

Pre-Bid Replies for Selection of service provider for EndtoEnd implementation of AR VR immersive training solution for the employees of Canara Bank on OpEx Model for the period of one 01 year

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Sl. No.	Page No.	Section/Annexure/Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
1	61	Annexure-2	Pre-Qualification Criteria	S.No.11	Will you allow a consortium of companies to participate in the bid	No, consortium not allowed. Bidder to comply with RFP terms and conditions.
2	NA	Annexure-2	Pre-Qualification Criteria	S.No.11	If they answer to previous question is YES then how many companies are allowed in the consortium - two ,three or four	Not applicable, consortium is not allowed.
3	69	Annexure-9 Technical and Functional Requirements	D. Minimum Hardware Specification	S.No. 8 Quantity of VR headsets	How many VR devices are required to deploy at bank's on-premise?	35 Headsets for learning & Development centres across india.
4	69	Annexure-8	Scope Of Work	NA	The expected support for VR device is For one year or beyond it?	During the contract period.
5	69	Annexure-8	Scope Of Work	NA	Are The expected employee VR Trainings are Single User environments or Multi player environments?	Single User environments.
6	69	Annexure-8	Scope Of Work	NA	Does the expected VR Training application is a wired Experience or wireless?	wireless can be considered subject to compliance to minimum hardware requirements as per RFP.
7	69	Annexure-8	Scope Of Work	NA	Does this application will be hosted on public cloud like Meta store or will be available in On premise private cloud?	Hosted on vendor's cloud/ server under Opex model.
8	69	Annexure-8	Scope Of Work	NA	Does this application needs Employees authentication?	Temporary User based access can be provided
9	69	Annexure-8	Scope Of Work	NA	Does the VR training is available as per the registration and schedule by individual employee or open to experience any time by anyone?	refer corrigendum-1
10	69	Annexure-8	Scope Of Work	NA	Does Bank provides API's and Database to capture the data or bidder has to create these?	Solution is opex model, bidder has to arrange end to end of the solution. Refer to Scope of work of the RFP
11	69	Annexure-8	Scope Of Work	S.No.8.Enabling the employee to access and control their accounts through immersive virtual banking interfaces that will be part of the Metaverse.	In Annexure 8 the point no 8 is un clear ("Enabling the employee to access and control their accounts through immersive virtual banking interfaces that will be part of the Metaverse"). Please clarify why employee needs to access his accounts?	Controlling means Authorised person(Adminisrator) to allocate training modules
12	70	Annexure-8	Scope Of Work	NA	In VR experiences User does not have an avatar to explore. What is the bank's ask in terms of monitoring the avatars. Please explain.	Here Monitoring means assigning the avatar to different employees



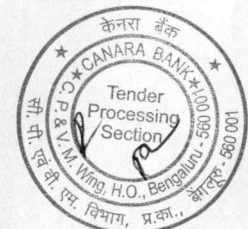
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13	71	Annexure 9	Technical and Functional Requirements	S.No. 3. The solution should have the powerful potential of VR data to understand true human reactions using GenAI capabilities S.No 4. The bidder should apply GenAI to Immersive Learning allows learning & development department to collect data on how individual and collective learners may respond to the experience in order to customize it and provide ever-better training.	for SNo 3 and 4, We understand that the admin portal has the AI analytics capability to enhance training experience to the employees by admin. Are there any deviation in our understanding?	As per "S.No 4. The bidder should apply GenAI to Immersive Learning allows learning & development department to collect data on how individual and collective learners may respond to the experience in order to customize it and provide ever-better training Administrator will not be responsible for Sno.4. It is the responsibility of bidder to do customisation if required
14	71	Annexure 9	Technical and Functional Requirements	S.No.5 The bidder should have the capability to humanize AI customer training by creating avatars with different moods (calm, angry, sad, confused, decent, curious, etc.) and varying ages/behaviors that mirror real humans.	for SNo 5, We understand that there is no need of Avatar for the users and there will be animated avatars of other characters as per the specific scenarios . Please clarify.	Correct. There will not any avatar for the users
15	71	Annexure 9	Technical and Functional Requirements	S.No.6. The bidder must ensure the Metaverse platform should support minimum 300 concurrent user sessions (Web/ API/ VR).	for SNo 6, We understand that the requirement is to create Employee training in VR. But why Web is mentioned Please clarify.	To have a Scalable solution. These 300 min. users including 35 VR users and 265 web/API based users
16	71	Annexure 9	Technical and Functional Requirements	S.No.6. The bidder must ensure the Metaverse platform should support minimum 300 concurrent user sessions (Web/ API/ VR).	for SNo 6, We understand that the requirement is to create Signle Player VR training application, but why concurrent users are needed as this is hosted on individual VR Devices. Please clarify	Concurrent user session are including Web, API and VR
17	71	Annexure 9	Technical and Functional Requirements	GA	Please specify the targeted platforms for Employee training? Is it Desktop or VR(Oculuc) or Web?	Web/API based and VR Hardware
18	72	Annexure 9	Technical and Functional Requirements	B. Solution / Platform Requirements (Mandatory) S.no.1. Creating 3D Banking environment to give contextual knowledge	"Creating an AI customer avatar" We understand that in VR end user doesn't have the avatar. Please give more details on AI Customer Avatar.	Correct. An AI customer avatar which analyses human emotions, tones and behavioural cues.An avatar which can communicate with humans more efficiently.
19	NA	NA	GA	GA	We request Bank to consider QCB5(Marks systems) RFP where 80% weight given on Technical and 20% on Commercial.	Bidder to comply with RFP terms and conditions
20	NA	NA	GA	GA	we request bank to allow partner for submitting Client references and site visit. (For global references- letter from Company Secretary on letter held along with purchase order / contract will be accepted)	Bidder to comply with RFP terms and conditions



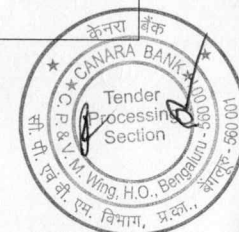
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21	60	Annexure 2 Pre-Qualification Criteria	S.No.7 Pre-Qualification Criteria: The bidder should have an average annual turnover of Rs.3 Crores during last 3 financial years (i.e., 2020-21, 2021-22 & 2022-23) from Indian operations. This must be the individual company turnover and not of any group of companies. Documents to be submitted In compliance with Pre-Qualification Criteria: Bidder should submit Audited Balance Sheet copies for last 3 financial years i.e., 2020-21, 2021-22 & 2022-23 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number.	The bidder should have an average annual turnover of Rs.3 Crores during last 3 financial years (i.e., 2020-21, 2021-22 & 2022-23) from Indian operations. This must be the individual company turnover and not of any group of companies.	We request bank to consider 500 crores turnover during last 3 year as MSME and other are exempted	Bidder to comply with RFP terms and conditions
22	61	Annexure 2 Pre-Qualification Criteria S.No.9	Pre-Qualification Criteria: Bidders must have experience of successful implementation of atleast two modules in AR/VR/ Metaverse based solutions/ applications to any organization in India in the last 3 years as on date of RFP. Documents to be submitted In compliance with Pre-Qualification Criteria: Proof of purchase order/work order to be submitted indicating the company is providing such services. The bidders need to provide relevant PO/ engagement letter & signoff/ project completion certificate or any other document from the client clearly substantiating the completed implementation of module, which is acceptable to bank against each reference regarding experience in implementation of modules in Metaverse/AR/VR based solutions in India.	Bidders must have experience of successful implementation of at least two modules in AR/VR/ Metaverse based solutions/ applications to any organization in India in the last 3 years as on date of RFP.	We request bank to introduce point systems and put and two model in AR/VR/ Metaverse based solutions/ applications and one reference in BFSI India in the last 3 years as on date of RFP.	Bidder to comply with RFP terms and conditions



