

Replies to Pre bid Queries for GeM Bid ref. no: GEM/2024/B/5449770 dated 30/09/2024 for Selection of Consultant for Providing Consultancy Services to augment the business in liability segment with primary focus on CASA deposits in Canara Bank

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1	1	GeM bid document	Bid Opening Date/Time	Na	Kindly request the Bank to extend the deadline by 2 weeks till 08-Nov-2024 to submit the bid, owing to festive holidays taking place, which can cause a potential delay in availing the required documents on time within our organisation	Bidder to refer Corrigendum-1 where the bid has been extended till 08/11/2024.
2	10	Section B - Introduction	1. About Canara Bank	1.2. The Bank is having pan India presence of more than 9649 branches, 26 Circle offices and 177 Regional Offices situated across the States. The Bank also has offices abroad in London, Dubai and New York.	Request clarity to understand if this study is limited only to India, or also includes London, Dubai and New York?	Domestic Branches Only
3	12	Section B - Introduction	8. Scope of Work	8.3. During the course of the project, there might be related areas, which Bank would like the selected Bidder/Consultant to undertake which may not have envisaged earlier. Bank reserves the right to pause the work at any point of time and use the services for partial delivery of select modules of the project.	Our understanding is that in case the Bank decides to pause and selectively use the delivery module, this will not have any impact on the payment terms associated with that milestone. Please confirm.	Payment will be released as per payment terms based on the invoice submitted and the necessary documents mentioned in the RFP.
4	12	Section B - Introduction	6. Participation methodology:	6.3. Attested true photocopies of relevant documents / certificates should be submitted as proof in support of the claims made. The Bank reserves the right to verify / evaluate the claims made by the Bidder/s independently.	Our understanding is that the documents/ certificates asked for, are in accordance with the table mentioned in Annexure 6. Please clarify if there is any other format/template required to be followed.	Bidder has to submit hardcopy of Integrity pact, EMD document and Power of attorney. Bank may request to submit hard copy of any other documents if needed in due course of time
5	14	Section C Deliverable and Service Level Agreements	1. Project Timelines	1.1 The Bidder should accept the Purchase Order within Seven (7) days from the date of issuance of Purchase Order. In case of non-receipt of acceptance by the due date, the Purchase Order shall deem to have been accepted by the vendor.	Request clarity on how much time will the shortlisted bidder get for contract negotiation.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition.
6	14	Section C Deliverable and Service Level Agreements	1. Project Timelines	1.3 The time of completion shall be vital to the Contract. The successful bidder shall complete the assignment as per the indicative timelines stipulated here below: Diagnostics & Design Phase Formation of teams and setting up PMO-Transformation Office. Study, assessment, and analysis to be conducted and accordingly long term as well as short term strategic roadmap to be formulated with well-defined timelines.	Given that Study, assessment, and analysis is to be conducted and accordingly long term as well as short term strategic roadmap to be formulated, request if the Bank can revise the timeline of this activity to 3 months, instead of current 2 months.	Bidder to comply with RFP terms and conditions.
7	13	Section C Deliverable and Service Level Agreements	1. Project Timelines	1.3 The time of completion shall be vital to the Contract. The successful bidder shall complete the assignment as per the indicative timelines stipulated here below: Knowledge Transfer & Handover Create Knowledge Bank and train Bank staff for future continuity and management. Knowledge transfer and training on change management, project handling to ensure seamless future continuity.	Request clarity on how many training sessions are required to be conducted as well as the batch size.	The number of training sessions and batch size will be based on the requirement and scope of RFP



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8	13	Section C Deliverable and Service Level Agreements	1. Project Timelines	1.3 The time of completion shall be vital to the Contract. The successful bidder shall complete the assignment as per the indicative timelines stipulated here below: Knowledge Transfer & Handover Create Knowledge Bank and train Bank staff for future continuity and management. Knowledge transfer and training on change management, project handling to ensure seamless future continuity.	Request clarity on the method for tracking the attendance of the staff, as well as the training model that will be followed.	Physical / digital and attendance register will be maintained at on premises and training model can be digital or physical based on the requirements and suitability.
9	13	Section C Deliverable and Service Level Agreements	1. Project Timelines	1.3 The time of completion shall be vital to the Contract. The successful bidder shall complete the assignment as per the indicative timelines stipulated here below: Knowledge Transfer & Handover Create Knowledge Bank and train Bank staff for future continuity and management. Knowledge transfer and training on change management, project handling to ensure seamless future continuity.	Request clarity on whether the training session will be conducted online or offline	Online
10	15	Section C Deliverable and Service Level Agreements	2. Penalties/Liquidated Damages 2.1 Penalties/Liquidated damages for delay in completion as per the time limes scheduled would be as under:	2.1.1 The Bank will impose penalty/ liquidated damages of 0.50% on the prescribed payment (% of total contract value) as per payment terms, Clause 3.1.(Table -I)) of the respective phases per week or part thereof, for delay in not adhering to the time schedules mentioned in Clause 3.1. (Table-I).	Request the Bank to amend the verbiage to 'respective delayed phases' instead of 'respective phases'.	Bidder to comply with RFP terms and conditions.
11	15	Section C Deliverable and Service Level Agreements	2. Penalties/Liquidated Damages 2.1 Penalties/Liquidated damages for delay in completion as per the time limes scheduled would be as under:	2.1.1 The Bank will impose penalty/ liquidated damages of 0.50% on the prescribed payment (% of total contract value) as per payment terms, Clause 3.1.(Table -I)) of the respective phases per week or part thereof, for delay in not adhering to the time schedules mentioned in Clause 3.1. (Table-I).	Our understanding is that the liquidated damages will be applicable only if the delay is attributable solely to the Consultant. Kindly clarify.	Bidder to comply with RFP terms and conditions.
12	15	Section C Deliverable and Service Level Agreements	2. Penalties/Liquidated Damages 2.1 Penalties/Liquidated damages for delay in completion as per the time limes scheduled would be as under:	2.1.2 However, the total penalty/ liquidated damages to be recovered under clause 2.1.1 shall be restricted to 10% of the total contract value.	Request if the total Penalty/Liquidated Damages to be recovered under clause 2.1.1 can be restricted to 5% (Plus GST) of the total contract value (exclusive of Taxes), as that is the market standard.	Bidder to comply with RFP terms and conditions.



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13	16	Section C Deliverable and Service Level Agreements	3. Payment Terms Table-I 3 Knowledge Transfer and Handover Phase.	14. Future Roadmap planning.	Kindly specify the timeline and payment terms for this activity.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
14	15	Section C Deliverable and Service Level Agreements	2. Penalties/Liquidated Damages	2.9 All the above LDs are independent of each other and are applicable separately and concurrently.	Request the bidder to consider the overall capping on LD and penalty to be restricted to 10% of the contract value.	Bidder to comply with RFP terms and conditions.
15	18	Section C Deliverable and Service Level Agreements	Table- I	Payment (From the Total Cost mentioned as per Table-C of Annexure 15 (Bill of Material))	It has been observed that significant portion of deliverables are expected to be completed till Stage 4, whereas corresponding payment is only 47.5% until that stage. Requesting the Bank to reconsider the payment milestones proportionate to the deliverables	Bidder to comply with RFP terms and conditions.
16	18	Section C Deliverable and Service Level Agreements	Table- I, Clause 1	Timeline: T+1 months	Request the timeline to be extended to 2 months instead of the current 1 month	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
17	19	Section C Deliverable and Service Level Agreements	3. Payment Terms Table-I	2. Strategy for Transformation of CASA and Business Build. • Conducting surveys on customer satisfaction etc. and incorporating the observations in future planning process.	Request clarity on whether Bank will have any tie-ups with market survey agencies, or will the Bidder have to bring in their own preferred agency.	No, the Bidder has to conduct the Surveys and have to make arrangements for the same.
18	19	Section C Deliverable and Service Level Agreements	3. Payment Terms Table-I 1. Diagnostics and Design Phase.	2. Strategy for Transformation of CASA and Business Build. • Develop value propositions tailored for various customer segments.	Request information on the indicative range of customer segments available, so as to adequately estimate effort required to carry out this activity.	Consultants have to study and finalise the same based on the illustrative list and scope of the RFP.
19	19	Section C Deliverable and Service Level Agreements	Table- I, Clause 1	Evaluation of products and initiatives in pipeline.	Request to share the details of products and initiatives in pipeline for evaluation.	The list of the same will be shared with the successful bidder.
20	19	Section C Deliverable and Service Level Agreements	3. Payment Terms Table-I	2. Strategy for Transformation of CASA and Business Build. • Conducting surveys on customer satisfaction etc. and incorporating the observations in future planning process.	Request to clarify the following: A) What will be the methodology of survey (online, phone, in person)? B) What will be sampling size and target customer? C) Is the objective only measuring overall satisfaction or any specific issues? D) Will the questionnaires of survey be finalized with the bank? E) What will be the timing and frequency of survey? F) Will we be using any tool to conduct the same? G) Will we be engaging any sub-consultant to conduct the survey?	Based on the requirement and Scope of RFP.
21	20	Section C Deliverable and Service Level Agreements	3. Payment Terms Table-I 1. Diagnostics and Design Phase.	2. Strategy for Transformation of CASA and Business Build. • Identify potential locations and outline geographic strategy.	Request clarity on whether this study will be conducted only for India or other countries too. If other countries, kindly provide clarity the countries being considered.	Domestic Branches Only







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29	22	Section C Deliverable and Service Level Agreements	3. Payment Terms Table-I 2. Execution, Implementation and Drive Phase.	5. Stage 2-NTB Focus • Devise strategy for driving growth and results from the projects launched till T+5 months.	Request clarity on whether devising the strategy will be joint responsibility and any delay caused, will not solely be attributable to Bidder.	The consultant has to suggest and decide after studying the scenario and scope and PMO has to finalize.
30	22	Section C Deliverable and Service Level Agreements	Table- I, Clause 4.	Finalisation of 2 products/ 2 processes/ 1 New Business Model related to Liability products (on pilot and/or full scale as applicable) with necessary approvals and ensuring process design/redesign aligns with updated digital journeys. (Rollout to be completed in 4 months).	For the finalization of products/ processes and business models, request clarity on whether the consultant will be responsible for execution of the strategy and technology integration as well? Also, will the consultant be required to ensure required technology automation as part of the finalization process?	Wherever it is required, the Consultant has to assist the Bank for implementation and execution of the Strategies and technology integration as well.
31	23	Section C Deliverable and Service Level Agreements	3. Payment Terms Table-I 2. Execution, Implementation and Drive Phase.	6. Stage-3 -Network expansion and Delivery Channel Focus • Finalisation of 2 products/ 3 processes/ 1 New Business Model related to Liability products including untapped segments/markets. (on pilot and/or full scale as applicable) with necessary approvals and ensuring process design/redesign aligns with updated digital journeys. (Rollout to be completed in 4 months).	Our understanding is that the Bidder needs to finalise 2 products OR 2 processes OR 1 New Business Model, and not all three together. Kindly confirm the same, to help us estimate the effort involved in development/ formulation.	Bidder to refer Corrigendum-2
32	23	Section C Deliverable and Service Level Agreements	3. Payment Terms Table-I 2. Execution, Implementation and Drive Phase.	6. Stage-3 -Network expansion and Delivery Channel Focus • Devise strategy for driving the performance under Launched products and initiatives till T+8 months.	Request clarity on whether devising the strategy will be joint responsibility and any delay caused, will not solely be attributable to Bidder.	The consultant has to suggest and decide after studying the scenario and scope and PMO has to finalize.
33	15	Section C Deliverable and Service Level Agreements	3. Payment Terms	3.2 It is understood and agreed by the bidder that the Bank shall have the right and discretion to decide and make judgment that there is lack of performance and fulfilment of the bidder obligation laid down in the RFP or any other ancillary document or requirements.	Kindly provide clarity on any existing framework that the Bank currently uses to determine a lack of performance in the bidder's obligations beyond the specific clauses outlined in the RFP and any ancillary documents.	Details will be shared with the successful bidders whenever such requirement arises.



