2024/B/4937289 dated 13/05/2024

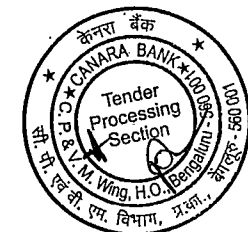
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
14	72	Annexure 8	Scope of Work	11.The vendor should be capable of generation of Digital File which is the output for all the validations in PDF and JSON and XML Formats. All the verified data and documents shall also be available on dashboard and the data should be downloadable in any of the formats as per Bank's requirement.	Requesting Bank to provide further elaboration on the kind of digital file that needs to be generated.	Digital File corresponds to the Account Opening Form.
15	73	Annexure 9	Scope of Work	31.Solution should be able to identify if any suspicious browser plug-in is working on client side.	Requesting bank to provide clarification on the kinds of suspicious browser plug-ins. And Also requesting bank to clarify how the solution is expected to detect suspicious browser plug-in?	Bidder has to comply with RFP terms.
16	74	Annexure 10	Scope of Work	34.The platform should be able to provide end to end customer.journey analytics including the page-level, field-level data to generate funnel report of the customer at individual and aggregate level.	Requesting bank to provide clarification on what are different kinds of funnel down reports need to be generated and Customer Journey Analytics? Does bank require website analytics solution?	Web Analytic Solution not required. Bank's requirement is more like detailed Audit trails for each field. Bank need all the above in the report format, each individual record and overall statistics.
17	71	Annexure 11	Scope of Work	7.After De duplication, the journey should be able to on - board customers through EKYC/VKYC and perform all other OVD verification while integrating with the external agencies (UIDAI, NSDL, DIGI LOCKER, CIBIL, CRILC, AML Check etc.) and with the Bank's internal systems (Bank's AD, DMS, CRM, SMS Gateway etc.).	As per understanding, the APIs of the third party applications that needs to be integrated with Proposed Solution will be provisioned by Bank. Please confirm, if our understanding is correct?	Bidder has to comply with the RFP terms. Further bidder has to refer the bill of material and all the APIs mentioned need to be provided by the bidder. Rest of APIs need to be provisioned by the Bank
18	84	Annexure 15	Bill of Material	Table -F API Usage Charges	Fintech Scope of Work As per understanding, Bank will provide the APIs of fintech partners that will be utilized for end to end Current and Term deposit account opening process through integration with proposed solution. Please confirm, if our understanding is correct?	Bidder has to refer the bill of material and all the APIs mentioned need to be provided by the bidder. Rest of APIs need to be provided by the Bank
19			General		Requesting bank to provide clarification on constitution types that need to be included in Non-individual account opening process.	Company, HUF, Trust, Partnership, LLP, Proprietorship etc



Pre bid Queries for Selection of Service Provider for Supply, Installation, Implementation, Integration, Customization and Maintenance of Software Solution for Current Account and Term Deposit Opening through Assisted and DIY Mode in Canara Bank for a Period of Five (5) Years

GEM/2024/B/4937289 dated 13/05/2024

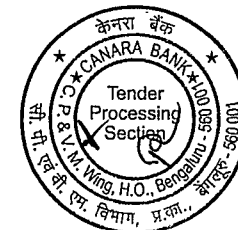
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
20				General	<p>Infrastructure</p> <p>As per understanding, Procurement, deployment, maintenance and support of any third-party software and hardware infrastructure not limited to OS, RAM, Application Server, DB server, Monitoring tool , physical servers, application monitoring, Backup, Archival, load balancers, Performance monitoring tool, data replication tool, network switches, operating systems (like Windows / Linux etc.), Application server (JBoss, WebSphere etc.), database (MS SQL, Oracle etc.), WAF, anti-virus, etc. will be provided by Bank. Please confirm if our understanding is correct? We do not see any field in the Annexure 15 (Bill of Material) against any type of infrastructure components. Kindly clarify.</p>	Bank will provide infrasturcture components and Bidder has to comply with the RFP terms.
21	62	Annexure 2	Pre-Qualification Criteria	4. The bidder should provide confirmation that any person/ Partnership/ LLP/ Company including any subsidiary or holding company/ proprietorship connected to bidder directly or indirectly has not participated in the bid process.	<p>Since, OEM is the original product manufacturer and critical stake holder in development and support of the proposed account opening solution, hence requesting bank to modify the clause as:</p> <p>The bidder/OEM should provide confirmation that any person/ Partnership/ LLP/ Company including any subsidiary or holding company/ proprietorship connected to bidder directly or indirectly has not participated in the bid process.</p>	Bidder to comply with RFP terms and conditions



Pre bid Queries for Selection of Service Provider for Supply, Installation, Implementation, Integration, Customization and Maintenance of Software Solution for Current Account and Term Deposit Opening through Assisted and DIY Mode in Canara Bank for a Period of Five (5) Years