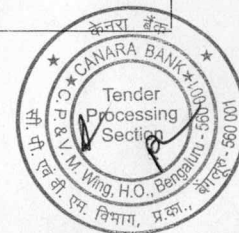
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23	62	Annexure 2	Pre-Qualification Criteria	<p>S.No.12 Pre-Qualification Criteria: Authorization Certificate - Whether the Bid is authenticated by authorized person. Documents to be submitted In compliance with Pre-Qualification Criteria: Bidder to submit a copy of the Power of Attorney or the Board Resolution and KYC documents evidencing the authority delegated to the authorized signatory along with signed copy of agreement share us the Notarized POA , Board resolution copy and Self attested KYC of authorized signatory</p>	We request Bank to Submit a LOA (Letter of Authorization)To get POA it will take 3 t 4 weeks.	Bidder to comply with RFP terms and conditions
24	69	Annexure-8	Scope of Work	<p>S.No. 3. Develop and integrate specified LLM driven AR/VR module</p>	Kindly describe the purpose of LLM in the metaverse.	AI analyses human emotions, tones in language and behavioural cues to carry out seamless conversation with people. Language processing and analysis: To communicate with humans more efficiently. Fine tuning of Generative based model
25	70	Annexure-8	Scope of Work	NA	Could you please specify the delivery platform for the dashboard? Will it be a web-based solution or a native application developed for Windows and/or Linux operating systems? In addition, outline the specific user interests and insights that need to be captured.	Dashboard will be web-based . Application will be Windows based. Further information refer corrigendum-1
26	69	Annexure-8	Scope of Work	NA	Could you please specify different devices, channels and platforms in which the metaverse application will run? (Example: Windows/Linux/Mac PC, Meta Quest Devices, etc.)	Application should be hosted on Windows. VR device should have its own OS
27	69	Annexure-8	Scope of Work	NA	Kindly specify in detail the functionalities and access controls available to employees within the immersive virtual banking environment for managing their accounts using interfaces.	refer corrigendum-1
28	69	Annexure-8	Scope of Work	NA	Kindly outline the various training modules required to develop and incorporated within the Metaverse environment. In addition, kindly specify the method of assessment and type of feedback from the users.	Will be shared with Selected bidder
29	69	Annexure-8	Scope of Work	NA	Kindly outline any specific requirement for multiple sensory perceptions including audio and visuals.	Eye & Face tracking
30	69	Annexure-8	Scope of Work	NA	Kindly specify the make / model of virtual reality (VR) device. (Example: Meta Quest, HTC VIVE, etc.)	Scope of work is self explanatory. Bidder to comply with RFP terms and conditions
31	69	Annexure-8	Scope of Work	NA	In order to create a comprehensive training environment, please outline a diverse range of banking situations, including complicated processes, operational challenges, and intricate transactions that the metaverse application should incorporate.	Will be shared with Selected bidder



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32	69	Annexure-8	Scope of Work	NA	Please indicate the projected number of users (maximum number of users) who will be actively participating in training sessions within the metaverse at any given time.	To have a Scalable solution. These 300 min. users including 35 VR users and 265 web/API based users
33	69	Annexure-8	Scope of Work	NA	Kindly specify whether the employee-customer (avatar) interactions in the metaverse will involve objective-type assessments where users choose responses from the user-interface (UI), with these interactions being recorded for future reference.	As per RFP The simulated interaction should be based on GenAI. Gen AI analyses human emotions, tones in language and behavioural cues to carry out seamless conversation with people.
34	70	Annexure-8	Scope of Work	S.No. 16. Technology needs to be able to keep all employee-customer (Avatar) interactions and records for future purposes. 17. The system should compare past and present interactions for each user and suggest ways of improving the last session of the test.	Kindly specify the below points: · What specific user interactions should be tracked and compared? (e.g., responses to questions, time spent on each question, navigation patterns, etc.) · Should the system consider only interactions within the test itself, or also interactions with other learning materials or resources?	1.Interaction script will be shared with selcted bidder 2.The system should consider only interactions within the test itself
35	70	Annexure-8	Scope of Work	NA	Kindly specify the below points: · Will the dashboard display individual trainee data, aggregated data, or both? · How will the data be visualized on the dashboard? (e.g., charts, graphs, tables, etc.) · What time period will the trend analysis cover? (e.g., past week, month, quarter, etc.) · What specific trends should be analysed? (e.g., changes in scores over time, comparison to benchmarks, identification of outliers, etc.) · How will the trend analysis be visualized on the dashboard?	· Will the dashboard display individual trainee data, aggregated data, or both?---Both · How will the data be visualized on the dashboard? (e.g., charts, graphs, tables, etc.)---All · What time period will the trend analysis cover? (e.g., past week, month, quarter, etc.)---Will be shared with selected bidder · What specific trends should be analysed? (e.g., changes in scores over time, comparison to benchmarks, identification of outliers, etc.)---Will be shared with selected bidder · How will the trend analysis be visualized on the dashboard?--To be mutually agreed by bank and selected bidder
36	70	Annexure-8	Scope of Work	NA	Kindly specify the below points: · What specific types of logs/interactions will be stored? (e.g., system logs, user actions, assessment results, etc.) · What storage technology will be used? (e.g., cloud storage, on-premises servers, etc.)	1.User interaction with AI customer in textual format 2.Bidder's cloud , on -premier servers
37	70	Annexure-8	Scope of Work	NA	Kindly specify below points: · Under what specific conditions should the AI Avatar initiate the conclusion of the session? (e.g., after a certain time duration, completion of specific tasks, user inactivity, etc.) · How should the Avatar communicate the session's conclusion to the user? (e.g., verbal cues, visual cues, a combination of both) · Should the Avatar provide a summary of the interaction or any next steps before concluding the session?	Will be shared with Selected bidder