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34	32	Section C Deliverable and Service Level Agreements	6. Right to Audit	Entire Clause	<p>While we are fine with the audit rights of bank, however, we humbly request your office to have below caveats in order to strike balance between rights and obligations:</p> <p>a) Whilst the Consultant shall work in good faith with the Client to provide the requisite information, due to confidentiality obligations, the Consultant would be unable to grant access to the Client or its nominated agencies to its records, premises or people, in which case the Consultant shall discuss in good faith and agree with the Client such reasonable steps to meet the purpose.</p> <p>b) Any access by the Client or its nominated agencies shall be conducted:</p> <p>(i) upon reasonable notice;</p> <p>(ii) either by the Client's team or by its nominated agency that is not a direct competitor of the Consultant; and</p> <p>subject to reasonable arrangements to ensure that duties of confidentiality on the part of the Consultant to its other clients and third parties are preserved.</p>	Bidder to comply with RFP terms and conditions.
35	33	Section D Bid Process	1. Clarification to RFP and Pre-Bid Queries	1.3. No queries will be entertained from the Bidders after the due date and time mentioned in the RFP document.	We request the bank to give the bidders more time post the initial pre bid meeting to submit further queries. We request extension to submission of queries till 15th Oct 2024	Bidder to comply with RFP terms and conditions.
36	35	Section C Deliverable and Service Level Agreements	3. Payment Terms	3.3 Payment to the Consultant will be made subject to satisfaction of the Bank regarding the above deliverables based on the defined scope, after deducting applicable taxes as per applicable laws of land.	Request to ensure that acceptance criteria and approach methodologies are defined for each of the deliverables to avoid any ambiguity.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
37	37	Section D Bid Process	11. Submission of Bids	11.1. The Bidder/Consultant has to submit their response in GeM portal before the bid end date & time mentioned in the GeM bid document. The physical documents (viz., EMD, Integrity Pact etc.,) should be submitted to the below mentioned officials before the bid end date & time at the Venue specified in the Bid Schedule.	Kindly specify other than EMD and Integrity Pact, if any other document is required to be submitted in physical format	Bidder has to submit hardcopy of Integrity pact, EMD document and Power of attorney. Bank may request to submit hard copy of any other documents if needed in due course of time
38	39	Section E Selection of Bidder	2. Clarification of Offers	2.1. During the process of scrutiny, evaluation and comparison of offers, the Bank may, at its discretion, seek clarifications from all the bidders/any of the bidders on the offer made by them. The bidder has to respond to the bank and submit the relevant proof/supporting documents required against clarifications, if applicable. The request for such clarifications and the Bidders response will necessarily be in writing and it should be submitted within the time frame stipulated by the Bank.	Our understanding is that the clarifications will be provided over GeM portal only. Kindly confirm.	Clarifications will be raised through GeM portal only.





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45	52	Section G - General Conditions	5. Responsibility for Completeness	5.2. The selected bidder shall deliver the services as per Scope of Work described elsewhere in the RFP and arrange for user level demo at selected bidder's cost as per accepted time schedules. The selected bidder is liable for penalties levied by Bank for any deviation in this regard.	Our understanding is the user level demo will be required to give users across Banks branch, RO and CO. Please clarify.	Yes
46	52	Section G - General Conditions	5. Responsibility for Completeness	5.2. The selected bidder shall deliver the services as per Scope of Work described elsewhere in the RFP and arrange for user level demo at selected bidder's cost as per accepted time schedules. The selected bidder is liable for penalties levied by Bank for any deviation in this regard.	Our understanding is that given the scale of Canara bank covering 9500+ branches, the user level demo shall be delivered in a virtual mode only and no physical trainings shall be conducted. Please clarify.	As per the requirement and scope of delivery
47	52	Section G - General Conditions	5. Responsibility for Completeness	5.3. The selected bidder shall be responsible for any discrepancies, errors and omissions or other information submitted by him irrespective of whether these have been approved, reviewed or otherwise accepted by the bank or not. The selected bidder shall take all corrective measures arising out of discrepancies, error and omission other information as mentioned above within the time schedule and without extra cost to the bank.	Kindly clarify on what processes will be in place to ensure that the Bank does initial checks on the documents / information submitted by the Bidder to avoid delays / discrepancies during the engagement	Details will be shared with the successful bidders whenever such requirement arises.
48	52	Section G - General Conditions	4. Human Resource Requirement	4.9. The Bidder has to submit following KYC documents for the resources: 4.9.1. Resume latest (Candidate Photograph should be part of Resume only) and Print should be in color only. 4.9.2. Address Proof (Local and Permanent)- Duly attested photocopy by candidate and Bidder HR. 4.9.3. Aadhaar Card - Duly attested photocopy by candidate and Bidder HR. 4.9.4. Relieving Certificate of Previous employer - Duly attested photocopy by candidate and Bidder HR. 4.9.5. Passport- Duly attested photocopy by candidate and Bidder HR. 4.9.6. Background Police Verification report - Duly attested photocopy by candidate and Bidder HR.	Our understanding is that this clause is applicable to the selected bidder. Hence, the KYC documents are not required to be submitted as part of bid submission. Kindly clarify.  In case this needs to be submitted along with the bid, kindly share a format for consistency purposes.	Yes, the same is to be submitted along with their qualification and experience.



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49	52	Section G - General Conditions	6. Inspection of Records	Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records including Hardware, Software & other items provided to the Bank under this RFP and the selected bidder shall extend all cooperation in this regard.	Audit clause already covered. Request deletion otherwise this clause should be in accordance with Audit Clause  Bidder proposes to consider limiting the frequency of audits/inspections once in a year and with a 30 days notice. However, in case there are more than one audit required due to regulatory reasons such as from RBI, the same shall be accommodated. Bidder understand that the audits will be only in relation to services (except costing and pricing data) provided by the bidder under this contract.	Bidder to comply with RFP terms and conditions.
50	52	Section G - General Conditions	2. Roles & Responsibility during Project Implementation	2.3. In case of any damage of Bank's property during execution of the work is attributable to the bidder, bidder has to replace the damaged property at his own cost.	Request the Bank to consider adding the word 'solely' before attributable to the bidder.	Bidder to comply with RFP terms and conditions.
51	52	Section G - General Conditions	3. Responsibilities of the Selected Bidder	3.1. The Selected bidder has to inform change in the management of the company, if any, to the Bank within 30 days from the date of such change during the contract period.	Request the Bank to clarify on what change in management would mean? For a limited liability partnership firm, would any change in partnership structure be a change in management?	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
52	53	Section G - General Conditions	9. Publicity	Any publicity by the selected bidder in which the name of the Bank/Subsidiary is to be used will be done only with the explicit written permission of the Bank.	We humbly request the bank to replace the term permission with intimation	Bidder to comply with RFP terms and conditions.
53	53	Section G - General Conditions	10. Intellectual Property Rights	10.1. Bidder warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. The bidder should ensure that the Hardware and Software supplied to the Bank shall not infringe the third party intellectual property rights, if any. The bidder has to ensure that third party rights are not infringed even in case of equipment /software supplied on behalf of consortium as bidder.	Request the bank to provide clarity on who holds the process and Technology IP?	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
54	54	Section G - General Conditions	12. Exit Management Plan:	12.2. Bidder /Vendor/Service Provider shall update the Transition and Exit management on half yearly basis or earlier in case of major changes during the entire contract duration. The plan and the format shall be discussed and approved by the Bank.	Kindly clarify if the Transition and Exit management plan must be created on a half yearly basis throughout the length of the engagement incase of no major changes mentioned by the Bank?	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition



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55	54	Section G - General Conditions	4. Human Resource Requirement	4.6. In case the performance of the selected bidder/their CSP/agent/employees engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the selected bidder shall have to replace the said person within the time limits stipulated by the Bank. Where the selected bidder fails to comply with the Bank's request, the Bank may replace the said person or their agents/employees on its own.	What is the stipulated time for resource replacement in case of unsatisfactory performance?	Bidder to comply with RFP terms and conditions. Or else applicable LD will be deducted.
56	55	Section G - General Conditions	12. Exit Management Plan:	12.7. Bidder /Vendor/Service Provider will provide shadow support for a minimum of 90 days or as decided by the Bank before the end of termination of notice period or expiry of the contract as applicable at no additional cost to the Bank.	Our understanding is that the onboarded project team shall provide the shadow support in case required, and no additional resources shall be onboarded for providing shadow support. Kindly confirm.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
57	52	Section G - General Conditions	6. Inspection of Records	Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records including Hardware, Software & other items provided to the Bank under this RFP and the selected bidder shall extend all cooperation in this regard.	1) Whilst the Bidder shall work in good faith with the Bank to provide the requisite information, due to confidentiality obligations, the Bidder would be unable to grant access to the Client or its nominated agencies to its records, premises or people, in which case the Bidder shall discuss in good faith and agree with the Bank such reasonable steps to meet the purpose. 2) Any access by the Bank or its nominated agencies shall be conducted: a) upon reasonable notice b) either by the Bank's team or by its nominated agency that is not a direct competitor of the Bidder; and subject to reasonable arrangements to ensure that duties of confidentiality on the part of the Bidder to its other Bank and third parties are preserved.	Bidder to comply with RFP terms and conditions.
58	56	Section G - General Conditions	15. Business Continuity Plan:	15.1. The service provider/vendor/ Bidder shall develop and establish a robust Business Continuity and Management of Disaster Recovery Plan if not already developed and established so as to ensure uninterrupted and continued services to the Bank and to ensure the agreed upon service level.	Our understanding from the SOW is that given this engagement is not a technical project, but instead an Advisory project. Hence, request clarity on what is expected in the Business Continuity Plan, given it is usually provided by the Bank.	This clause stands deleted. Bidder to refer Corrigendum-2
59	56	Section G - General Conditions	15. Business Continuity Plan:	15.2. The service provider/vendor/ Bidder shall periodically test the Business Continuity and Management of Disaster Recovery Plan. The Bank may consider joint testing and recovery exercise with the Service provider/vendor.	Will there be any timeline for undergoing testing of BCP? Whether, appropriate ISO Certification suffice the requirement?	This clause stands deleted. Bidder to refer Corrigendum-2
60	56	Section G - General Conditions	7. Negligence	Entire Clause	Request the Bank to consider deletion of the last line "Hereafter, the Bank may make good the failure at the risk and cost of the selected bidder."	Bidder to comply with RFP terms and conditions.





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61	57	Section G - General Conditions	10. Intellectual Property Rights	10.2. In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, bidder shall at its choice and expense: c) If the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse bank for any amounts paid to bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the bank to use the proposed solution.	Request the Bank to consider deletion of the line "along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank"	Bidder to comply with RFP terms and conditions.
62	58	Section G - General Conditions	20. Indemnity	20.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by the BIDDER/VENDOR/ SERVICE PROVIDER;	Whether, appropriate ISO Certification suffice the requirement?	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
63	58	Section G - General Conditions	20. Indemnity	20.4. All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities.	Kindly clarify the validity of this clause after the contract between the Bank and the Bidder is void.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
64	59	Section G - General Conditions	21. Conflict of Interest:	21.3. BIDDER/VENDOR/ SERVICE PROVIDER acknowledges that if, in the reasonable judgment of the Bank, such conflict poses a material conflict to and with the performance of VENDOR/ SERVICE PROVIDER's obligations under this Agreement, then the Bank may terminate the Agreement immediately upon Written notice to VENDOR/ SERVICE PROVIDER; such termination of the Agreement shall be effective upon the receipt of such notice by VENDOR/ SERVICE PROVIDER.	Kindly clarify what constitutes as 'material conflict' with respect to this clause?	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
65	56	Section G - General Conditions	15. Business Continuity Plan:	15.2. The service provider/vendor/ Bidder shall periodically test the Business Continuity and Management of Disaster Recovery Plan. The Bank may consider joint testing and recovery exercise with the Service provider/vendor.	Request you to kindly delete this clause. Our organisation is ISO certified and we can share the certificate with the Bank, however, we cannot agree to joint testing or sharing the BCP with the Bank since it is not specific to this particular engagement.	Bidder to comply with RFP terms and conditions.



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66	59	Section G - General Conditions	16. Hiring of Bank Staff or Ex-Staff:	The BIDDER/VENDOR/ SERVICE PROVIDER or subcontractor(s) shall not hire any of the existing/ ex/retired employees of the Bank during the contract period or after the closure/termination of contract even if existing/ ex/retired employee actively seek employment from the Bidder/VENDOR/ SERVICE PROVIDER or sub-contractor(s). The period /duration after the date of resignation/ retirement/ termination after which the existing/ex/retired employee shall be eligible for taking up such employment shall be governed by regulatory guidelines/HR policies of the Bank.	Request the Bank to consider the following modifications to the language: a) The requirement should be restricted to employees connected with the project b) The time period for the limitation for instance 6 months post expiry of the project, should be clearly mentioned here.	Bidder to comply with RFP terms and conditions.
67	57	Section G - General Conditions	17. Adherence to Banks IS Security/Cyber Security Policies:	17.1. BIDDER/VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.	Kindly share the list of policies that will need to be reviewed.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
68	57	Section G - General Conditions	17. Adherence to Banks IS Security/Cyber Security Policies:	17.2. In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the Bidder/vendor/Service Provider shall immediately report such incident to the Bank.	Request the Bank to replace the word 'immediately' to 'promptly' in the clause.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
69	60	Section G - General Conditions	18. Protection of Data:	18.1. Vendor/Service Provider warrants that at all times, when delivering the Deliverables and/or providing the Services, use appropriate procedures and care to avoid loss or corruption of data. However, in the event that any loss or damage to Bank data occurs as a result of Vendor/Service provider's failure to perform its responsibilities in the RFP/ Gem Bid/ PO/Agreement, Vendor/Service Provider will at Bank's request correct or cause to be corrected any loss or damage to Bank data. Further, the cost of any corrective action in relation to data loss of any nature will be borne by Vendor/Service Provider, if such loss or damage was caused by any act or omission of Vendor/Service provider or its officers, employees, contractors or agents or other persons under Vendor/Service provider control.	Request the Bank to replace the work 'caused by' with 'solely attributable to' in the clause	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
70	61	Section G - General Conditions	24. Responsibilities of the Bidder	24.5. The Bidder represents and acknowledges to the Bank that it possesses necessary experience, expertise and ability to undertake and fulfill its obligations, under all phases involved in the performance of the provisions of this RFP. The Bidder represents that all software and hardware to be supplied in response to this RFP shall meet the requirement of the solution proposed by the Bidder. The Bidder shall be required to independently arrive at a solution, which is suitable for the Bank, after taking into consideration the effort estimated for implementation of the same. If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the Bidder at no additional cost to the Bank. The Bidder also acknowledges that the Bank relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the Bidder of responsibility for the performance of all provisions and terms and conditions of this RFP, the	1) How would the Bank identify if a service/function or responsibility is inherent or necessary as part of a deliverable or a change in scope? 2) What would be the timeframe for the Bank to identify these services, functions or responsibilities?	Bidder to comply with RFP terms and conditions.
71	58	Section G - General Conditions	20. Indemnity	20.6. The limits specified in above clauses shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or loss caused due to breach of confidential obligations or applicable data protection laws or commission of any fraud by the bidder or its employees or agents or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be unlimited.	Request the Bank to consider deletion of this clause	Bidder to comply with RFP terms and conditions.