GEM/2024/B/4937289 dated 13/05/2024

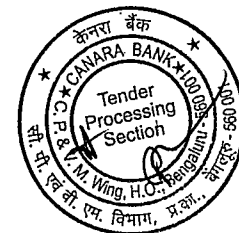
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
22	63	Annexure 2	Pre-Qualification Criteria	5. The bidder should have average annual turnover of Rs.50 Crores during last 3 financial years (i.e., 2020-21, 2021-22 & 2022-23) from Indian operations. This must be the individual company turnover and not of any group of companies	Since, OEM is the original product manufacturer and critical stake holder in development and support of the proposed account opening solution, hence requesting bank to modify the clause as: The bidder/OEM should have average annual turnover of Rs.100 Crores during last 3 financial years (i.e., 2020-21, 2021-22 & 2022-23) from Indian operations. This must be the individual company turnover and not of any group of companies.	Bidder to comply with RFP terms and conditions
23	63	Annexure 2	Pre-Qualification Criteria	6. The bidder should have positive Net Worth in the last three financial years (i.e., 2020-21, 2021-22 & 2022-23) and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2023.	Since, OEM is the original product manufacturer and critical stake holder in development and support of the proposed account opening solution, hence requesting bank to modify the clause as: The bidder/OEM should have positive Net Worth in the last three financial years (i.e., 2020-21, 2021-22 & 2022-23) and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2023.	Bidder to comply with RFP terms and conditions
24	64	Annexure 2	Pre-Qualification Criteria	9. The Bidder should have supplied and implemented proposed solution to any one Scheduled Commercial Banks/ PSUs/ Government Departments/ Public Sector Enterprises/ Corporates/ BSFI in India during the previous 5 financial years.	Since, OEM is the original product manufacturer and critical stake holder in development and support of the proposed account opening solution, hence requesting bank to modify the clause as: The Bidder/OEM should have supplied and implemented proposed solution to any one Scheduled Commercial Banks/PSUs/Government Departments/ Public Sector Enterprises/Corporates/BSFI in India during the previous 5 financial years.	Bidder to comply with RFP terms and conditions



Pre bid Queries for Selection of Service Provider for Supply, Installation, Implementation, Integration, Customization and Maintenance of Software Solution for Current Account and Term Deposit Opening through Assisted and DIY Mode in Canara Bank for a Period of Five (5) Years

GEM/2024/B/4937289 dated 13/05/2024

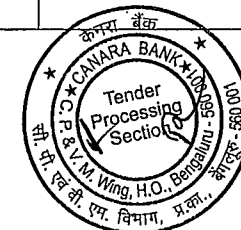
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
25	64	Annexure 2	Pre-Qualification Criteria	10. The Bidder should not be terminated by any organization for breach of contract during last two years as on the date RFP	Since, OEM is the original product manufacturer and critical stake holder in development and support of the proposed account opening solution, hence requesting bank to modify the clause as: The Bidder/OEM should not be terminated by any organization for breach of contract during last two years as on the date RFP	Bidder to comply with RFP terms and conditions
26	64	Annexure 2	Pre-Qualification Criteria	11. Bidders should not be under debarment/blacklist period for breach of contract/ fraud/ corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking/ State or Central Government or their agencies/ departments on the date of submission of bid for this RFP.	Since, OEM is the original product manufacturer and critical stake holder in development and support of the proposed account opening solution, hence requesting bank to modify the clause as: Bidder/OEM should not be under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of bid for this RFP.	Bidder to comply with RFP terms and conditions
27	64	Annexure 2	Pre-Qualification Criteria	12. The bidder should have support office in Bengaluru or Mumbai for 24x7 supports.	Since, OEM is the original product manufacturer and critical stake holder in development and support of the proposed account opening solution, hence requesting bank to modify the clause as: The bidder/OEM should have support office in Bengaluru or Mumbai for 24x7 supports.	Bidder to comply with RFP terms and conditions



Pre bid Queries for Selection of Service Provider for Supply, Installation, Implementation, Integration, Customization and Maintenance of Software Solution for Current Account and Term Deposit Opening through Assisted and DIY Mode in Canara Bank for a Period of Five (5) Years