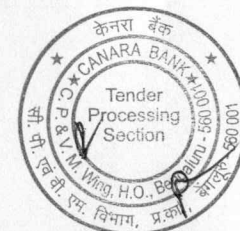
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38	70	Annexure-8	Scope of Work	NA	<p>Kindly specify the below points:</p> <ul style="list-style-type: none"> What specific aspects of the environment/scenarios should be monitored? (e.g., scenario completion rates, time spent in each scenario, user performance in different scenarios, etc.) What avatar-related data should be tracked? (e.g., avatar customization choices, avatar movements and interactions, etc.) What user-specific data should be tracked? (e.g., login frequency, time spent in the system, progress through scenarios, assessment scores, etc.) Will the dashboard allow administrators to view individual user data or only aggregated data? Will the dashboard support any user segmentation or filtering options? What user-specific data should be tracked? (e.g., login frequency, time spent in the system, progress through scenarios, assessment scores, etc.) 	<ul style="list-style-type: none"> What specific aspects of the environment/scenarios should be monitored? (e.g., scenario completion rates, time spent in each scenario, user performance in different scenarios, etc.) -----The 10 types of avatars should be placed in 25 different scenarios to create a comprehensive and engaging learning experience. These scenarios should be designed to challenge trainees, test their skills and provide opportunities for them to apply their knowledge in realistic situations. What avatar-related data should be tracked? (e.g., avatar customization choices, avatar movements and interactions, etc.) -----Only interactions to be tracked What user-specific data should be tracked? (e.g., login frequency, time spent in the system, progress through scenarios, assessment scores, etc.)--yes all are required. Detail will be shared with selected bidder Will the dashboard allow administrators to view individual user data or only aggregated data?-----Both Will the dashboard support any user segmentation or filtering options?----Both. Detail will be shared with selected bidder What user-specific data should be tracked? (e.g., login frequency, time spent in the system, progress through scenarios, assessment scores, etc.)--yes all are required. Detail will be shared with selected bidder
39	71	Annexure-9	Technical and Functional Requirements	NA	<p>Kindly specify the type of data to understand the human reactions and also specify what type of Generative-AI should be incorporated within the metaverse solution</p>	Scope of work is self explanatory. Bidder to comply with RFP terms and conditions
40	71	Annexure-9	Technical and Functional Requirements	NA	<p>Kindly specify the below points:</p> <ul style="list-style-type: none"> What specific aspects of Immersive Learning should GenAI be applied to? (e.g., content generation, personalized learning paths, real-time feedback, adaptive scenarios) Are there any specific GenAI technologies or models that the bidder should consider? What are the expected outcomes of applying GenAI to the learning experience? What types of data should be collected on individual and collective learners? (e.g., performance metrics, engagement levels, emotional responses, feedback) How will this data be collected and stored? (e.g., through in-system tracking, surveys, external tools) 	<ol style="list-style-type: none"> Based bidders recommendation No specific GenAI technology Gen AI analyses human emotions, tones in language and behavioural cues to carry out seamless conversation with people The performance should be tracked on both levels in-system tracking



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41	71	Annexure-9	Technical and Functional Requirements	NA	<p>Kindly specify the below points:</p> <ul style="list-style-type: none"> What level of detail and realism is expected for the avatars? (e.g., photorealistic, stylized, cartoonish) Will the bidder be responsible for creating the avatar models from scratch or will they be using existing models and customizing them? What tools or technologies will the bidder use to create and customize the avatars? How many different avatar variations (in terms of moods, ages, and behaviors) are required? Will the avatars need to be able to express a wide range of emotions and facial expressions? Will the avatars need to have lip-syncing and body language capabilities to enhance realism? What specific moods and behaviors are considered most relevant for customer training scenarios? How will the bidder ensure that the avatars' moods and behaviors are accurately portrayed and easily recognizable by users? Will the avatars' moods and behaviors be dynamic and change in response to user interactions? Will the avatars' moods and behaviors be dynamic and change in response to user interactions? What age range should the avatars represent? Will the avatars need to reflect diversity in terms of ethnicity, gender, and other demographics? How will the bidder ensure that the avatars are inclusive and 	<ol style="list-style-type: none"> 1. photorealistic OR stylized 2. From scratch 3. Bidders recommendation 4. As per RFP <p>As per the Annexure-16 Table-C (Bill of Material) The 10 types of avatars should be placed in 25 different scanerios to create a comprehensive and engaging learning experience. These scenarios should be designed to challenge trainees, test their skills and provide opportunities for them to apply their knowledge in realistic situations.</p> <ol style="list-style-type: none"> 5. Yes 6. Yes 7. As per RFP 8. This information is to be replied to the selected bidder 9. This information is to be replied to the selected bidder 10. This information is to be replied to the selected bidder 11. This information is to be replied to the selected bidder 12. Yes 13. As per RFP
42	71	Annexure-9	Technical and Functional Requirements	NA	<p>Kindly specify the below points:</p> <ul style="list-style-type: none"> Clarify what constitutes a "concurrent user session." Does it mean actively interacting users, or simply users logged in? Confirm if 300 is the absolute minimum or if there is an expectation for future scalability beyond this number. <p>Kindly specify that the solution runs Asynchronously between different platforms like Web, VR (Standalone / PC based), In-addition to that clarify API in detail for the solution.</p>	<ul style="list-style-type: none"> Clarify what constitutes a "concurrent user session." Does it mean actively interacting users, or simply users logged in?---actively interacting users will be concurrent users Confirm if 300 is the absolute minimum or if there is an expectation for future scalability beyond this number.-----Min. 35 VR and 265 web based users
43	71	Annexure-9	Technical and Functional Requirements	NA	<p>Kindly specify that the solution runs Asynchronously between different platforms like Web, VR (Standalone / PC based), In-addition to that clarify API in detail for the solution.</p>	Asynchronously.



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44	71	Annexure-9	Technical and Functional Requirements	NA	<p>Kindly specify the below points:</p> <ul style="list-style-type: none"> Can you provide a list of the specific devices (e.g., VR headsets, smartphones, tablets, laptops) and operating systems (e.g., Windows, macOS, iOS, Android) that the platform needs to support? Are there any minimum hardware or software requirements for each platform? Are there any specific device or OS versions that need to be excluded or prioritized? 	<ul style="list-style-type: none"> Can you provide a list of the specific devices (e.g., VR headsets, smartphones, tablets, laptops) and operating systems (e.g., Windows, macOS, iOS, Android) that the platform needs to support?-----Devices : VR Headset, Web and API : Laptop..... OS : Windows Are there any minimum hardware or software requirements for each platform?-----Min. 35 VR Headset and 265 web based concurrent users Are there any specific device or OS versions that need to be excluded or prioritized? No. Bidder has comply with scope of work and technical requirement
45	71	Annexure-9	Technical and Functional Requirements	NA	<p>Kindly specify the below points:</p> <ul style="list-style-type: none"> What specific aspects of employee behavior should be tracked and analyzed? (e.g., task completion times, error rates, collaboration patterns, learning progress, engagement levels) How will this data be collected? (e.g., through system logs, user interactions, assessments, surveys) 	<ul style="list-style-type: none"> What specific aspects of employee behavior should be tracked and analyzed? (e.g., task completion times, error rates, collaboration patterns, learning progress, engagement levels) ----To be shared with the selected bidder How will this data be collected? (e.g., through system logs, user interactions, assessments, surveys)----all
46	71	Annexure-9	Technical and Functional Requirements	NA	<p>Kindly specify the below points:</p> <ul style="list-style-type: none"> Which specific industry-standard API specifications are relevant to this project? (e.g., REST, SOAP, GraphQL, OpenAPI, etc.) Are there any particular versions or extensions of these specifications that need to be followed? What specific systems or components will the APIs need to interoperate with? Are there any specific data formats or protocols that need to be supported for seamless data exchange? What level of interoperability is required? (e.g., basic data exchange, complex workflows, real-time communication) 	<ul style="list-style-type: none"> Which specific industry-standard API specifications are relevant to this project? (e.g., REST, SOAP, GraphQL, OpenAPI, etc.) -----Bidder to explore the feasibility Are there any particular versions or extensions of these specifications that need to be followed? -----Bidder to explore the feasibility What specific systems or components will the APIs need to interoperate with?-----Bidder to explore the feasibility Are there any specific data formats or protocols that need to be supported for seamless data exchange?-----Bidder to explore the feasibility What level of interoperability is required? (e.g., basic data exchange, complex workflows, real-time communication)---Real time communication
47	71	Annexure-9	Technical and Functional Requirements	NA	Kindly specify that the deployment server (on premise / public cloud) which should be kept running all the time or any particular time slot when the servers can be shutdown (During Bank's Holydays)	Time slot : Banking Working Hours
48	72	Annexure-9	Technical and Functional Requirements	NA	Kindly specify any specific database technology should be used or it is completely bidder's choice to use appropriate tech stacks.	Bidder to explore the feasibility
49	72	Annexure-9	Technical and Functional Requirements	NA	Kindly specify any specific testing methodologies that the bidder should follow for the developed solution.	Bidder has to provide end to end solution.