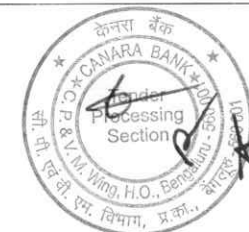
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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
72	60	Section G - General Conditions	23. General Conditions to Contract:	23.1. The BIDDER/VENDOR/ SERVICE PROVIDER shall during the validity of this contract, provide access to all data, books, records, information, logs, alerts and business premises relevant to the service provided under this agreement to the Bank.	1) Whilst the Consultant shall work in good faith with the Client to provide the requisite information, due to confidentiality obligations, the Consultant would be unable to grant access to the Client or its nominated agencies to its records, premises or people, in which case the Consultant shall discuss in good faith and agree with the Client such reasonable steps to meet the purpose. 2) Any access by the Bank or its nominated agencies shall be conducted: a) upon reasonable notice b) either by the Bank's team or by its nominated agency that is not a direct competitor of the Bidder; and subject to reasonable arrangements to ensure that duties of confidentiality on the part of the Bidder to its other Bank and third parties are preserved.	Bidder to comply with RFP terms and conditions.
73	72	Annexure-1 Bid Covering Letter	NA	We accept all the Instructions, Terms and Conditions and Scope of Work of the subject RFP. We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive without assigning any reason whatsoever.	Our organisation would like to negotiate on few adverse clauses during pre-bid stage or contracting stage with the Bank. Request the Bank to confirm if this can be done.	Bidder to comply with RFP terms and conditions.
74	77	Annexure-4 Bid Security Declaration	NA	Should be submitted by eligible MSEs/Startups on Company's letter head with company seal and signature of the authorized person	Given that our organisation is a LLP, we do not qualify for MSE or startup. Hence, request clarity on whether we need to submit this Annexure?	The said Annexure has to be submitted by the bidders who are exempted from submitting EMD amount
75	79	Annexure-6 Details of Proposed team	NA	Documentary/Certification proofs are to be enclosed to substantiate the claims made.	Our understanding is that PO or EL or any email exchange between the resource and Bank stakeholder regarding the engagement shall qualify. Please confirm.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
76	82	Annexure-9 Scope of Work	1. The detailed scope of work:	1.3. The strategy and goals should be set in a definite quantifiable and achievable manner with milestones aimed at re-jigging the existing banking set-up and processes. It should touch upon all service channels, various functional departments of the Bank to create structured roadmaps for redesigning the existing processes/journeys.	Please specify the number of service channels and functional departments that are in the scope of work	All the wings, service channels and functional departments concerning the scope of RFP.
77	82	Annexure-9 Scope of Work	1. The detailed scope of work:	1.8. Study, Analysis & Documentation of the present scenario and planning the way forward: 1.8.10. Providing implementation roadmap for EASE Action Points, with respect to their revised process flows, integrations, customer services requirements as well as new technology adoption requirements etc.	Request Bank to share an indicative number of action points under scope, as this would help the bidder in estimating the right effort. Also, request to share the list of action points, which will help the bidders in aligning their strategy to meet Bank's expectations.	The Consultants have to study and arrive at the number of action points as per the scope of RFP, required for successful implementation of the Project.
78	82	Annexure-9 Scope of Work	1. The detailed scope of work:	1.5. An illustrative list of focus areas under the Canara Liability project can be broadly segmented into A. Current accounts including but not restricted to	Our understanding is that Bank shall share readily available reports / data of performance of Bank's CASA and deposit products with the successful vendor during the course of this engagement. Bidder will not be required to bring in any additional analytical tools to measure the growth in products. Please confirm	Bank shall provide relevant reports, but wherever required consultant has to build and analyse reports to meet requirements for best results.



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
79	82	Annexure-9 Scope of Work	1. The detailed scope of work:	1.5. An illustrative list of focus areas under the Canara Liability project can be broadly segmented into B. Savings accounts including but not restricted to	Our understanding is that Bank shall share readily available reports / data of performance of Bank's CASA and deposit products with the successful vendor during the course of this engagement. Bidder will not be required to bring in any additional analytical tools to measure the growth in products. Please confirm	Bank shall provide relevant reports, but wherever required consultant has to build and analyse reports to meet requirements for best results.
80	83	Annexure-9 Scope of Work	1. The detailed scope of work:	1.5. An illustrative list of focus areas under the Canara Liability project can be broadly segmented into C. Other Deposits including but not restricted to	Our understanding is that Bank shall share readily available reports / data of performance of Bank's CASA and deposit products with the successful vendor during the course of this engagement. Bidder will not be required to bring in any additional analytical tools to measure the growth in products. Please confirm	Bank shall provide relevant reports, but wherever required consultant has to build and analyse reports to meet requirements for best results.
81	83	Annexure-9 Scope of Work	1. The detailed scope of work:	1.7. The Broadly illustrative list of expectations from the Consultant on the CASA & Deposits transformation project in terms of business outcomes is as follows: 1.7.2. Analyzing past growth and future projections, segment / micro-segment customers to target for future growth.	Is the Bank open to utilising Consultant's tools / technology assets to conduct micromarket fitment studies	Yes, as per the requirements of the Strategy devised.
82	84	Annexure-9 Scope of Work	1. The detailed scope of work:	1.7. The Broadly illustrative list of expectations from the Consultant on the CASA & Deposits transformation project in terms of business outcomes is as follows: 1.7.10. Identifying new state-of-the art products and services which can be introduced on digital platforms.	Is the Bank open to onboarding vendor technologies to inculcate hyperpersonalisation, smart tokenisation and increase digital adoption	The consultant's expectations for the CASA and Deposits transformation project regarding business outcomes include identifying innovative, state-of-the-art products and services that can be introduced on digital platforms, as per the requirement of scope of RFP or as advised by the Project Management Office.
83	84	Annexure-9 Scope of Work	1. The detailed scope of work:	1.8. Study, Analysis & Documentation of the present scenario and planning the way forward: 1.8.2. Conducting a SWOT analysis of Canara Bank's products, processes, and delivery channels, alongside sentiment analysis to gauge market perception, in order to identify strengths, weaknesses, opportunities, and threats, and determine root causes for targeted improvements.	Our understanding is that the successful bidder will have access to Bank's internal data on products, processes and channels. Please confirm.	The Bank's resources will be available as per the requirements of the project and studies to be conducted and strategies to be devised falling within the scope of the RFP.
84	84	Annexure-9 Scope of Work	1. The detailed scope of work:	1.8. Study, Analysis & Documentation of the present scenario and planning the way forward: 1.8.3. Performing an end-to-end analysis of major systems presently deployed within the bank for providing insights on the extent of effectiveness or shortcomings of the current setup and its impact on business.	Request information on the number of systems on which end-to-end analysis needs to be performed, to estimate the effort in carrying out the activity mentioned in clause 1.8.3.	The Consultants have to study and arrive at the number of action points as per the scope of RFP, required for successful implementation of the Project.



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
85	84	Annexure-9 Scope of Work	1. The detailed scope of work:	1.1. To Strategize and prepare plan for a comprehensive blueprint of Bank's liability portfolio, with main focus on CASA & Deposits business areas, for significantly enhancing the existing capabilities of the Bank in line with its objectives and focus areas and advising on Executing & driving the Plan as well.	Which of the products constitutes the bank's liability portfolio? Kindly share details of all the products for effort estimation	Direct Liability products and others linked products and processes like MF, etc.
86	85	Annexure-9 Scope of Work	1. The detailed scope of work:	1.8. Study, Analysis & Documentation of the present scenario and planning the way forward: 1.8.5. Analysing current performance of all existing products, services, delivery channels, digital devices and alternate banking channels of the Bank and to draw a plan for enhancing the efficiency and market share and also to come out with new products and processes incorporating Data & Analytics roadmap, AI roadmap and Automation etc.	Our understanding is that we do not have to build LLMs or analytical models. Kindly clarify.	Bidder need not build LLMs or analytical models. Bidder has to analyse and recommend new products and processes which incorporates Bank's Data & Analytics, AI roadmap and automation etc.
87	85	Annexure-9 Scope of Work	1. The detailed scope of work:	1.8. Study, Analysis & Documentation of the present scenario and planning the way forward: 1.8.6. Building sustainable short, medium and long-term goals/ roadmaps, operating models, and put in place a strategic plan for a continuous overhaul/re-engineering of working models for the Bank, for the next 2 years.	Is the Bank open to enhancing balance scorecard targets across business wings, functional wings and branches to drive stakeholder adoption?	Call will be taken as per the suggested BM and process change
88	85	Annexure-9 Scope of Work	1. The detailed scope of work:	1.10. Assistance on selection of the Support Partners. 1.10.1. The consultant shall assist the Bank, in selecting multiple vendors/Fintech partners capable of executing the plans and objectives, derived from the Study, analysis & documentation of the present scenario and planning, along with the required hardware/software licenses etc., through the extant RFP process/Fintech on-boarding policy followed in the Bank.	Kindly provide a ballpark number of the vendors/ Fintech partners required, to help estimate the effort in carrying out the activity mentioned in clause 1.10.1.	The Consultants have to study and arrive at the number of action points as per the scope of RFP, required for successful implementation of the Project.
89	86	Annexure-9 Scope of Work	1. The detailed scope of work:	1.10. Assistance on selection of the Support Partners. 1.10.1. The consultant shall assist the Bank, in selecting multiple vendors/Fintech partners capable of executing the plans and objectives, derived from the Study, analysis & documentation of the present scenario and planning, along with the required hardware/software licenses etc., through the extant RFP process/Fintech on-boarding policy followed in the Bank.	Request clarity on whether the RFP is already in process. If not, request clarity on whether the Bidder is expected to draft the vendor/Fintech partner onboarding RFP?	Yes, expected as per the requirements and Scope of the RFP





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90	86	Annexure-9 Scope of Work	1. The detailed scope of work:	1.10. Assistance on selection of the Support Partners. 1.10.4. The Bank expects to achieve its CASA & Deposit transformation journey mainly by Product, Service, Process & image revamping by way of changing the Bank's internal systems including CBS and other packages and operational processes wherever required. Bank may also explore the route of Fintech Partnerships if required. The bank expects the partner to guide the bank in finalizing the means of effecting the plans set for transformation under each of the focus areas by selection of suitable Fintechs/Partners.	Request clarity on whether the Bidder is expected to be part of Fintech selection panel.	Yes, expected as per the requirements and Scope of the RFP
91	86	Annexure-9 Scope of Work	1. The detailed scope of work:	1.7. The Broadly illustrative list of expectations from the Consultant on the CASA & Deposits transformation project in terms of business outcomes is as follows: 1.7.2. Analyzing past growth and future projections, segment / micro-segment customers to target for future growth.	Historical performance of how many years to be covered? ET to clarify and ringfence the duration. What will be the duration of future projections? Will all these historical data be made available by client for analysis or we have to source these from various stakeholders?	The consultant anticipates that the CASA and Deposits transformation project will focus on analyzing historical growth trends and future projections to identify and segment target customers for sustained growth. A key aspect of this analysis will involve ring-fencing based on historical performance data, with future projections covering an equivalent time frame. The necessary information will be provided, and the consultant is expected to gather and analyze any additional data required to address this aspect effectively.
92	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI 1.12.6. The Generative AI solutions proposed should be aligned with the overall AI & Generative AI roadmap of the Bank and should strictly comply with the Board-approved AI Governance Policy of the Bank.	Request clarity on whether the Board-approved AI Governance Policy of the Bank will be made available to successful bidder. Kindly clarify.	Yes, AI Governance Policy shall be made available to the successful bidder.
93	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.7. The Broadly illustrative list of expectations from the Consultant on the CASA & Deposits transformation project in terms of business outcomes is as follows: 1.7.11. Utilizing and driving banking through advanced Data & Analytics driven initiatives	Will our scope be restricted to recommending the advanced Data and Analytics initiatives or involved in procurement and implementation of the same?	Bidder should assist in recommending the advanced Data & Analytics initiatives and assist Bank in procurement of services and implementation, viz., drafting of Scope of Work for RFP, assisting in technical evaluation, selecting vendor, defining implementation plan and driving the implementation.
94	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.7. The Broadly illustrative list of expectations from the Consultant on the CASA & Deposits transformation project in terms of business outcomes is as follows: 1.7.14. On-boarding existing customers on these digital channels, including setting up of targets and formulating roadmaps to achieve them.	What will be the consultant's role in onboarding the existing customers on the digital channels? Is the expectation of bank from the consultant, clear to us?	The Consultant has to work on strategy formulation, guidance in implementation, assessment of the same