GEM/2024/B/4937289 dated 13/05/2024

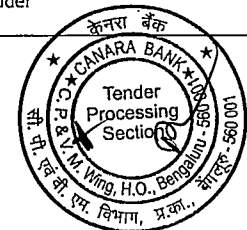
Sl. No.	Page No.	Section/Annexure/Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
28	76	Annexure 9- Technical Evaluation Criteria	1. Proposed Current account solution and Term Deposit Account opening (Assisted Mode, DIY Mode) must have been implemented for a minimum period of Six months for Schedule commercial Bank/s in India during last 5 years	Schedule Public Sector Bank / Private sector Bank: •More than 3 Bank: 10 Marks •More than 1 Bank and Up to 3 Banks- 5 Marks •In one Bank only - 3 Mark Small finance Bank/ Payment Bank: •More than 3 SFB /Payment Bank: 5 Marks •More than 1 and up to 3 SFB/ Payment Bank - 3 Marks •In One SFB/Payment Bank: 2 Marks	Our request to the Bank is that the Bank must consider implementation experience in large Banks (scheduled commercial public & private) with sizes & branches similar to that of Canara Bank. Therefore, the weightage needs be more on the larger implementations rather than to evaluate for SFBs and Payment Banks. In any case, the LoBs covered for SFBs/Payment Banks are covered elaborately and extensively with the larger Banks too. We request Bank to modify the clause to: Schedule Public Sector Bank / Private sector Bank: •More than 3 Bank: 15 Marks •More than 1 Bank and Up to 3 Banks- 10 Marks •In one Bank only - 5 Mark	Bidder to comply with RFP terms and conditions
29				General	References for eligibility and scoring Requesting the bank to kindly consider the projects which are in UAT phase and Bidder can submit Purchase Order and RFP document as documentary proof	Bidder to comply with RFP terms and conditions
30	20	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	7. Payment Terms	Enterprise License	Request Bank to consider modifying the payment terms to 100% license payment upon delivery of software licenses	Bidder to comply with RFP terms and conditions
31	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Project Timelines	1.4. Supply, Installation, Implementation, Integration, Customization and Maintenance of Software Solution for assisted mode, should be completed as mentioned 1.5. Supply, Installation, Implementation, Integration, Customization and Maintenance of Software Solution for DIY mode, should be completed as mentioned	As the OEM of the software & having implemented the solution in multiple large Banks, we feel the implementation timelines is too stringent and would not allow for implementing the best industry standard practices. Therefore, we request the Bank to modify the implementation timelines to 8 months across the 2 phases (Assisted & DIY)	Bidder to comply with RFP terms and conditions



Pre bid Queries for Selection of Service Provider for Supply, Installation, Implementation, Integration, Customization and Maintenance of Software Solution for Current Account and Term Deposit Opening through Assisted and DIY Mode in Canara Bank for a Period of Five (5) Years

GEM/2024/B/4937289 dated 13/05/2024

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
32	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Penalties/Liquidated Damages	6.4.2. The maximum penalty levied shall not be more than 10% of purchase order value during the contract period.	Request Bank to consider capping the penalties at 5% of the total contract value	Bidder to comply with RFP terms and conditions
33	71	Annexure 8	Scope of Work	6. The journey should be able to do DEDUPLICATION of existing customers through EKYC/VKYC and perform all other OVD verification before integrating with external agencies (UIDAI, NSDL, DIGI LOCKER etc.)	How is the OVD verification envisaged? For Eg: Considering PAN card image we would do the OCR and validate the data with NSDL is this the expectation.	OVD verification to be done through the respective authority.
34	72	Annexure 8	Scope of Work	10. The journey should have ability to upload and present Softcopies of documents exchanged between the customer and the bank. All the KYC related documents to be saved as per CKYC document naming convention and needs to be uploaded for CKYC or pushed to Bank specified location for CKYC process instantly after account opening.	How many such documents to be captured as part of the Onboarding process would the document capture change based upon the product and does the bank has any existing DMS in place?	Details will be shared with selected bidder
35	72	Annexure 8	Scope of Work	11. The vendor should be capable of generation of Digital File which is the output for all the validations in PDF and JSON and XML Formats. All the verified data and documents shall also be available on dashboard and the data should be downloadable in any of the formats as per Bank's requirement.	Kindly elaborate more on the requirement of generation of digital file?	Digital File corresponds to the Account Opening Form.
36	74	Annexure 8	Scope of Work	39.Security: Bidder has to provide Regular VAPT, API Assessment, Source Code audit certified by a CERT-IN empaneled auditor.	Would the bank facilitate CERT-IN empaneled auditor for assessment, as solution provider we only support the issue raised during the assessment?	No, Bidder to comply with RFP terms and conditions
37				General	What is the current process to open a new current account? Is it completely manual or any digital solution is used?	Digital Solution is used.
38				General	How many users will be using the Assisted channel (Branch, tablets) solution for onboarding new SME/ Corporate for CA & TD?	The same to be informed to the selected bidder

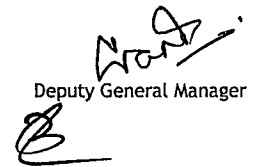


Pre bid Queries for Selection of Service Provider for Supply, Installation, Implementation, Integration, Customization and Maintenance of Software Solution for Current Account and Term Deposit Opening through Assisted and DIY Mode in Canara Bank for a Period of Five (5) Years

GEM/2024/B/4937289 dated 13/05/2024

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
39				General	What are the expected number of users to be onboarded for the year and what would be the expected year on year growth rate %? with a split between Term Deposits (TD) and Current Accounts (CA)	Details will be shared with seleted bidder
40				General	Would there be any retail customers considered for Term Deposit (TD) deposits, considering that the focus is on SMEs and Corporate users for Current Account opening? If retail customers are considered, would the application workflow change based on the data to be captured?	Details will be shared with seleted bidder
41				General	Considering it to be an Onprem deployment would it be an Conatinerizeed or non-containerized deployment?	The solution must support containerized.
42				General	Can bank specify the number of local languages in scope?	Bidder has to comply with the RFP terms.

Date : 01/06/2024
Place : Bangalore


 Deputy General Manager