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50	72	Annexure-9 Technical and Functional Requirements	B.Solution / Platform Requirements (Mandatory)	NA	<p>Kindly specify the below points:</p> <ul style="list-style-type: none"> What specific contextual knowledge is intended to be conveyed through the 3D banking environment? (e.g., branch layout, ATM operations, loan application process, investment product explanations) Who is the target audience for this environment? (e.g., new employees, existing employees) What are the learning objectives or outcomes that the 3D environment aims to achieve? 	<ul style="list-style-type: none"> What specific contextual knowledge is intended to be conveyed through the 3D banking environment? (e.g., branch layout, ATM operations, loan application process, investment product explanations) -----Detail requirement will be shared with the selected bidder Who is the target audience for this environment? (e.g., new employees, existing employees)-----Both What are the learning objectives or outcomes that the 3D environment aims to achieve?-----Training and upskill of employee with immersive experience
51	72	Annexure-9 Technical and Functional Requirements	B.Solution / Platform Requirements (Mandatory)	NA	<p>Kindly specify the below points:</p> <ul style="list-style-type: none"> What level of visual fidelity is required for the AI customer avatar? (e.g., photorealistic, stylized, cartoonish) Should the avatar resemble a specific person or demographic, or should it be more generic? Will the avatar be customizable in terms of appearance, clothing, or accessories? What specific human actions and expressions should the avatar be able to capture and replicate? (e.g., facial expressions, body language, gestures, eye movements) How will the avatar's actions and expressions be captured and translated into the digital realm? (e.g., motion capture, facial recognition, AI algorithms) What level of accuracy and realism is expected in the avatar's replication of human actions and expressions? What natural language processing (NLP) capabilities are required for the avatar? (e.g., speech recognition, natural language understanding, sentiment analysis, language generation) Which languages should the avatar be able to understand and respond to? What level of fluency and comprehension is expected from the avatar? Will the avatar need to engage in complex conversations or handle open-ended queries? 	<ul style="list-style-type: none"> What level of visual fidelity is required for the AI customer avatar? (e.g., photorealistic, stylized, cartoonish) -----Photorealistic , Stylized Should the avatar resemble a specific person or demographic, or should it be more generic?-----Will be shared with selected bidder Will the avatar be customizable in terms of appearance, clothing, or accessories?-----Will be shared with selected bidder What specific human actions and expressions should the avatar be able to capture and replicate? (e.g., facial expressions, body language, gestures, eye movements)----All How will the avatar's actions and expressions be captured and translated into the digital realm? (e.g., motion capture, facial recognition, AI algorithms)----All What level of accuracy and realism is expected in the avatar's replication of human actions and expressions?---Credible presentation of real world What natural language processing (NLP) capabilities are required for the avatar? (e.g., speech recognition, natural language understanding, sentiment analysis, language generation)----All Which languages should the avatar be able to understand and respond to?---Standard indian English What level of fluency and comprehension is expected from the avatar?---Should be adjustable as per the requirement Will the avatar need to engage in complex conversations or handle open-ended queries?----Both



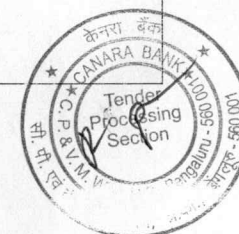
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GeM Ref No: GEM/2024/B/5258226 dated 07/08/2024						
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
52	72	Annexure-9 Technical and Functional Requirements	B.Solution / Platform Requirements (Mandatory)	NA	<p>Kindly specify the below points:</p> <ul style="list-style-type: none"> What specific types of banking queries should the module be able to handle? (e.g., account balance inquiries, transaction history, product information, loan applications)---- How complex or nuanced can these queries be? Will the module need to understand context and intent beyond simple keywords?---- Will the module support multiple languages or just one?---- Will the AI customer avatar be text-based, voice-based, or a combination of both?---- How will the avatar present itself visually? Will it have a customizable appearance?---- How will the avatar's personality and communication style be defined?---- What tools or interfaces will the employee have to interact with the module and the AI customer avatar?---- Will the employee have access to any knowledge base or resources to assist in answering queries?---- How will the employee's responses be communicated to the AI customer avatar?---- 	<ul style="list-style-type: none"> What specific types of banking queries should the module be able to handle? (e.g., account balance inquiries, transaction history, product information, loan applications)----As per the script shared by the Bank How complex or nuanced can these queries be? Will the module need to understand context and intent beyond simple keywords?----Yes Will the module support multiple languages or just one?----Standard indian English Will the AI customer avatar be text-based, voice-based, or a combination of both?----Both How will the avatar present itself visually? Will it have a customizable appearance?----Yes customizable How will the avatar's personality and communication style be defined?----will be shared with the selected bidder What tools or interfaces will the employee have to interact with the module and the AI customer avatar?----Bidder to explore the feasibility Will the employee have access to any knowledge base or resources to assist in answering queries?----Yes. Knowledge base will be provided How will the employee's responses be communicated to the AI customer avatar?-----Interactive conversation
53	72	Annexure-9 Technical and Functional Requirements	B.Solution / Platform Requirements (Mandatory)	NA	<p>Kindly specify the below points:</p> <ul style="list-style-type: none"> What NLP technologies or models will be used to understand and process the AI customer's queries?---- How will the system handle ambiguities or variations in language?---- Will the system be able to learn and improve its understanding of banking queries over time?---- 	<p>What NLP technologies or models will be used to understand and process the AI customer's queries?----Bidder to explore the feasibility and propose the same</p> <p>How will the system handle ambiguities or variations in language?----- Bidder to explore the feasibility and propose the same</p> <p>Will the system be able to learn and improve its understanding of banking queries over time?----knowledge base will be updated whenever it is required by the Bank</p>
54	72	Annexure-9 Technical and Functional Requirements	B.Solution / Platform Requirements (Mandatory)	NA	<p>Kindly specify the below points:</p> <ul style="list-style-type: none"> What is the primary goal of evaluating the interactions? (e.g., assess employee performance, identify training needs, etc.)---- Who will be using the evaluation data and for what purpose?---- What specific criteria or aspects of the interaction should be evaluated? (e.g., accuracy of information provided, clarity of communication, empathy, problem-solving skills, overall customer satisfaction)---- How frequently will interactions be evaluated? (e.g., after each interaction, periodically, randomly)---- 	<ul style="list-style-type: none"> What is the primary goal of evaluating the interactions? (e.g., assess employee performance, identify training needs, etc.)-----All Who will be using the evaluation data and for what purpose?---- Authorised Bank Personal .Purpose : assess employee performance What specific criteria or aspects of the interaction should be evaluated? (e.g., accuracy of information provided, clarity of communication, empathy, problem-solving skills, overall customer satisfaction)-----All How frequently will interactions be evaluated? (e.g., after each interaction, periodically, randomly)----after each interaction