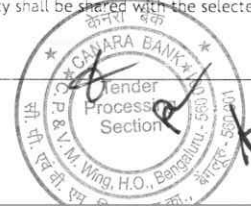
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95	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.7. The Broadly illustrative list of expectations from the Consultant on the CASA & Deposits transformation project in terms of business outcomes is as follows: 1.7.15. Designing customer communications and conducting campaigns for CASA growth through corporate partnerships, tie-ups, geo-targeted strategies and setting up of war rooms for branch/sales effectiveness.	How many corporate campaigns to be conducted for CASA growth?	The Consultants have to study and arrive at the number of Campaign/Events to be conducted as per the scope of RFP, required for successful implementation of the Project.
96	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.7. The Broadly illustrative list of expectations from the Consultant on the CASA & Deposits transformation project in terms of business outcomes is as follows: 1.7.16. Developing a robust & dynamic MIS for well-defined 'Data Analytics' module for improving CASA base and cross selling wherever required.	Do we need to develop any software based analytics tool for improving the CASA base? Will the consultant be responsible for software selection, procurement, onboarding and implementation?	The bidder need not develop any software-based analytics tool. However, bidder will be responsible for software selection, procurement, onboarding and implementation.
97	88	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI 1.12.9. The bidder should assist Bank in implementing Generative AI solutions by undertaking the following activities: 1.12.9.6. Assist the Bank in onboarding suitable service provider for implementing the proposed Generative AI solutions, through extant procurement process. This shall include assisting Bank in processes such as drafting Scope of Work for RFP, preparing presentations and other documentation for approvals, technical evaluation of prospective service providers, cost-benefit analysis etc.	Request clarity on whether this will be a part of the activity mentioned in clause 1.10.1.	Yes.
98	88	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI 1.12.9. The bidder should assist Bank in implementing Generative AI solutions by undertaking the following activities: 1.12.9.9. Identity & Access Management (IAM) should be built in to the Generative AI applications to ensure that access controls are role based and on need basis. This includes integration with Bank's existing IAM system.	Please confirm the number of applications that need to be integrated with IAM, to help us get an understanding of the effort required to perform this activity.	Bidder needs to ensure that Generative AI applications developed for the Bank's requirements adhere to IAM policies. Actual integration will be done by the vendor selected for implementation.
99	88	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI 1.12.11. The bidder may suggest other areas where Generative AI may be put to use in a beneficial way for the Bank and present cost-benefit analysis on the same.	Request clarity on whether the bank has any criteria or preferences for evaluating new Generative AI use cases?	Industry standards to be followed and implementations should adhere to Bank's AI Governance Policy & other related policies



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100	88	Annexure-9 Scope of Work	1. The detailed scope of work:	1.9. Assistance on the initial set-up: 1.9.1. Outline and finalize the transformation process and define timelines for achieving the set goals under Canara CASA Project. Provide end-to-end capability including conceptualization, business-casing and developing POC wherever required.	Will the transformation process involves Digital transformation and automation by ways of technology implementation?	Yes. Bidder should drive the implementation. Implementation will be done by vendor selected for the same.
101	88	Annexure-9 Scope of Work	1. The detailed scope of work:	1.10. Assistance on selection of the Support Partners. 1.10.1. The consultant shall assist the Bank, in selecting multiple vendors/Fintech partners capable of executing the plans and objectives, derived from the Study, analysis & documentation of the present scenario and planning, along with the required hardware/software licenses etc., through the extant RFP process/Fintech on-boarding policy followed in the Bank.	Do we have any estimation regarding the number of vendors/ Fintech partners to be onboarded as part of the process?  Any idea on how many RFPs to be prepared by the consultant for onboarding Fintech/ vendors? Will the consultant be responsible for end to end bid process management?  Is the requirement only for providing hardware and software recommendation or reselling as well?	Number of RFPs depends on the number of projects identified by the bidder for which separate vendor has to be onboarded for implementation. Bidder will assist the Bank and be responsible for end-to-end bid process management.  Bidder to comply with RFP terms and conditions.
				1.12. Use of latest Tech - Generative AI 1.12.1. The bidder should propose innovative solutions that leverage latest technologies, especially Generative AI, to achieve the desired objectives covered in this RFP. 1.12.2. The bidder should carefully evaluate use cases / scenarios and propose solutions where Bank may benefit from using Generative AI based solutions, for example, in initial outreach to customers, drafting personalized communications etc.	A) Will the trained AI/ML models be consumed in real time or batch manner? B) Does Canara bank have any AI/ML platform? If yes please share the details. C) Whether the consultant will be responsible for implementation of AI/ ML use cases? D) Can you please provide list of AI/ML Use cases that bank want to implement ? E) Will there be AI/ML use cases that uses Unstructured data like text, images besides Structured data? F) Is AI/ ML part of the scope if yes, do you have use cases needs to develop? G) Who would be providing the data here to train? Is it client? If it is client provided data its fine, else this will be a big risk to access publicly available data.	A) May be in real-time or batch mode depending on the project requirement. B) Bank has an AI/ML platform. Details will be shared to successful bidder. C) Consultant will be responsible for implementation of AI/ML use cases that are necessary to achieve the objectives laid out in this RFP. D) AI/ML use cases that are required to achieve the objectives of the RFP need to be implemented as per the strategic plan proposed by the bidder. E) Depends on the projects proposed by the bidder for achieving the objectives of the RFP. F) Same as D). G) Data used for training models will be providing by the Bank. In case data needs to be ingested from external sources, bidder has to provide necessary assistance for integration.
102	88	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12.3. The bidder should assist Bank in establishing a comprehensive framework to accelerate adoption of Generative AI, including but not limited to the use cases that help Bank achieve the objectives that are laid down in this RFP. 1.12.4. The framework should help Bank undertake and implement Generative AI solutions for use cases that benefit the Bank, with a low GTM (Go-To-Market) time, in business segments covered in this RFP as well as other potential business segments of the Bank. 1.12.5. The bidder should propose solutions that easily integrate with the various service delivery channels and applications of the Bank, and integrate with the existing analytics infrastructure of the Bank.		
103	89	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI 1.12.14. The bidder shall introduce appropriate practices for training and testing of models to ensure that the output meets and exceeds industry performance benchmarks and achieves satisfactory accuracy and reliability.	Request clarity on the specific responsible AI practices the Bank prioritizes.	The models developed should be fair, transparent, explainable, and free from bias. Detailed AI Governance Policy shall be shared with the selected bidder.



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104	89	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI 1.12.15. The bidder shall introduce industry best practices for development and implementation of Generative AI, such as but not limited to, human in the loop, continuous monitoring and improvement, logging and audit trail, documentation etc.	Request clarity on the best practices or standards followed by the Bank for Generative AI development, and whether there are any specific practices already being followed by the Bank.	Bidder should suggest best practices followed in the industry.
105	89	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI 1.12.16. The bidder should introduce practices such as Gen-AI-Ops and FinOps to ensure adequate governance of the deployed models and recommend optimized and cost-effective strategy for running the models, especially in a scaled-up environment.	Request information on the requirements or expectations for Gen-AI-Ops and FinOps practices, including strategies for governance and cost-optimization of deployed models, particularly in a scaled environment	Bidder should suggest best practices followed in terms of Gen-AI-Ops and FinOps.
106	89	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI 1.12.9. The bidder should assist Bank in implementing Generative AI solutions by undertaking the following activities: 1.12.9.5. Recommend the appropriate technology architecture and tools required for implementing the Generative AI solutions.	Request details on current infrastructure and capacity planning needs of the Bank, or any specific requirements the Consultant should address when recommending solutions for Generative AI implementation	Details of current infrastructure shall be informed to the successful bidder. Capacity planning depends on the projects suggested by the bidder to achieve the objectives laid down in this RFP.
107	92	Annexure-10 Technical Evaluation Criteria	Sl. No: 2	Criteria Description: Resources Experience of resources (i.e. Project Lead and Team Manager, Senior Consultant, Junior Consultant etc. proposed to be deployed in the project)	As per Section G, Clause 4.2 of the RFP document, the experience required for resources is different than the experience mentioned in Annexure 10 (Technical Evaluation Criteria - Resources) of the RFP. Example: In Section G, under clause 4.2, the Team Lead is required to have 7-10 years. However, in Annexure 10 (Technical Evaluation Criteria - Resources) of the RFP, the maximum marks (4 marks) for a Senior resource will be awarded with them having 10+ years of experience. Kindly clarify the number of years of experience required all resources.	Bidder to refer Corrigendum-2
108	92	Annexure-10 Technical Evaluation Criteria	Sl. No: 2	Criteria Description: Resources Experience will be considered if the Project Lead / Team Manager and 50% of team members have provided consultancy services with minimum experience of 3 years in similar (CASA/Liability focused) projects for business transformation projects for Public Sector Banks / Private Sector Banks/BFSI in the last 10 years	In Annexure 10 (Resources clause), it is mentioned that at least 50% of the resources must have a minimum 3 years of exp in CASA/Liability projects. However, in Section G (Clause 4.3) of the RFP, the Banking Liability experience is only required for Senior consultants (minimum 2 years) and Consultants (minimum 1 year).  Hence, humbly request the Bank to amend the clause 4.3 in Section G to allow 50% of the resources to have a minimum of one year experience in CASA/Liability projects.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
109	92	Annexure-10 Technical Evaluation Criteria	Sl. No: 2	Criteria Description: Resources Experience will be considered if the Project Lead / Team Manager and 50% of team members have provided consultancy services with minimum experience of 3 years in similar (CASA/Liability focused) projects for business transformation projects for Public Sector Banks / Private Sector Banks/BFSI in the last 10 years	Given projects for business transformation in BFSI in the last 10 years are considered, request clarity on whether business transformation in Insurance will qualify	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
110	92	Annexure-9 Scope of Work	1. The detailed scope of work:	1.13. Other Areas 1.13.4. Development of dashboards and SOPs.	Please clarify the count of dashboard requirement and the expected output client is envisaging out of those	Depends on the projects proposed by the bidder for achieving the objectives of the RFP.
111	111	Appendix-F Pre Contract Integrity Pact	Pre Contract Integrity Pact	This has to be submitted in the non-judicial Stamp Paper	Request clarity on the stamp paper amount for the Pre-Contract Integrity Pact.	Bidder to execute the Pre-Contract Integrity Pact in non-judicial Stamp Paper for an amount prescribed as per the state stamp act
112	119	Appendix-F Pre Contract Integrity Pact	8. FALL CLAUSE	Entire Clause	Request the Bank to delete the Fall clause	Bidder to comply with RFP terms and conditions.
113	119	Appendix-F Pre Contract Integrity Pact	Pre Contract Integrity Pact	10.5. After the award of the contract, if the Vendor/Service Provider does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one months' notice for the same. In this event, the Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	Request Deletion	Bidder to comply with RFP terms and conditions.
114	54-55	Section G - General Conditions	12. Exit Management Plan:	12.3. The exit Management plan shall deal with the following aspects but not limited to of exit management in relation to the Service Level as a whole and in relation to in scope applications, interfaces, infrastructure and network and the scope of work.	Kindly clarify if the list mentioned under Section G, 12.3 (12.3.1 - 12.3.3) is the comprehensive list of major changes?	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
115	125	Appendix-G Draft Contract Agreement	10. ORDER CANCELLATION/TERMINATION OF CONTRACT:	10.5. After the award of the contract, if the Vendor/Service Provider does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one months' notice for the same. In this event, the Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	Request Deletion	Bidder to comply with RFP terms and conditions.
116	129	Appendix-G Draft Contract Agreement	15. RIGHT TO AUDIT:	Entire Clause	Request to consider the following change in the clause:  Whilst the Vendor shall work in good faith with the Bank to provide the requisite information, due to confidentiality obligations, the Vendor would be unable to grant access to the Bank or its nominated agencies to its records, premises or people, in which case the Vendor shall discuss in good faith and agree with the Bank such reasonable steps to meet the purpose.	Bidder to comply with RFP terms and conditions.
117	129	Appendix-G Draft Contract Agreement	15. RIGHT TO AUDIT:	Entire Clause	Request to consider the following change in the clause:  Any access by the Bank or its nominated agencies shall be conducted: (i) upon reasonable notice; (ii) either by the Bank's team or by its nominated agency that is not a direct competitor of the Consultant; and subject to reasonable arrangements to ensure that duties of confidentiality on the part of the Consultant to its other clients and third parties are preserved.	Bidder to comply with RFP terms and conditions.
118	130	Appendix-G Draft Contract Agreement	16. BUSINESS CONTINUITY PLAN:	16.2. The service provider/vendor shall periodically test the Business Continuity and Management of Disaster Recovery Plan. The Bank may consider joint testing and recovery exercise with the Service provider/vendor.	Request you to kindly delete this clause, as for an LLP firm, BCP is ISO certified and we can share the certificate with the Bank, however we cannot agree to joint testing or sharing the BCP with the Bank since it is not specific to this particular engagement.	Bidder to comply with RFP terms and conditions.