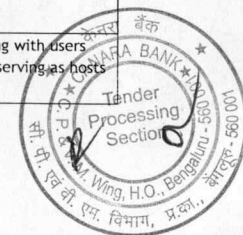
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55	72	Annexure-9 Technical and Functional Requirements	C. Optional Requirements	NA	<p>Kindly specify the below points:</p> <ul style="list-style-type: none"> How will the scores be calculated based on the evaluation results? Will it be a simple average, weighted average, or a more complex formula? What is the range of possible scores? Will there be any normalization or adjustment of scores to account for differences in interaction complexity or customer types? What specific data or information should be exchanged between the dashboard and the L&D portal? (e.g., evaluation scores, areas for improvement, training recommendations) How will the integration be implemented technically? (e.g., API calls, data synchronization) Will the L&D portal be able to use the data from the dashboard to personalize learning pathways or recommend specific training resources for employees? 	<ul style="list-style-type: none"> How will the scores be calculated based on the evaluation results? Will it be a simple average, weighted average, or a more complex formula?----Will be shared with selected bidder What is the range of possible scores?---As per Bank requirement Will there be any normalization or adjustment of scores to account for differences in interaction complexity or customer types?---Will be shared with selected bidder What specific data or information should be exchanged between the dashboard and the L&D portal? (e.g., evaluation scores, areas for improvement, training recommendations)-----All How will the integration be implemented technically? (e.g., API calls, data synchronization)---Bidder to explore the feasibility and propose the same Will the L&D portal be able to use the data from the dashboard to personalize learning pathways or recommend specific training resources for employees?----Will be shared with selected bidder
56	72	Annexure-9 Technical and Functional Requirements	C. Optional Requirements	NA	<p>Kindly specify the below points:</p> <ul style="list-style-type: none"> What specific staff profile system or platform is being referred to? What data or information from the application needs to be integrated into the staff profile? (e.g., evaluation scores, training progress, areas for improvement) How will the integration be implemented technically? (e.g., API calls, data synchronization, single sign-on) Will the integrated data be visible to the employee, their manager, or both? 	<ul style="list-style-type: none"> What specific staff profile system or platform is being referred to?----Frontline employee What data or information from the application needs to be integrated into the staff profile? (e.g., evaluation scores, training progress, areas for improvement)----All How will the integration be implemented technically? (e.g., API calls, data synchronization, single sign-on)---will be shared with selected bidder Will the integrated data be visible to the employee, their manager, or both?---to Administrator
57	73	Annexure-9 Technical and Functional Requirements	D. Minimum Hardware Specification	NA	Kindly specify the purpose eye-tracking requirement for the hardware, will the solution also incorporates eye tracking based interaction / functionality for employee training?	To evaluate the employee's interaction and to asses the behavior aspect of the interaction
58	73	Annexure-9 Technical and Functional Requirements	D. Minimum Hardware Specification	NA	35 is the fixed number of required VR device or this shall increase in future ? Also kindly specify that the number of location is also 35 or One particular location will have multiple devices in place ?	Current requirement is 35 headset , which may be scalable and location is Pan-India.
59	73	Annexure-9 Technical and Functional Requirements	D. Minimum Hardware Specification	NA	VR device does not have inbuilt NLP capabilities (Human Understanding) but the same has been mentioned as a requirement in the hardware, it seems to be a software requirement. Please clarify.	NLP capabilities has to be provided as a part of the solution



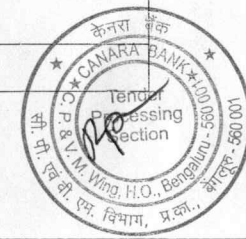
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Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
60	68	Annexure-8	Scope of Work	NA	What are the number of training courses that Canara Bank plan to have in the experience?	Estimated number of Interactions per month : 85000
61	68	Annexure-8	Scope of Work	NA	What is the length of respective training courses or average length of training course that they are looking at?	One training session duration will be approx 5-10 mins
62	68	Annexure-8	Scope of Work	NA	Will the content/story of the course be provided by Canara bank basis on which we can develop the training experience? Including any visual elements like images & videos.	Content will be provided by Bank
63	69	Annexure-8	Scope of Work	NA	What is the level of interaction details/analytics required in the user log? Will it be limited to training experience or will logs generate for complete metaverse experience interactions?	Conversation log between AI customer and employee including entire interaction with assesment score and analytics based on the interaction. Limited to training experience.
64	68	Annexure-8	Scope of Work	NA	What does controlling account using immersive virtual banking interfaces mean? does it mean bank account or any banking operations?	Enabling adminstator to control the temp user accounts created for employee
65	61	Annexure-2 Pre-Qualification Criteria	Sl.No 9	Pre-Qualification Criteria: Bidders must have experience of successful implementation of atleast two modules in AR/VR/ Metaverse based solutions/ applications to any organization in India in the last 3 years as on date of RFP. Documents to be submitted In compliance with Pre-Qualification Criteria: Proof of purchase order/work order to be submitted indicating the company is providing such services. The bidders need to provide relevant PO/ engagement letter & signoff/ project completion certificate or any other document from the client clearly substantiating the completed implementation of module, which is acceptable to bank against each reference regarding experience in implementation of modules in Metaverse/AR/VR based solutions in India	Request bank to consider changing the Criteria to Global Clients	Bidder has to comply with RFP terms and conditions
66	69	Annexure 8 Scope of Work	Sl No 2	Entire setup should be OPEX based model where in Bidder will own the infrastructure and the associated service, maintenance of the VR device, applications, clouds/servers, etc.	Does the bidder need to host the solution on the bidder's environment or can we use OEM environment for the same?	Bidder to explore the feasibility and propose the same
67	69	Annexure-8	Scope of Work	3.Develop and integrate specified LLM driven AR/VR module	What is the exact ask around LLM?	enable them to perform a variety of tasks, from interacting with users through text or voice to embodying virtual assistants and serving as hosts in various environments