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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
119	129	Appendix-G Draft Contract Agreement	21. HIRING OF BANK STAFF OR EX-STAFF:	The VENDOR/ SERVICE PROVIDER or subcontractor(s) shall not hire any of the existing/ ex/retired employee of the Bank during the contract period or after the closure/termination of contract even if existing/ ex/retired employee actively seek employment from the VENDOR/ SERVICE PROVIDER or sub-contractor(s). The period /duration after the date of resignation/ retirement/ termination after which the existing/ex/retired employee shall be eligible for taking up such employment shall be governed by regulatory guidelines/HR policies of the Bank	We request the Bank to restrict the requirement to employees connected with the project only.	Bidder to comply with RFP terms and conditions.
120	129	Appendix-G Draft Contract Agreement	21. HIRING OF BANK STAFF OR EX-STAFF:	The VENDOR/ SERVICE PROVIDER or subcontractor(s) shall not hire any of the existing/ ex/retired employee of the Bank during the contract period or after the closure/termination of contract even if existing/ ex/retired employee actively seek employment from the VENDOR/ SERVICE PROVIDER or sub-contractor(s). The period /duration after the date of resignation/ retirement/ termination after which the existing/ex/retired employee shall be eligible for taking up such employment shall be governed by regulatory guidelines/HR policies of the Bank	Request the Bank to specify the time period for the limitation, post expiry of the project.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
121	132	Appendix-G Draft Contract Agreement	30. GENERAL CONDITIONS TO CONTRACT:	30.1. The VENDOR/ SERVICE PROVIDER shall during the validity of this contract, provide access to all data, books, records, information, logs, alerts and business premises relevant to the service provided under this agreement to the Bank.	Request to consider the following change in the clause:  Whilst the Vendor shall work in good faith with the Bank to provide the requisite information, due to confidentiality obligations, the Vendor would be unable to grant access to the Bank or its nominated agencies to its records, premises or people, in which case the Vendor shall discuss in good faith and agree with the Bank such reasonable steps to meet the purpose.	Bidder to comply with RFP terms and conditions.
122	132	Appendix-G Draft Contract Agreement	30. GENERAL CONDITIONS TO CONTRACT:	30.1. The VENDOR/ SERVICE PROVIDER shall during the validity of this contract, provide access to all data, books, records, information, logs, alerts and business premises relevant to the service provided under this agreement to the Bank.	Request to consider the following change in the clause:  Any access by the Bank or its nominated agencies shall be conducted: (i) upon reasonable notice; (ii) either by the Bank's team or by its nominated agency that is not a direct competitor of the Consultant; and subject to reasonable arrangements to ensure that duties of confidentiality on the part of the Consultant to its other clients and third parties are preserved.	Bidder to comply with RFP terms and conditions.
123	1	GeM bid document	Bid Opening Date/Time	Na	Considering the vast and comprehensive scope of the RFP and the festive season, we request the Bank to please extend the bid submission tender Bidder to comply with RFP terms and conditions. least 2 weeks to 8th November 2024.	



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
124	73	Annexure-2 Pre-Qualification Criteria	Sl. No: 10	<p>Pre-Qualification Criteria: The bidder should have experience in providing consultancy services in the area of CASA/Liability segment for at least 1-year duration in at least one public sector banks/ private sector banks in India/ Foreign Banks having branches in India having during last three Financial years (i.e., 2021-22, 2022-23 and 2023-24).</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: The bidder should submit Satisfactory performance certificate from clients / Contract with client for the services offered.</p>	<p>We request the Bank to kindly amend the clause as below: "The bidder should have experience in providing consultancy services in the area of CASA/Liability segment for at least 1-year duration in at least one public sector banks/ private sector banks in India/ Foreign Banks having branches in India having during last five Financial years (i.e., 2019-20, 2020-21, 2021-22, 2022-23 and 2023-24)</p>	<p>The bidder should have experience in providing consultancy services in the area of CASA/Liability segment for at least 1-year duration in at least one public sector banks/ private sector banks in India/ Foreign Banks having branches in India having during last five Financial years (i.e., 2019-20, 2020-21, 2021-22, 2022-23 and 2023-24)</p>
125	73	Annexure-2 Pre-Qualification Criteria	Sl. No: 11	<p>Pre-Qualification Criteria: Bidder should have a pool of minimum 7 professionals (i.e. Project Lead and Manager, Senior Consultant, Junior Consultant etc. proposed to be deployed in the project) with related domain expertise and should be in permanent roster.</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: Bidder to submit details in Annexure-6 with copies of the certificates mentioned along with the profile of the professionals and letter from Company Secretary/HR stating that they are on payroll of the bidder.</p>	<p>Our understanding is that you need minimum 7 resources (Project lead, Senior consultant and junior Consultant) for a period of 24 months to do the project. Please confirm.</p>	<p>Yes, It's the Minimum requirement but may vary as per the requirements</p>
126	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21, 2021-22, 2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	<p>We wish to highlight to the Bank that most of our clients do not share reference letters or satisfactory completion letters with us due to non-disclosure and confidentiality clauses. We request the Bank to please amend the clause as below: "The bidder should submit purchase Order, along with reference letter / satisfactory letter / email confirmation from their client / undertaking from bidder with client details for reference, duly mentioning the details of the services."</p>	<p>Bidder to refer Corrigendum-2</p>



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
127	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21,2021-22,2022-23 and 2023-24).  Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.	We wish to highlight to the Bank that most of our clients do not share reference letters or satisfactory completion letters with us due to non-disclosure and confidentiality clauses. We request the Bank to please amend the clause as below:  "The bidder should submit purchase Order, along with reference letter / satisfactory letter / email confirmation from their client / undertaking from bidder with client details for reference, duly mentioning the details of the services."	Bidder to refer Corrigendum-2
128	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 3	•ISO 9001: 2015 certification •ISO/IEC 27001:2013 certification	We request the Bank to kindly remove this criteria as it is not relevant to the scope of work	Bidder to refer Corrigendum-2
129	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI	Will the successful bidder need to release RFPs to technology vendors or Fintechs to roll out new products , journeys or business models? Please confirm.	The successful bidder must prepare the Request for Proposal (RFP) and assist the Bank in releasing and onboarding a vendor according to the Bank's requirements.
130	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI	Is building a new App part of the scope of the rfp	Depends on the projects proposed by the bidder for achieving the objectives of the RFP.
131	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI	Is implementing a Marketing Technology Platform (MarTech) and running the campaigns a scope of this project? Please confirm.	Bank has a CRM solution in place for running marketing campaigns. Bidder has to run campaigns for achieving RFP objectives. Any other solution required for implementing the proposed projects shall be suggested by the bidder.
132	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI	Is Data Analytics and building use cases/ models to grow CASA a part of the scope, If yes, please share the number of Analytics models to be built by consultants. Or will the Analytics models be built by the banks team and the consultants have to project manage the same. Please confirm.	Depends on the projects proposed by the bidder for achieving the objectives of the RFP.
133	88	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI 1.12.10. The following are indicative broad areas where the use of Generative AI solutions may be explored: a) Customer Experience (CX) b) Personalized Marketing & Recommendations c) Employee Experience (EX) d) Document Generation & Summarization e) Process Automation f) Fraud Detection g) Statement Analysis h) Credit Underwriting i) Sentiment Analysis j) Portfolio Management k) Collections Management	" k) Collections Management h) Credit Underwriting"  We wanted to clarify if usecases beyond CASA & Deposits needs to be included for the Generative AI solutions	No.



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
134	14	Section C Deliverable and Service Level Agreements	1. Project Timelines	1.3 The time of completion shall be vital to the Contract. The successful bidder shall complete the assignment as per the indicative timelines stipulated here below: Phase 03: Knowledge Transfer & Handover Create Knowledge Bank and train Bank staff for future continuity and management. Knowledge transfer and training on change management, project handling to ensure seamless future continuity. 23-24 months	Visibility on availability of required number of Skilled resources and the month of availability for them.	The Consultant has to estimate the required Number of Skilled resources while devising the Strategy with time lines and must made them available as per requirements.
135	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI 1.12.10. The following are indicative broad areas where the use of Generative AI solutions may be explored: a) Customer Experience (CX) b) Personalized Marketing & Recommendations c) Employee Experience (EX) d) Document Generation & Summarization e) Process Automation f) Fraud Detection g) Statement Analysis h) Credit Underwriting i) Sentiment Analysis j) Portfolio Management k) Collections Management	There are not deliverables specifically mentioned in the deliverables, on page 18, please confirm on the scope of work and deliverables related to the same	Bidder is expected to device new products, processes and technologies in the liability segment using Generative AI. Bidder should drive the implementation of the proposed solutions in the Bank to achieve the desired objectives.
136	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI 1.12.10. The following are indicative broad areas where the use of Generative AI solutions may be explored: a) Customer Experience (CX) b) Personalized Marketing & Recommendations c) Employee Experience (EX) d) Document Generation & Summarization e) Process Automation f) Fraud Detection g) Statement Analysis h) Credit Underwriting i) Sentiment Analysis j) Portfolio Management k) Collections Management	We understand that the scope mentioned related to the GEN AI is only related to GEN AI framework and not the actual implementation of GEN AI use cases. The Bidder is expected to provide a framework/policy and implementation is responsibility of the Bank. Please confirm on the understanding	Yes. Responsibility of driving the implementation through vendors lies with the bidder.



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
137	85	Annexure-9 Scope of Work	1. The detailed scope of work:	1.8. Study, Analysis & Documentation of the present scenario and planning the way forward: 1.8.5. Analysing current performance of all existing products, services, delivery channels, digital devices and alternate banking channels of the Bank and to draw a plan for enhancing the efficiency and market share and also to come out with new products and processes incorporating Data & Analytics roadmap, AI roadmap and Automation etc.	We understand that the Bidder has to only provide the implementation roadmap inline with the new/revamped product & processes. Please confirm the understanding	Yes, The Consultant has to work on strategy formulation, guidance in implementation, assessment of the same
138	20	Section C Deliverable and Service Level Agreements	3. Payment Terms	Table-1 Execution, Implementation and Drive Phase. Stage 1-ETB Focus • Finalisation of 2 products/ 2 processes/ 1 New Business Model related to Liability products (on pilot and/or full scale as applicable) with necessary approvals and ensuring process design/redesign aligns with updated digital journeys. (Rollout to be completed in 4 months).	The timelines for the Roll-out of new journeys is considered as 4 months. Please confirm if the tech infrastructure is already in place or we have help bank select vendors at the time of journey design.	Yes, the consultant has to help in designing the journey wherever not already available.
139	14	Section C Deliverable and Service Level Agreements	1. Project Timelines	1.3 The time of completion shall be vital to the Contract. The successful bidder shall complete the assignment as per the indicative timelines stipulated here below: Diagnostics & Design Phase Formation of teams and setting up PMO-Transformation Office. Study, assessment, and analysis to be conducted and accordingly long term as well as short term strategic roadmap to be formulated with well-defined timelines.	Please confirm in reference to PMO-transformation office. Is the PMO-transformation office referring to Bank team or Bidder team or Joint team.	It will be a Joint team.
140	73	Annexure-2 Pre-Qualification Criteria	Sl. No: 10	Pre-Qualification Criteria: The bidder should have experience in providing consultancy services in the area of CASA/ Liability segment for at least 1-year duration in at least one public sector banks/ private sector banks in India/ Foreign Banks having branches in India having during last three Financial years (i.e., 2021-22, 2022-23 and 2023-24).  Documents to be submitted In compliance with Pre-Qualification Criteria: The bidder should submit Satisfactory performance certificate from clients / Contract with client for the services offered.	Request the Bank to allow global banks projects as the same is allowed in technical evaluation criteria	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
141	73	Annexure-2 Pre-Qualification Criteria	Sl. No: 10	<p>Pre-Qualification Criteria: The bidder should have experience in providing consultancy services in the area of CASA/Liability segment for at least 1-year duration in at least one public sector banks/ private sector banks in India/ Foreign Banks having branches in India having during last three Financial years (i.e., 2021-22, 2022-23 and 2023-24).</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: The bidder should submit Satisfactory performance certificate from clients / Contract with client for the services offered.</p>	Request the Bank to allow liabilities projects in Scheduled commercial banks including small finance banks in line with similar RFPs by other public sector banks where projects of all scheduled commercial banks were allowed	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
142	73	Annexure-2 Pre-Qualification Criteria	Sl. No: 10	<p>Pre-Qualification Criteria: The bidder should have experience in providing consultancy services in the area of CASA/Liability segment for at least 1-year duration in at least one public sector banks/ private sector banks in India/ Foreign Banks having branches in India having during last three Financial years (i.e., 2021-22, 2022-23 and 2023-24).</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: The bidder should submit Satisfactory performance certificate from clients / Contract with client for the services offered.</p>	Request the Bank to reduce the duration of projects to 3-6 months as typically CASA related projects are of shorter duration and having eligibility criteria for projects having one year duration becomes too restrictive eligibility clause	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
143	73	Annexure-2 Pre-Qualification Criteria	Sl. No: 10	<p>Pre-Qualification Criteria: The bidder should have experience in providing consultancy services in the area of CASA/Liability segment for at least 1-year duration in at least one public sector banks/ private sector banks in India/ Foreign Banks having branches in India having during last three Financial years (i.e., 2021-22, 2022-23 and 2023-24).</p> <p>Documents to be submitted In compliance with Pre-Qualification Criteria: The bidder should submit Satisfactory performance certificate from clients / Contract with client for the services offered.</p>	Request the Bank to allow projects in last 5 years instead of last 3 years as the same is allowed in technical evaluation criteria	Bidder to refer Corrigendum-2





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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
144	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21,2021-22,2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	Request the Bank to allow banking related consulting projects with foreign bank having branches in India in last 5 years as is allowed in eligibility (qualification) criteria	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India and foreign bank having branches in India in last 5 years in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21,2021-22,2022-23 and 2023-24).</p>
145	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21,2021-22,2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	Request the Bank to allow projects with minimum duration of 9 months as some similar banking related consulting projects which are relevant for the scope of this RFP and are of 9 months' duration which the Bank can benefit from	<p>RFP Clause is self explanatory. Bidder to comply with RFP terms and condition</p>
146	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21,2021-22,2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	Request the Bank to allow global bank projects as Bank would benefit from global practices and case studies alongwith initiatives from these projects	<p>RFP Clause is self explanatory. Bidder to comply with RFP terms and condition</p>



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
147	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21, 2021-22, 2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	Request the Bank to allow liabilities projects in Scheduled commercial banks including small finance banks in line with similar RFPs by other public sector banks where projects of all scheduled commercial banks were allowed	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
148	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 2	<p>Experience in providing consultancy and demonstrated capability in having executed/completed/ongoing projects of similar nature (CASA/Liability focused) with public sector banks/public sector financial institution/private sector banks in India or global Banks in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21, 2021-22, 2022-23 and 2023-24)</p> <p>Similar (CASA/Liability focused) projects for business transformation mean projects involving any of the below:</p> <ol style="list-style-type: none"> <li>1. New projects launched or existing product revamped.</li> <li>2. New process introduced or existing process revamped.</li> <li>3. Go-to-market and operating model improvements.</li> <li>4. Sales force effectiveness to drive business growth.</li> <li>5. Liabilities Strategy</li> <li>6. Customer retention and engagement.</li> </ol>	Request the Bank to allow liabilities projects in Scheduled commercial banks including small finance banks	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition



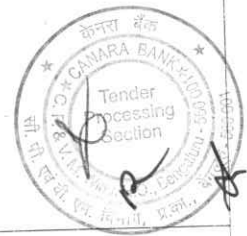
Replies to Pre bid Queries for GeM Bid ref. no: GEM/2024/B/5449770 dated 30/09/2024 for Selection of Consultant for Providing Consultancy Services to augment the business in liability segment with primary focus on CASA deposits in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
149	91-92	Annexure-10 Technical Evaluation Criteria	Sl. No: 2	<p>Experience in providing consultancy and demonstrated capability in having executed/completed/ongoing projects of similar nature (CASA/Liability focused) with public sector banks/public sector financial institution/private sector banks in India or global Banks in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21,2021-22,2022-23 and 2023-24)</p> <p>Similar (CASA/Liability focused) projects for business transformation mean projects involving any of the below:</p> <ol style="list-style-type: none"> <li>1. New projects launched or existing product revamped.</li> <li>2. New process introduced or existing process revamped.</li> <li>3. Go-to-market and operating model improvements.</li> <li>4. Sales force effectiveness to drive business growth.</li> <li>5. Liabilities Strategy</li> <li>6. Customer retention and engagement.</li> </ol>	Request the Bank to allow similar projects with foreign bank having branches in India as is allowed in eligibility (qualification) criteria	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
150	91-92	Annexure-10 Technical Evaluation Criteria	Sl. No: 2	<p>Experience in providing consultancy and demonstrated capability in having executed/completed/ongoing projects of similar nature (CASA/Liability focused) with public sector banks/public sector financial institution/private sector banks in India or global Banks in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21,2021-22,2022-23 and 2023-24)</p> <p>Similar (CASA/Liability focused) projects for business transformation mean projects involving any of the below:</p> <ol style="list-style-type: none"> <li>1. New projects launched or existing product revamped.</li> <li>2. New process introduced or existing process revamped.</li> <li>3. Go-to-market and operating model improvements.</li> <li>4. Sales force effectiveness to drive business growth.</li> <li>5. Liabilities Strategy</li> <li>6. Customer retention and engagement.</li> </ol>	<p>Request Bank to allow following additional definition of Similar (CASA/Liability focused) projects</p> <ol style="list-style-type: none"> <li>1. New projects launched or existing product revamped.</li> <li>2. New process introduced or existing process revamped.</li> <li>3. Go-to-market and operating model improvements.</li> <li>4. Sales force effectiveness to drive business growth.</li> <li>5. Liabilities Strategy</li> <li>6. Customer retention and engagement.</li> <li>7. Digital Journeys for Liabilities</li> <li>8. Customer Servicing</li> <li>9. Complaints Management related to servicing</li> </ol>	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
151	91-92	Annexure-10 Technical Evaluation Criteria	Sl. No: 2	<p>Experience in providing consultancy and demonstrated capability in having executed/completed/ongoing projects of similar nature (CASA/Liability focused) with public sector banks/public sector financial institution/private sector banks in India or global Banks in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21, 2021-22, 2022-23 and 2023-24)</p> <p>Similar (CASA/Liability focused) projects for business transformation mean projects involving any of the below:</p> <ol style="list-style-type: none"> <li>1. New projects launched or existing product revamped.</li> <li>2. New process introduced or existing process revamped.</li> <li>3. Go-to-market and operating model improvements.</li> <li>4. Sales force effectiveness to drive business growth.</li> <li>5. Liabilities Strategy</li> <li>6. Customer retention and engagement.</li> </ol>	Request the Bank to allow self declaration with reference checks in case of global banks as due to confidentiality agreements with global clients, submitting PO/engagement letter won't be feasible	Bidder to comply with RFP terms and conditions.
152	92,93	Annexure-10 Technical Evaluation Criteria	Sl. No: 2	<p>Resources: Experience of resources (i.e. Project Lead and Team Manager, Senior Consultant, Junior Consultant etc. proposed to be deployed in the project) Experience will be considered if the Project Lead / Team Manager and 50% of team members have provided consultancy services with minimum experience of 3 years in similar (CASA/Liability focused) projects for business transformation projects for Public Sector Banks / Private Sector Banks/BFSI in the last 10 years</p> <p>Similar (CASA/Liability focused) projects for business transformation means projects involving any of the below:</p> <ol style="list-style-type: none"> <li>1. New products launched or existing products revamped.</li> <li>2. New process introduced or existing process revamped.</li> <li>3. Go-to-market and operating model improvements.</li> <li>4. Sales force effectiveness to drive business growth.</li> <li>5. Liabilities Strategy</li> <li>6. Customer retention and engagement.</li> <li>7. Customer Service Improvements</li> </ol> <p>Document to be submitted: Letter from HR/company secretary and relevant certificate to be submitted.</p>	Request the Bank to allow Letter from Authorized signatory for this criteria	Bidder to comply with RFP terms and conditions.
153	1	GeM bid document	Bid Opening Date/Time	Na	Request the Bank to extend the submission timeline by 2 weeks in order to enable us to prepare a detailed and comprehensive response and also in wake of Diwali and festive season	Bidder to comply with RFP terms and conditions.



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
154	85	Annexure-9 Scope of Work	1. The detailed scope of work:	1.10. Assistance on selection of the Support Partners. 1.10.1. The consultant shall assist the Bank, in selecting multiple vendors/Fintech partners capable of executing the plans and objectives, derived from the Study, analysis & documentation of the present scenario and planning, along with the required hardware/software licenses etc., through the extant RFP process/Fintech on-boarding policy followed in the Bank.	What is the extent of Consltat duty in selecting Fintech / Concluding the RFP?	The consultant has to select the Fintech as per the requirements and scope of RFP, up to the best suited requirement for helping the Bank in implementation of the project.
155	85	Annexure-9 Scope of Work	1. The detailed scope of work:	1.10. Assistance on selection of the Support Partners. 1.10.1. The consultant shall assist the Bank, in selecting multiple vendors/Fintech partners capable of executing the plans and objectives, derived from the Study, analysis & documentation of the present scenario and planning, along with the required hardware/software licenses etc., through the extant RFP process/Fintech on-boarding policy followed in the Bank.	Is Consultant expected to help create RFP and manage the end to end RFP process from designing/drafting RFP till the awad of the contract to select Vendor?	Yes, to be done as per the scope of RFP and requirement of Study
156	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.11. Project Management Office (PMO) & Change Management 1.11.4. Resources - b) The full-time team deployed, is expected to comprise of employees of main consulting organization (the selected bidder) and should not include employees from any associate organization / partners (if any). No sub-contracting of any of the work involved in this project is permissible unless expressly allowed by the Bank. A confirmation to this effect will be required.	Request Bank to allow Subcontracting / Consortium	Bidder to comply with RFP terms and conditions.
157	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI 1.12.4. The framework should help Bank undertake and implement Generative AI solutions for use cases that benefit the Bank, with a low GTM (Go-To-Market) time, in business segments covered in this RFP as well as other potential business segments of the Bank.	is the scope related to AI, Generative AI adoption consultancy limited to Liabiliites (CASA) BU OR it is to be covered at all the BU's of the Bank?	Limited to Liabilities (CASA) BU.



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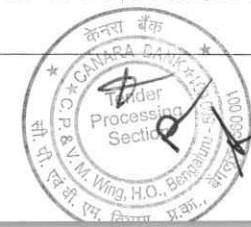
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
158	3	GeM bid document	QCBS Weightage	QCBS Weightage(Technical:Financial):70:30	<p>Consider changing the Criteria for Technical Evaluation and Commercial Evaluation to have the weightage of 80:20 (from current 70:30)</p> <p>According to Table 1, Section 3.9.1 of "Manual For Procurement of Consultancy &amp; Other Services 2017" by Ministry of Finance, for high complex/downstream consequences/specialized assignments - Quality cost based system (QCBS) with higher technical weightage should be used. Suggestive quality/cost score Weighting (%) in QCBS is 80/20</p>	Bidder to comply with RFP terms and conditions.
159	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21,2021-22,2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	<p>We suggest including projects that have been ongoing for more than 12 months as of 31/03/2024 (in addition to completed projects as of 31/03/2024). This will help us demonstrate some of our more recent engagements</p>	Bidder to comply with RFP terms and conditions.
160	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21,2021-22,2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	<p>We kindly request you to allow submission of confirmation letter covering details of the projects, certified by a statutory auditor or a CA as a proof of our experience.</p> <p>This is because we will not be able to obtain purchase order and reference letters for projects completed 5 years back</p>	Bidder to comply with RFP terms and conditions.





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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
161	93	Annexure-10 Technical Evaluation Criteria	Sl. No: 3	<ul style="list-style-type: none"> <li>ISO 9001: 2015 certification</li> <li>ISO/IEC 27001:2013 certification</li> </ul>	<p>Consider removing ISO 9001 and ISO/IEC 27001:2013 certification from the evaluation criteria. ISO certification is relevant for implementation vendors, not for consultant</p> <p>Please consider one of the following - "Allocate 5 additional marks to presentation and 10 marks to new parameter: 10 marks for 5 named client reference who should be a senior executive (GM equivalent or above in public sector, private sector and global banks)"</p>	Bidder to refer Corrigendum-2
162	101	Annexure - 15 Bill of Material	Table B	Cost for regular/ permanent resources deployed for augmenting the business in liability segment with primary focus on CASA deposits in Canara Bank as per scope of work.	We request for removal of 'Charges per resource Per Month [Excl. of Taxes]' in the bid submission As per our policy we will be able to provide blended per month charges for the team.	Bidder to refer Corrigendum-2
163	83	Annexure-9 Scope of Work	1. The detailed scope of work:	1.7. The Broadly illustrative list of expectations from the Consultant on the CASA & Deposits transformation project in terms of business outcomes is as follows: 1.7.3. Designing strategies to leverage new-age banking products and services to increase current float.	In our understanding, scope of consultant will be limited to designing the strategy and track the implementation.  Please confirm	The Consultant has to work on strategy formulation, guidance in implementation, assessment of the strategies devised.
164	83	Annexure-9 Scope of Work	1. The detailed scope of work:	1.7. The Broadly illustrative list of expectations from the Consultant on the CASA & Deposits transformation project in terms of business outcomes is as follows: 1.7.7. Studying major products and processes in the bank including channels like branch banking, mobile banking, internet banking etc. and to explore new delivery channels.	In our understanding, scope of consultant will be limited to understand the existing processes and advise on changes in the process  Please confirm	The Consultant has to work on strategy formulation, guidance in implementation of both changes in existing processes and new processes, assessment of the strategies devised.
165	64	Annexure-9 Scope of Work	1. The detailed scope of work:	1.7. The Broadly illustrative list of expectations from the Consultant on the CASA & Deposits transformation project in terms of business outcomes is as follows: 1.7.15. Designing customer communications and conducting campaigns for CASA growth through corporate partnerships, tie-ups, geo-targeted strategies and setting up of war rooms for branch/sales effectiveness.	In our understanding, scope of the consultant will be to support the existing/onboarded marketing agencies to drive the campaigns.  Please confirm	The Consultant can also bring in the new marketing agencies and tie ups to drive the Campaigns in concurrent with PMO and as per the scope of RFP.
166	85	Annexure-9 Scope of Work	1. The detailed scope of work:	1.8. Study, Analysis & Documentation of the present scenario and planning the way forward; 1.8.4. Studying the effectiveness and shortcomings of the current Digital set-up of Bank and reviewing the Business Impact measurements in collaboration with other stakeholder wings on the areas related to service delivery, Digital Banking / IT, etc.	In our understanding, for IT related activities, scope of consultant will be limited to analysing the current setup, identify the gaps and provide best-in class process  Please confirm	The consultant in such cases has to analyse the current setup, identify the gaps and provide best-in class process and procedures to fill the gaps and help the Bank to implement the same to derive the best expected results as per the scope of the current RFP