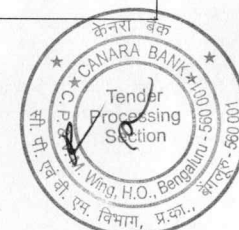
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68	69	Annexure-8	Scope of Work	4. Provide on-going support and maintenance for the training tools	Request the Bank to kindly provide the exact channels, devices, platforms etc: Example: Web based responsive website, Mobile, Laptop etc	Webbased, API and VR Headset
69	69	Annexure-8	Scope of Work	8. Enabling the employee to access and control their accounts through immersive virtual banking interfaces that will be part of the Metaverse. .	Does the bidder need to be present for these trainings or will the employees access them at their own time?	Bank can access for their employee through administrator profile
70	69	Annexure-8	Scope of Work	14. The employee ought to encounter various banking situations like complicated processes or operational scenarios, complicated transactions etc.	Request the bank to elaborate on the details of the training modules the number of training modules which need to be custom developed	Bidder to comply with RFP terms and conditions. Refer BOM quantity requirement
71	69	Annexure-8	Scope of Work	14. The employee ought to encounter various banking situations like complicated processes or operational scenarios, complicated transactions etc.	Request the bank to elaborate on the number of training modules which need to be custom developed	Bidder to comply with RFP terms and conditions. Refer BOM quantity requirement
72	69	Annexure-8	Scope of Work	15. The solution should carry out numerous trainings simultaneously for multiple users (employees).	Request the Bank to elaborate and provide the peak users, total number of users and the maximum concurrent users for the solution Minimum is 300 concurrent is given, what is the maximum?	Current requirement is concurrent 300 active user as per RFP
73	69	Annexure-8	Scope of Work	16. Technology needs to be able to keep all employee-customer (Avatar) interactions and records for future purposes.	What is the exact Avatar requirement and the functionalities of the Avatar?	As per RFP As per the Annexure-16, Table-C(Bill Of Materials) 1. The 10 types of avatars should be placed in 25 different scenarios to create a comprehensive and engaging learning experience. 2. These scenarios should be designed to challenge trainees, test their skills and provide opportunities for them to apply their knowledge in realistic situations. More Detail will be shared with the selected bidder
74	70	Annexure-8	Scope of Work	17. The system should compare past and present interactions for each user and suggest ways of improving the last session of the test.	Is the Bank expecting to create graded tests of for the users?	Evaluation score will be generated after each interaction
75	70	Annexure-8	Scope of Work	17. The system should compare past and present interactions for each user and suggest ways of improving the last session of the test.	Will the Bank provide the content including the learning material to be developed into AR and VR trainings?	YES
76	70	Annexure-8	Scope of Work	17. The system should compare past and present interactions for each user and suggest ways of improving the last session of the test.	Since AR is different from VR and does not require VR headsets, is the bank looking at creating a separate AR application for the trainings with 3D assets to be visible in the users physical environment?	No separate application is required for AR. Our ask is Mixed reality.
77	2	Annexure-8	Declaration	We hereby confirm that we have various certificates/bench mark testing standards for the items quoted to meet the intent of the Bid.	What exact certifications and benchmarks is the Bank expecting to be furnished by the bidder?	Query is not cleared
78	1	Bid Document	Bid End Date/Time	29-08-2024 15:00:00	Request extension of bid to 11 September, 2024	Bidder to comply with RFP terms and conditions.



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79	71	Annexure-9 Technical and Functional Requirements	A. Technical/ Functional Requirements (Mandatory)	4. The bidder should apply GenAI to Immersive Learning allows learning & development department to collect data on how individual and collective learners may respond to the experience in order to customize it and provide ever-better training.	Does the LLM need to be trained?	YES
80	71	Annexure-9 Technical and Functional Requirements	A. Technical/ Functional Requirements (Mandatory)	10. All components of the solution should be deployed on the vendor's premises or a public cloud.	Will the Client own the public cloud or does the Vendor need to own it for contracting purposes?	Solution is opex model, bidder has to arrange end to end of the solution.
81	71	Annexure-9 Technical and Functional Requirements	A. Technical/ Functional Requirements (Mandatory)	7. The platform should be compatible with various devices and operating systems, enabling users to access it seamlessly from different platforms such as VR, web, and applications.	Does the Client require separate native mobile applications or hybrid mobile application or will a web responsive application suffice?	Native mobile application is not required
82	72	Annexure-9 Technical and Functional Requirements	A. Technical/ Functional Requirements (Mandatory)	13. The bidder will be responsible for end-to-end management and support of the application, database, and other dependencies.	What is the Support required for the application? How many people? Is weekends included? Example: 9*5 days?	Timeslot: Banking working hours
83	72	Annexure-9 Technical and Functional Requirements	B. Solution / Platform Requirements (Mandatory)	2. Creating an AI customer avatar which can capture human action, expression and process human language	Does the bidder require a trained GenAI LLM model or an enterprise OpenAI/Gemini etc. can be integrated for the same?	Bidder to explore the feasibility and propose the same
84	16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Project timelines 1.2.1	1.2.1The selected bidder has to complete the implementation of AR/VR environment setup including necessary hardware, software and other pre-requisites within four (04) weeks from the date of acceptance of the Purchase Order or within five (05) weeks from the date of issue of Purchase Order.	Is the Bank open to extending the development timelines for the same. Currently it is mentioned as 3-4 weeks	Bidder to comply with RFP terms and conditions.
85	69	Annexure-8	Scope of Work	2. Entire setup should be OPEX based model where in Bidder will own the infrastructure and the associated service, maintenance of the VR device, applications, clouds/servers, etc.	Can the Bidder propose VR device of their choice or is there any minimum requirement in regards to brand, specs and cost	Scope of work is self explanatory. Bidder to comply with RFP terms and conditions



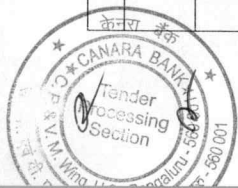
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87	69	Annexure-8	Scope of Work	9. Designing and developing immersive learning modules which shall be used in training bank staff while at the same time creating a flow that will be used in assessing VR trainings including feedback from those who have completed these sessions.	Does the bank provide guidance/reference on content for developing the training module in VR	Yes. Detail requirement will be provided by the Bank
88	69	Annexure-8	Scope of Work	9. Designing and developing immersive learning modules which shall be used in training bank staff while at the same time creating a flow that will be used in assessing VR trainings including feedback from those who have completed these sessions.	How many modules are expected to be developed. How many screens should each module have. What is the duration of each module	Module/Scenario counts : 25 Duration is 5-10 min.
89	69	Annexure-8	Scope of Work	1. Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	Should the application be VR or AR or Both. If Both how many modules in VR and AR. What kind of training in VR and AR	Separate AR is not required. Solution should be mixed reality
90	70	Annexure-8	Scope of Work	21. An admin dashboard should be implemented to monitor interactions, incorporating the following features:	How many Avatar options need to be provided. Can we have 1 male and 1 female avatar option for the employee to select	As per RFP As per the Annexure-16, Table-C(Bill Of Materials) 1.The 10 types of avatars should be placed in 25 different scanerios to create a comprehensive and engaging learning experience. 2.These scenarios should be designed to challenge trainees, test their skills and provide opportunities for them to apply their knowledge in realistic situations.
91	69	Annexure-8	Scope of Work	12. Virtual Lounge (3D Environment) This online showcase provides key pieces of information and visuals on the main products offered by banks.	How many banking solutions need to be showcased. What is the level of details that needs to be provided. What is the size of virtual space (can you provide with split) ?	Will be shared with Selected bidder
92	69	Annexure-8	Scope of Work	15. The solution should carry out numerous trainings simultaneously for multiple users (employees).	How many trainings should be developed and what is the maximum multiple users at a time is required	Training : 25 scenario AS PER RFP MIN 300 concurrent users(VR 35 and 265 web/API) AS PER RFP



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93	19	SECTION -C DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6. Penalties/Liquidated Damages	S.No. 6.4.In case of defect of VR Headset, If the bidder does not rectify either by repair or replacement, such defects and put back the VR Headset into satisfactory operation within 2 working days from the date of notice by the Bank or does not complete the said rectification with reasonable diligence, Bank shall impose a penalty of Rs. 500/- per day or part thereof on the respective cost of VR Headset. However, the total Penalty/LD to be recovered under this clause shall be restricted to 10% of the total cost of ownership.	1. Replacing/ repairing the VR headset in 2 days is practically impossible as the VR headset will be placed in various centers nationwide. Reaching out to these centers and repairing/replacement might take more than 2 days. Is the bank willing to extend the time frame from 2 days to a minimum of 10 days? 2. In the bid, it is not mentioned that, if the VR headset is damaged due to mishandling of the trainees of the Bank what would be the compensation to the bidder? If the VR headset or its part is broken due to falling or any similar incident, will the bank bear the cost of the equipment? 3. Is the VR headset or its part repaired due to inappropriate use by the trainees? will the bank bear the cost of repair?	Bidder to comply with RFP terms and conditions.
94	90	Appendix-E	Proforma of Bank Guarantee for Contract Performance	NA	The template has mentioned about date of the contract and the clause of the contract etc. Since we are in the bidding process at the moment, how to mention the date of the contract and clause of the contract etc	Performance Bank guarantee to be submitted only by selected bidder.
95	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	Do you need all conversations as free Dialogs between people? Like employees can talk in any way and character should respond by understanding that. Right?	Based on knowledge base provided by the bank to selected bidder
96	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	Who is creating conversation content scenarios? As we assume Canara Bank? If we have to create then we will have our learning expert into the team	Based on knowledge base provided by the bank to selected bidder
97	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	What all device metaverse apps have to run? Is it a VR (Meta / Pico) Device or should it run on Desktops also?	It should be deployed in all the platform
98	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	How many devices are required? Each branch required 1 device? That will be lots of cost for the Bank.	Only 35 headsets are required for Learning and development centres present across India
99	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	Devices in Opex means, should we carry devices to all branches and maintain?	The delievery & maintenance of the devices to be done by vendor at all learning & development centers present across India
100	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	What are all sensory perceptions? Eye?	Eye, hand & Face tracking



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100	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	What are all sensory perceptions? Eye?	Eye, hand & Face tracking
101	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	How many scenarios/situations, what's the length of each scenario?	As per RFP As per the Annexure-16 Table-C (Bill of Material) 1.The 10 types of avatars should be placed in 25 different scannerios to create a comprehensive and engaging learning experience. 2.These scenarios should be designed to challenge trainees, test their skills and provide opportunities for them to apply their knowledge in realistic situations.The length of each scenario will be 10-15 mins.
102	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	Virtual Lounge: How many products? What are the details of key pieces of information? Is it video or just image and text?	Both requirement depends on the banking envionment
103	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	Could you provide more details on the specified LLM (Language Learning Model) that needs to be integrated?	Bidder to explore the feasibility and propose the same
104	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	Are there specific metrics or KPIs that need to be reported during the support phase?	Will be shared with Selected bidder
105	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	What specific user insights need to be captured by the dashboard?	Capturing aggregated and individual performance. Detai information will be provided to the selected bidder
106	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	Are there any existing systems or data sources that the dashboard should integrate with?	No
107	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	What specific identity verification methods are preferred or required?	Temporary User based access can be provided
108	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	Which specific devices, channels, and platforms should the Metaverse application support?	It should be deployed in all the platform



Pre-Bid Replies for Selection of service provider for EndtoEnd implementation of AR VR immersive training solution for the employees of Canara Bank on OpEx Model for the period of one 01 year

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GeM Ref No: GEM/2024/B/5258226 dated 07/08/2024						
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
109	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	Are there any performance benchmarks or requirements for different platforms?	As per prevalent industry standard
110	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	Could you provide examples of banking scenarios that should be included in the training?	As per RFP As per the Annexure-16 Table-C (Bill of Material) 1.The 10 types of avatars should be placed in 25 different scanerios to create a comprehensive and engaging learning experience. 2. These scenarios should be designed to challenge trainees, test their skills and provide opportunities for them to apply their knowledge in realistic situations.
111	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	What types of audio-visual materials are expected to accompany these scenarios?	will be shared to the selected bidder
112	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	What is the maximum number of users that need to be trained simultaneously?	35 VR and 265 through webbased/API
113	69	Annexure-8	Scope of Work	1.Through RFP, we are proposing our basic requirements for training in AR/VR metaverse, giving flexibility to the vendors to arrange for required technical stacks	Are there specific requirements for managing and coordinating multiple training sessions?	Will be provided to the selected bidder
114	54	Section H- PURCHASE PREFERENCE	1. Micro & Small Enterprises [MSEs]	S.No.1.2 MSEs are exempted from paying EMD, subject to furnishing of Valid certificate for claiming Exemption.	What validation is required to claim EMD Exemption as MSE or Start Up and what's the process?	EMD exemption is applicable as per prevailing govt guidelines
115	55	Section H/ PURCHASE PREFERENCE / Start-up	2. Start-up	S.No.2.2. As mentioned in Section-II of O.M. No.F.20/2/2014-PPD(Pt.) dated 20.09.2016 of ProcurementPolicy Division, Department of Expenditure, Ministry of Finance on Prior turnover and prior experience, relaxations may be applicable for all Start-ups [whether Micro & Small Enterprises (MSEs) or otherwise] subject to meeting of the quality and technical specifications specified in RFP document.	What's the process to get Prior turnover and prior experience relaxations for Start-ups and MSEs?	if the bidder is a Micro or Small Enterprise or start up as per latest definitions under MSME rules, the bidder shall be exempted from the requirement of "Bidder Turnover" criteria and "Experience Criteria" subject to meeting of quality and technical specifications.