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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
171	53	Appendix-G Draft Contract Agreement	9. Publicity	Entire Clause	<p>It is our longstanding policy and practice to work behind the scenes and not to permit our clients to refer to our work or to make our work products available outside their organization without our prior written consent. This policy is implemented worldwide and is an important part of the way we work with clients and present ourselves and our work to the business community. It serves a three-fold purpose: (1) it protects our reputation as an objective fact-based strategic advisor, (2) it permits us to deliver our analyses and recommendations without censorship, and (3) it reflects the client's responsibility for its decisions and actions. We request to add the following restrictions on use of our name and disclosure of our materials, as follows:</p> <p>"Firm's work for Client is confidential and for Client's internal use only. Firm will not disclose the Deliverables to any third parties without Client's prior written permission. Similarly, Client agrees that it will not disclose any materials or information that Firm furnishes to Client, including the Firm Tools, to any third parties, and will not permit any third parties to access or use the Firm Tools. Each party further agrees not to use the other party's name or trademarks in any communication with any third party without the other party's prior written permission."</p>	Bidder to comply with RFP terms and conditions.
					We would like to add the following confidentiality and data security clauses for the Client's understanding of the procedures, controls, and safeguards implemented by Firm to safeguard the Client's confidential information while in Firm's custody and control:	
172	54	Appendix-G Draft Contract Agreement	18. CONFIDENTIALITY AND NON-DISCLOSURE:	Entire Clause	<p>"Firm will keep confidential any confidential information, including any Personal Data (as defined below), furnished by or on behalf of Client to Firm in connection with the Services ("Confidential Information"). Except to the extent it constitutes Personal Data, Confidential Information shall not include information that is or becomes publicly available, already known to Firm, independently acquired or developed by Firm or legally required to be disclosed. Firm will disclose Confidential Information only to its (or its affiliates') employees, agents and contractors who have a need to know and are bound to keep it confidential, will use Confidential Information only for purposes of performing the Services, including preparing Proposals and evaluating potential Services, or as otherwise requested or authorized by Client, and will protect Confidential Information in accordance with the Firm's Information Security Program Overview (the "Information Security Overview"). Subject to the confidentiality obligations hereunder, where the agreed upon Services include benchmarking services, Firm may also incorporate Confidential Information into its benchmarking databases for use in reporting on sanitized or aggregate trends and metrics without attribution to Client. To bring the best of Firm's global resources to serve Client, Client agrees that Firm may transfer Confidential Information, including Personal Data, to geographies other than those in which it was collected or received, including to Firm affiliates and sub-</p>	Bidder to comply with RFP terms and conditions.



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
173	58	Appendix-G Draft Contract Agreement	14. INDEMNITY:	Entire Clause	<p>While we believe that the best method to manage the risk on this project, and the method we will adopt, is to ensure high quality project management and staff are assigned to the project, we do require a reasonable allocation of risk which is in proportion to the reward we may gain. We are in a materially different position to our clients with respect to controlling the risk. Specifically, we have no board authority to act and we do not make the decisions for the client, which means that we have no control over who at the client will implement our recommendations, how well they will be implemented, or when they will be implemented. Therefore, if a third party is allegedly damaged by any steps taken by client management, the third party should seek redress from, and be compensated by, the client and not the Firm. Indemnification recognizes the reality that the client, not the Firm, is responsible for the success or failure of client action.</p> <p>Also, we would like to ask that our liability under the Agreement however arises be limited to actual and direct loss or damage due to gross negligence and willful misconduct by us and capped at the fee payable by the Client under the Agreement.</p> <p>Accordingly, we request to add the following clause:</p> <p>"The Services shall not be deemed investment, legal, tax, accounting or other regulated advice. Firm does not supplant Client's management or other decision-making bodies and does not guarantee results. Client remains solely responsible for its decisions, actions, use of the Deliverables and Services and compliance with applicable laws, rules and</p>	Bidder to comply with RFP terms and conditions.
174	104	Appendix -A Instructions to be noted while preparing/submitting Part A - Technical Proposal	2	2) Power of Attorney / Authorization letter signed by the Competent Authority with the seal of the bidder's company / firm in the name of the person signing the bid documents with supporting documents.	Please clarify if the only document required in this regard is Appendix C or is a separate power of attorney also required? If so, can the POA be provided in our standard format?	Bidder has to submit hardcopy of Integrity pact, EMD document and Power of attorney. POA can be provided in bidder standard format. Bank may request to submit hard copy of any other documents if needed in due course of time
175	125	Appendix-G Draft Contract Agreement	10. ORDER CANCELLATION/TERMINATION OF CONTRACT:	Entire Clause	<p>We would like to further discuss termination grounds, including Firm's right to terminate for convenience as we may want to retain the ability to disengage when an engagement will obviously not produce impact or value, if to continue will result in a breach of applicable laws or compromising of our professional standards.</p> <p>Also, in any case of termination, we respectfully request the Client will pay all Firm's earned or accrued fees and expenses for Services performed by Firm (consisting of all fixed fees, potential performance fees, potential milestone fees or potential variable fees (as applicable), calculated on a pro-rated basis based on the number of working days worked by Firm for the engagement) up to the effective date of termination.</p>	Bidder to comply with RFP terms and conditions.



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
176	56	Section G - General Conditions	16. Hiring of Bank Staff or Ex-Staff:	Entire Clause	We would like to add the exception that the non-solicitation clause shall not be applicable to (i) employment of any employee responding independently to a published recruitment advertisement or recruitment event not specifically directed to that employee, (ii) employment of any employee who approaches Firm on an unsolicited basis and (iii) employment in the ordinary course of recruitment business of Firm.	Bidder to comply with RFP terms and conditions.
177	84 of 134	Annexure-9 Scope of Work	1. The detailed scope of work:	1.8. Study, Analysis & Documentation of the present scenario and planning the way forward: 1.8.3.Performing an end-to-end analysis of major systems presently deployed within the bank for providing insights on the extent of effectiveness or shortcomings of the current setup and its impact on business.	Please list all systems which would be required to be covered under this assessment	The Consultants have to study and arrive at the required Number of systems as per the scope of RFP, required to be covered under the assessment.
178	84 of 134	Annexure-9 Scope of Work	1. The detailed scope of work:	1.8. Study, Analysis & Documentation of the present scenario and planning the way forward: 1.8.1. Understanding of Current Initiatives and benchmarking the CASA & Deposit products, services, processes, offerings & experiences of Canara Bank viz-a-viz its peer competitors.	How many competitors are required to be covered ?	The Consultants have to study and arrive at the required Number of competitors as per the scope of RFP, required to be covered for better implementation of the project.
179	85 of 134	Annexure-9 Scope of Work	1. The detailed scope of work:	1.8. Study, Analysis & Documentation of the present scenario and planning the way forward: 1.8.5.Analysing current performance of all existing products, services, delivery channels, digital devices and alternate banking channels of the Bank and to draw a plan for enhancing the efficiency and market share and also to come out with new products and processes incorporating Data & Analytics roadmap, AI roadmap and Automation etc.	Please share details of all channels to be included in this exercise	The Consultants have to study and arrive at the required Number of Channels as per the scope of RFP, required to be covered for better implementation of the project.
180	84 of 134	Annexure-9 Scope of Work	1. The detailed scope of work:	1.7. The Broadly illustrative list of expectations from the Consultant on the CASA & Deposits transformation project in terms of business outcomes is as follows: 1.7.19. Overall transformation in the business of the Bank including but not limited to the focus area mentioned above shall cover the following dimensions.	Please include any other focus areas if expected to be covered	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
181	84 of 134	Annexure-9 Scope of Work	1. The detailed scope of work:	1.7. The Broadly illustrative list of expectations from the Consultant on the CASA & Deposits transformation project in terms of business outcomes is as follows: 1.7.3 Designing strategies to leverage new age banking products and services to increase current float. 1.7.10 Identifying new state-of-the art products and services which can be introduced on digital platforms.	Are there any specific new-age products or technologies (e.g., BNPL, Digital KYC) that the bank is already exploring or considering? Could you elaborate on areas of interest for digital channels?	Details shall be shared with the successful bidder.
182	85 of 134	Annexure-9 Scope of Work	1. The detailed scope of work:	1.8. Study, Analysis & Documentation of the present scenario and planning the way forward: 1.8.8 Drawing and planning the need of new technologies as part of the transformation phases, for the Bank to procure and provision, covering digitization, automation, CRM, marketplace, customer engagement platform etc	Are there specific technology platforms (CRM, automation tools) that the bank is already using or considering for this transformation? Will the consultant be responsible for vendor selection for these technologies?	CRM is already used by the Bank. Bidder shall be responsible for vendor selection of technologies not already possessed by the Bank, but are required for implementation of projects proposed by the bidder.
183	83 of 134	Annexure-9 Scope of Work	1. The detailed scope of work:	1.7. The Broadly illustrative list of expectations from the Consultant on the CASA & Deposits transformation project in terms of business outcomes is as follows: 1.7.6 Revamping CASA as well as other deposit process flow to make it best-in-class 1.7.8 Identifying existing products and processes which have the potential to be digitized.	What is the current level of digitization in the bank's deposit acquisition and CASA processes? Are there any specific digital platforms or legacy systems that require immediate attention?	The same is to be analysed by the Consultant during the Study and help bank to improve upon the same.
184	73	Annexure-2 Pre-Qualification Criteria	Sl. No: 10	Pre-Qualification Criteria: The bidder should have experience in providing consultancy services in the area of CASA/Liability segment for at least 1-year duration in at least one public sector banks/ private sector banks in India/ Foreign Banks having branches in India having during last three Financial years (i.e., 2021-22, 2022-23 and 2023-24).  Documents to be submitted in compliance with Pre-Qualification Criteria: The bidder should submit Satisfactory performance certificate from clients / Contract with client for the services offered.	Seeking relaxation for the 1 year duration criteria	Bidder to comply with RFP terms and conditions.





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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
185	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21,2021-22,2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	Seeking relaxation for the 1 year duration criteria	Bidder to comply with RFP terms and conditions.
186	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1.	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21,2021-22,2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	In order to ensure healthy representation by various consultancies, we request the bank to kindly assess on 5 or more comprehensive projects (with 4 marks each project) - (5 or more projects in last 5 years: 20 marks)	Bidder to comply with RFP terms and conditions.
187	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21,2021-22,2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	In order to ensure healthy representation by various consultancies, we request the bank to kindly assess on 3 or more comprehensive projects (with 5 marks each project) - ( 3 or more projects in last 5 years: 15 marks)	Bidder to comply with RFP terms and conditions.



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
188	92	Annexure-10 Technical Evaluation Criteria	Sl. No: 2	<p>Resources: Experience of resources (i.e. Project Lead and Team Manager, Senior Consultant, Junior Consultant etc. proposed to be deployed in the project) Experience will be considered if the Project Lead / Team Manager and 50% of team members have provided consultancy services with minimum experience of 3 years in similar (CASA/Liability focused) projects for business transformation projects for Public Sector Banks / Private Sector Banks/BFSI in the last 10 years</p> <p>Similar (CASA/Liability focused) projects for business transformation means projects involving any of the below: 1. New products launched or existing products revamped. 2. New process introduced or existing process revamped. 3. Go-to-market and operating model improvements. 4. Sales force effectiveness to drive business growth. 5. Liabilities Strategy 6. Customer retention and engagement. 7. Customer Service Improvements Document to be submitted: Letter from HR/company secretary and relevant certificate to be submitted.</p>	We request the bank to add 7)Customer Service Improvements to this list - similar to technical evaluation criteria for resource evaluation.	Bidder to comply with RFP terms and conditions.
189	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21,2021-22,2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	We request the bank to allow inclusion of ongoing projects similar to other evaluation criteria proposed by the bank in this RFP.	Bidder to refer Corrigendum-2
190	41	Section E Selection of Bidder	4. Bidders Presentation/Site Visits/Product Demonstration/POC	4.2. The Bank at its discretion call for providing of Proof of Concept (PoC) of proposed solution at the location which is identified by the Bank. Hence, Bidder is required to arrange the required software in prior and need to submit the pre-requisites document in order to complete the POC within 10 Days.	We request bank to confirm if any software development is part of scope.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
191	55	Section G - General Conditions	12. Exit Management Plan:	12.6. The transition & exit management period will start minimum six (6) months before the expiration of the contract or as decided by Canara Bank.	This clause mismatches the overall timeline of the project as mentioned in point 1.3 of section C. Request the bank to kindly clarify.	Bidder to comply with RFP terms and conditions.
192	36	Section D Bid Process	6. Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD:	6.1. The Bidder shall furnish Non interest earning Earnest Money Deposit (EMD) amount as mentioned in the GeM Bid Schedule by way of Demand Draft drawn on any Scheduled Commercial Bank in India in favour of Canara Bank, payable at Bengaluru.	As per latest GEM General Terms and Conditions 4.0 (Version 1.19) dt 26th September 2024, "Sellers / Service Provider having annual turnover of ₹ 500 Crore or more, at least in one of the past three completed financial year(s)" are exempt from EMD payment. Request bank to kindly confirm.	EMD is exempted to all the eligible bidders as per the prevailing Government guidelines. Bidder to comply with RFP terms and conditions
193	15	Section C Deliverable and Service Level Agreements	2. Penalties/Liquidated Damages	2.9 All the above LDs are independent of each other and are applicable separately and concurrently.	We request client to cap the liquidated damages/penalties cumulatively to 5% of the total contract value.	Bidder to comply with RFP terms and conditions.
194	122	Appendix-G Draft Contract Agreement	10. ORDER CANCELLATION/TERMINATION OF CONTRACT:	10.4. In case the Vendor/Service Provider fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the Vendor/Service Provider by giving 7 days' prior notice to the Vendor/Service Provider. 10.5. After the award of the contract, if the Vendor/Service Provider does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one months' notice for the same. In this event, the Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	Request the Bank to limit our liability under this clause to 10% of the value of corresponding services not delivered by us.	Bidder to comply with RFP terms and conditions.



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
195	48	Section F Ownership & Awarding of Contract	13. Order Cancellation/Termination of Contract	13.3. In case the selected bidder fails to conduct an event as per stipulated schedule, the Bank reserves the right to get it conducted by alternate sources at the risk, cost and responsibility of the selected bidder by giving 7 days prior notice to the bidder. 13.4. After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one-month notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	Request the Bank to limit our liability under this clause to 10% of the value of corresponding services not delivered by us.	Bidder to comply with RFP terms and conditions.
196	53	Section G - General Conditions	7. Negligence	Entire Clause	Request the Bank to limit our liability under this clause to 10% of the value of corresponding services not delivered by us.	Bidder to comply with RFP terms and conditions.
197	58	Section G - General Conditions	NA	Limitation of Liability	The aggregate liability shall be subject to an overall limit of the total Cost of the project. However, under Cl 20.6, there are certain exceptions to the limit mentioned under Cl 20.5. Client is requested to delete exceptions to the limitation of liability. The exceptions render the limitation of liability ineffective and make the liability unlimited.	Bidder to comply with RFP terms and conditions.
198	121	Appendix-G Draft Contract Agreement	10. ORDER CANCELLATION/TERMINATION OF CONTRACT:	10.2. The Bank reserves its right to cancel the entire / unexecuted part of CONTRACT at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions:	There are multiple unreasonable ground of cancellation. We request deletion of this cancellation clause	Bidder to comply with RFP terms and conditions.
199	1	GeM bid document	Bid Details	Na	Considering the vast and comprehensive scope of the RFP and the festive season, we request the Bank to please extend the bid submission by at least 2 weeks to 8th November 2024.	Bidder to comply with RFP terms and conditions.
200	14	Section C Deliverable and Service Level Agreements	1. Project Timelines	1.3 The time of completion shall be vital to the Contract. The successful bidder shall complete the assignment as per the indicative timelines stipulated here below: Diagnostics & Design Phase Formation of teams and setting up PMO-Transformation Office. Study, assessment, and analysis to be conducted and accordingly long term as well as short term strategic roadmap to be formulated with well-defined timelines.	Please confirm in reference to PMO-transformation office. Is the PMO-transformation office referring to Bank team or Bidder team or Joint team .	It will be a Joint team.





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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
204	73	Annexure-2 Pre-Qualification Criteria	Sl. No: 11	Pre-Qualification Criteria: Bidder should have a pool of minimum 7 professionals (i.e. Project Lead and Manager, Senior Consultant, Junior Consultant etc. proposed to be deployed in the project) with related domain expertise and should be in permanent roster.  Documents to be submitted In compliance with Pre-Qualification Criteria: Bidder to submit details in Annexure-6 with copies of the certificates mentioned along with the profile of the professionals and letter from Company Secretary/HR stating that they are on payroll of the bidder.	Our understanding is that you need minimum 7 resources (Project lead, Senior consultant and junior Consultant) for a period of 24 months to do the project. Please confirm.	Yes, It's the Minimum requirement but may vary as per the requirements
205	85	Annexure-7 Scope of Work	1. The detailed scope of work:	1.8. Study, Analysis & Documentation of the present scenario and planning the way forward: 1.8.5. Analysing current performance of all existing products, services, delivery channels, digital devices and alternate banking channels of the Bank and to draw a plan for enhancing the efficiency and market share and also to come out with new products and processes incorporating Data & Analytics roadmap, AI roadmap and Automation etc.	We understand that the Bidder has to only provide the implementation roadmap inline with the new/revamped product & processes. Please confirm the understanding	The Consultant has to work on strategy formulation, guidance in implementation, assessment of the new revamped Products and processes.
206	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI	Will the successful bidder need to release RFPs to technology vendors or Fintechs to roll out new products , journeys or business models? Please confirm.	Yes, to be done as per the scope of RFP and requirement of Study
207	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI	Is building a new App part of the scope of the rfp	No
208	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI	Is implementing a Marketing Technology Platform (MarTech) and running the campaigns a scope of this project? Please confirm.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
209	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI	Is Data Analytics and building use cases/ models to grow CASA a part of the scope, If yes, please share the number of Analytics models to be built by consultants. Or will the Analytics models be built by the banks team and the consultants have to project manage the same. Please confirm.	Depends on the projects proposed by the bidder for achieving the objectives of the RFP.





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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
210	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI 1.12.10. The following are indicative broad areas where the use of Generative AI solutions may be explored: a) Customer Experience (CX) b) Personalized Marketing & Recommendations c) Employee Experience (EX) d) Document Generation & Summarization e) Process Automation f) Fraud Detection g) Statement Analysis h) Credit Underwriting i) Sentiment Analysis j) Portfolio Management k) Collections Management	There are not deliverables specifically mentioned in the deliverables, on page 18, please confirm on the scope of work and deliverables related to the same	Bidder to comply with RFP terms and conditions.
211	87	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI 1.12.10. The following are indicative broad areas where the use of Generative AI solutions may be explored: a) Customer Experience (CX) b) Personalized Marketing & Recommendations c) Employee Experience (EX) d) Document Generation & Summarization e) Process Automation f) Fraud Detection g) Statement Analysis h) Credit Underwriting i) Sentiment Analysis j) Portfolio Management k) Collections Management	We understand that the scope mentioned related to the GEN AI is only related to GEN AI framework and not the actual implementation of GEN AI use cases. The Bidder is expected to provide a framework/policy and implementation is responsibility of the Bank. Please confirm on the understanding	Yes. Responsibility of driving the implementation through vendors lies with the bidder.
212	88	Annexure-9 Scope of Work	1. The detailed scope of work:	1.12. Use of latest Tech - Generative AI 1.12.10. The following are indicative broad areas where the use of Generative AI solutions may be explored: a) Customer Experience (CX) b) Personalized Marketing & Recommendations c) Employee Experience (EX) d) Document Generation & Summarization e) Process Automation f) Fraud Detection g) Statement Analysis h) Credit Underwriting i) Sentiment Analysis j) Portfolio Management k) Collections Management	"k) Collections Management h) Credit Underwriting"  We wanted to clarify if usecases beyond CASA & Deposits needs to be included for the Generative AI solutions	No.



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213	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21, 2021-22, 2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	<p>We request the Bank to amend the clause as below to allow for submission of more recent and relevant projects "The bidder must have experience in having executed/completed/ongoing banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21, 2021-22, 2022-23 and 2023-24).</p>	Bidder to comply with RFP terms and conditions.
214	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21, 2021-22, 2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	<p>We wish to highlight that not all our clients issue purchase orders and most clients are happy to sign engagement letters, work orders, contracts, etc. with us for execution of consultancy services. We request the Bank to please amend the clause as below:  "The bidder should submit purchase Order / work orders / engagement Letter / contract / reference letter / satisfactory letter / email confirmation from their client / undertaking from bidder with client details for reference, duly mentioning the details of the services."</p>	Bidder to refer Corrigendum-2
215	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21, 2021-22, 2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	<p>We wish to highlight to the Bank that most of our clients do not share reference letters or satisfactory completion letters with us due to non-disclosure and confidentiality clauses. We request the Bank to please amend the clause as below:  "The bidder should submit purchase Order / work orders / engagement Letter / contract / reference letter / satisfactory letter / email confirmation from their client / undertaking from bidder with client details for reference, duly mentioning the details of the services."</p>	Bidder to refer Corrigendum-2



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Sl. No	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
216	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21,2021-22,2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	<p>We wish to highlight that not all our clients issue purchase orders and most clients are happy to sign engagement letters, work orders, contracts, etc. with us for execution of consultancy services. We request the Bank to please amend the clause as below:</p> <p>"The bidder should submit purchase Order / work orders / engagement Letter / contract / reference letter / satisfactory letter / email confirmation from their client / undertaking from bidder with client details for reference, duly mentioning the details of the services."</p>	Bidder to refer Corrigendum-2
217	91	Annexure-10 Technical Evaluation Criteria	Sl. No: 1	<p>Expertise and Demonstrated Capability: The bidder must have experience in having executed/completed banking related consulting projects, with a minimum duration of 12 months with public sector Banks/public sector financial institutions/private sector banks in India in the past 5 years as on 31/03/2024. (i.e., 2019-20, 2020-21,2021-22,2022-23 and 2023-24).</p> <p>Document to be submitted: The bidder should submit purchase Order, along with reference letter / satisfactory letter duly mentioning the details of the services.</p>	<p>We wish to highlight to the Bank that most of our clients do not share reference letters or satisfactory completion letters with us due to non-disclosure and confidentiality clauses. We also wish to highlight to the Bank that our Global Banks do not allow forsharing of Purchase Order / Engagement Letter/ or any such document due to strict confidentiality reasons. We request the Bank to please amend the clause as below:</p> <p>"The bidder should submit purchase Order / work orders / engagement Letter / contract / reference letter / satisfactory letter / email confirmation from their client / undertaking from bidder with client details for reference, duly mentioning the details of the services."</p>	Bidder to refer Corrigendum-2
218	92	Annexure-10 Technical Evaluation Criteria	Sl. No: 2	<p>Criteria Description: Resources Experience will be considered if the Project Lead / Team Manager and 50% of team members have provided consultancy services with minimum experience of 3 years in similar (CASA/Liability focused) projects for business transformation projects for Public Sector Banks / Private Sector Banks/BFSI in the last 10 years</p>	<p>The clause is very restrictive and will allow for participation of only select one or two bidders. There are extremely few consultants in the market with minimum 3 years of experience only in CASA/Liability focused projects for business transformation projects for Public Sector Banks / Private Sector Banks/BFSI in the last 10 years. We request the Bank to please amend the clause as below:</p> <p>"Experience will be considered if the Project Lead / Team Manager and 50% of team members have provided consultancy services/have banking experience with minimum experience of 1 year in similar (CASA/Liability focused) projects for business transformation projects for Public Sector Banks / Private Sector Banks/BFSI in the last 10 years"</p>	<p>RFP Clause is self explanatory. Bidder to comply with RFP terms and condition</p>



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
219	92	Annexure-10 Technical Evaluation Criteria	Sl. No: 2	<p>Resources:</p> <p>Rules for awarding points:</p> <p>3 Senior Resources Experience (Marks for each resource)</p> <p>□ &gt;=10 Years - 4 Marks □ &gt;=5 Years but &lt; 10 Years - 3 Marks □ &gt;=3 Years but &lt; 5 Years - 2 Marks</p> <p>4 Junior Resources (Marks for each resource)</p> <p>□ &gt;=5 Years - 2 Marks □ &gt;=4 Years but &lt; 5 Years - 1.5 Marks □ &gt;=3 Years but &lt; 4 Years - 1 Marks</p>	<p>The clause is very restrictive and will allow for participation of only select one or two bidders. There are extremely few consultants in the market with more than 10 years of experience only in CASA/Liability focused projects for business transformation projects for Public Sector Banks / Private Sector Banks/BFSI in the last 10 years, for scoring full marks. We request the Bank to please amend the clause as below:</p> <p>3 Senior Resources Total Experience (with minimum 1 year in similar (CASA/Liability focused) projects for business transformation projects for Public Sector Banks / Private Sector Banks/BFSI in the last 10 years) (Marks for each resource)</p> <p>□ &gt;=10 Years - 4 Marks □ &gt;=5 Years but &lt; 10 Years - 3 Marks □ &gt;=3 Years but &lt; 5 Years - 2 Marks</p> <p>4 Junior Resources Total Experience (with minimum 1 year in similar (CASA/Liability focused) projects for business transformation projects for Public Sector Banks / Private Sector Banks/BFSI in the last 10 years) (Marks for each resource)</p> <p>□ &gt;=5 Years - 2 Marks □ &gt;=4 Years but &lt; 5 Years - 1.5 Marks □ &gt;=3 Years but &lt; 4 Years - 1 Marks</p>	Bidder to refer Corrigendum-2

Date: 30/10/2024  
Place: Bengaluru

*[Signature]*  
Deputy General Manager