Pre-Bid Replies for Selection of service provider for EndtoEnd implementation of AR VR immersive training solution for the employees of Canara Bank on OpEx Model for the period of one 01 year

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GeM Ref No: GEM/2024/B/5258226 dated 07/08/2024						
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116	55	Section H/ PURCHASE PREFERENCE/ Start-up	2. Start-up	S.No.2.4. For availing the relaxations, bidder is required to submit requisite certificate towards Startupenterprise registration issued by Department of Industrial Policy and Promotion, Ministry of Commerce and the certificate should be certified by the Chartered Accountant (not being an employee or a Director or not having any interest in the bidder's company/firm) and notary public with legible stamp	After recognition only start ups are issued with DIPP start up recognition certificate - if it still require the signature of Chartered Accountant and Notary Public with legible stamp. Need more clarity.	Bidder to comply with RFP terms and conditions.
117	2	SECTION A	BID SCHEDULE & ABBREVIATIONS	7.Performance Bank Guarantee/Bid Security	Performance Bank Guarantee/Bid Security - If is exempted for Start Up and MSEs.	Performamance Bank Guarantee is not exempted
118	67	Annexure -6	List of Major Customers of the bidder in last 3 Years and references	NA	As per annexure 6 is the necessary to share the details of particular individual from clients end	Yes.Bidder has to comply with RFP terms and condition
119	67	Annexure -6	List of Major Customers of the bidder in last 3 Years and references	NA	As per Annexure 6 instead of Satisfactory letter can we provide you the PO/WO/SOW	Bidder has to comply with RFP terms and conditions
120	NA	NA	GA	NA	Do the content for creating it on virtual environment what kind of file format we currently have.	Bidder to explore the feasibility and propose the same
121	NA	NA	GA	NA	Which VR Device will you provide?	Vendor has to provide VR headsets under OpEX based model
122	NA	NA	GA	NA	Do you want us to create an interactive Learning module?	Yes.Please be guided by RFP
123	NA	NA	GA	NA	Do you want LLM to be Integrated with the module?	Yes.Please be guided by RFP
124	69	NA	GA	NA	What are you using for securing and storing the interaction logs?	Bidder to explore the feasibility and propose the same
125	70	NA	GA	NA	As mentioned, Avatar do we have to Integrate this with AI for created an avatar based on their images and from camera access?	Avatar image can be Photorealistic , Stylized with the feasibility of GenAI immersive interaction
126	83	Annexure - 16	Bill of Material	NA	As per the annexure 16, Do we need any asset on site for this.	Vendor has to provide VR headsets under OpEX based model at various learning and development centers across India
127	83	Annexure - 16	Bill of Material	NA	As per the annexure 16 do need us to provide you the headset from our end.	Vendor has to provide VR headsets under OpEX based model at various learning and development centers across India
128	NA	NA	GA	NA	Banking Environment: What is the Area? Is it multifloored?	Will be shared with Selected bidder
129	NA	NA	GA	NA	Will the bank share reference images?	Yes
130	NA	NA	GA	NA	What is the duration of the experience? (Approx Length)	5-10 mins
131	NA	NA	GA	NA	What is the user flow?	As per RFP
132	72	Annexure-9 Technical and Functional Requirements	C. Optional Requirements	NA	Are these mandatory requirements in scope? Will this affect the cost of L1?	Annexure 9: Table A, B, & D are mandatory requirements and C is Optional
133	NA	NA	GA	NA	In the user experience, what will we show the service or the product?	Will be shared with Selected bidder



Pre-Bid Replies for Selection of service provider for EndtoEnd implementation of AR VR immersive training solution for the employees of Canara Bank on OpEx Model for the period of one 01 year

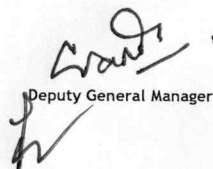
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GeM Ref No: GEM/2024/B/5258226 dated 07/08/2024						
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134	69	Annexure-8	Scope of Work	NA	How many concurrent users should the platform support for simultaneous training sessions?	35 VR and 265 through webbased/API
135	69	Annexure-8	Scope of Work	NA	How should access control be managed for these private sessions? Are there different levels of access (e.g., trainer, participant, observer)?	Controlling means Authorised person to allocate training modules
136	69	Annexure-8	Scope of Work	GA	How should the platform handle scheduling and time management for multiple parallel sessions?	Bidder to explore the feasibility and propose the same
137	69	Annexure-8	Scope of Work	NA	Is there a requirement for breakout rooms within each private session for smaller group activities?	No.Group activity is not the part of the scope
138	69	Annexure-8	Scope of Work	NA	What kind of transition or waiting area is needed for participants before entering their assigned private session?	Will be shared with Selected bidder
139	69	Annexure-8	Scope of Work	NA	How often will the training content need to be updated, and what process should be in place for updates?	Content will be provided by Bank and should be updated as per the bank requirement.
140	69	Annexure-8	Scope of Work	NA	Can you elaborate on the number of learning modules and courses along with the training duration. Major modules include Deposits, Loans, Investments, Digital products, Investor relation & NRU banking totaling 191 learning sub modules	Will be shared with Selected bidder.
141	69	Annexure-8	Scope of Work	NA	Can you elaborate on the number of training scenarios be included with an example covering complicated processes, scenarios & complicated transactions.	As per the Annexure-16 Table-C (Bill of Material) 1.The 10 types of avatars should be placed in 25 different scanerios to create a comprehensive and engaging learning experience. 2.These scenarios should be designed to challenge trainees, test their skills and provide opportunities for them to apply their knowledge in realistic situations.
142	69	Annexure-8	Scope of Work	NA	Is there a preference for the format of training content within the immersive environment : a. Text b. Video c. Images d. Interactive Simulation of scenarios.	Any of these depending on the scenarios
143	70	Annexure-8	Scope of Work	NA	What types of performance metrics should be included in the evaluation system used for training the bank employee?	Will be shared with Selected bidder
144	70	Annexure-8	Scope of Work	NA	Who are the primary users of the dashboard (e.g., trainers, managers, administrators)?	Authorised Bank Official decided by the Bank



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GeM Ref No: GEM/2024/B/5258226 dated 07/08/2024						
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145	70	Annexure-8	Scope of Work	NA	What key performance indicators (KPIs) should be tracked and displayed? Dashboard to cover, user journey, courses completed, courses pending, scores etc. Any other specific User interest needs to be captured in the dashboard?	Will be shared with Selected bidder
146	69	Annexure-8	Scope of Work	NA	What integration is needed with existing bank analytics or reporting systems?	Will be shared with Selected bidder
147	69	Annexure-8	Scope of Work	NA	What languages should the LLM support for multilingual capabilities?	Standard Indianised English with an Indian Accent
148	69	Annexure-8	Scope of Work	NA	Are there any specific security concerns regarding the use of LLM in the banking context?	As per sr. no. 16 in Annexure-9- The bidder must highlight any open-source software being used during the discovery stage and obtain sign-off for the same.
149	69	Annexure-8	Scope of Work	NA	What metrics should be used to evaluate the effectiveness of the LLM integration?	Bidder to explore the feasibility and propose the same
150	69	Annexure-8	Scope of Work	NA	Is there a need for human oversight or approval of LLM-generated content?	Yes
151	69	Annexure-8	Scope of Work	NA	Is there a need for the LLM to integrate with external knowledge bases or databases?	No

Date: 26/08/2024
Place: Bengaluru


Deputy General Manager

