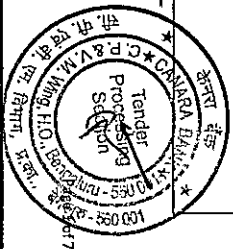
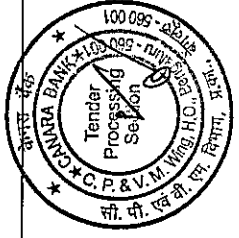


PRE BID QUERIES FOR RFP No. GEM/2024/B/5183012 dated 19/07/2024 RFP FOR SELECTION OF SERVICE PROVIDER FOR IMPLEMENTATION OF LOCATION INTELLIGENCE AND GEOSPATIAL ANALYSIS PLATFORM IN CANARA BANK FOR A PERIOD OF 3 YEARS

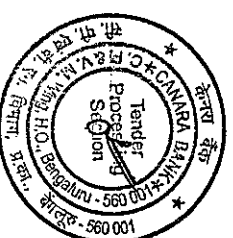
Sr. No.	Page no.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
1	15	Section C - Deliverable and Service Level Agreements	Point 1.1	Bank shall provide the address and contact details for delivery of required hardware/software items for implementation of the proposed implementation of Location Intelligence and Geospatial analysis platform for a period of 3 year	Is physical hardware/infrastructure is part of the scope.	Solution is required in OPEX model. However as per point 8 of Annexure B, the application has to be deployed on service provider's or Bank's cloud, based on the choice of the Bank and should adhere to all guidelines and cloud policy of the Bank.  The cloud cost of the bidder has to be factored in the the Branch download cost as part of the end to end solution.
2	18	Section C - Deliverable and Service Level Agreements	Clause 6	Penalties/Liquidated Damages	Would request relaxation in penalty charges for RFP	Bidder to comply with RFP terms and conditions
3	23	Section C - Deliverable and Service Level Agreements	Clause 13	Subcontracting Point No: 1 : Principal bidder only can participate and bidder should not sub-contract to any other company/firm/trust. After Selection process of the bidder and order placement, resources deployed should be employed with the selected bidder and they should be on the payroll of the selected bidder. Point No: 2 :The selected bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the selected bidder under the contract without the prior written consent of the Bank.	We will be bring in a technology partner for technology part of the assignment, hence would request if sub contracting can be allowed	Bidder to comply with RFP terms and conditions
4	61	Annexure-2 Pre-Qualification Criteria	Point 5	The bidder should have implemented and maintaining the proposed Location Intelligence and Geospatial Analysis platform in any Scheduled Commercial Banks in India. Documents to be submitted In compliance with Pre-Qualification Criteria The bidder should submit Purchase Order Copies/ Agreements/ Work order, along with Satisfactory completion certificate/ reference letter, issued by clients.	Can the implementation be done for any bank, NBFC or institution as against commercial bank mentioned in the RFP	Bidder to referre Corrigendum-1
5	70	Annexure 8 Scope of Work	Serial No 1	Point d Data Integration	How many systems are to be integrated. Also, kindly share the list of Internal systems.	Bidder to referre Corrigendum-1
6	15	Section C - Deliverable and Service Level Agreements	Clause 1.3	Implementation and Go-Live of the web portal and mobile application: The selected bidder should complete the implementation and Go-Live of the entire proposed Location Intelligence and Geospatial analysis platform within twelve (12) weeks from the date of acceptance of the Purchase Order or within thirteen (13) weeks from the date of issue of Purchase Order	Time line for implementation and Go Live seems to be too short for the development of a new system or even modification of existing system, if any, for the scope defined in the RFP. It is suggested to finalise the time lines based on the software development life cycle.	Bidder to referre Corrigendum-1



7	15	Section C - Deliverable and Service Level Agreements	Clause 1.6	The Bank will not arrange for any Road Permit / Sales Tax clearance for delivery of hardware to different locations and the selected bidder is required to make the arrangements for delivery of hardware to the locations as per the list of locations / items provided from time to time by the Bank. However, the Bank will provide letters / certificate / authority to the selected bidder, if required	Details of hardware and the specification? Number of locations? Any specific requirement of hardware delivery is envisaged under this RFP Bank's team to clarify.	Details will be shared to successful bidder
8	16	Section C - Deliverable and Service Level Agreements	Clause 1.8	End to End implementation of the solution will be deemed as complete only when the same is accepted by the Bank and sign off given in accordance with the terms & conditions of this RFP and satisfactory working of the solution.	What is the criteria of acceptance test? The same need to be defined with the Parameter to be included in the SLA to be entered in to.	Bank will provide sign off based on the completion of the project as per the scope of work and schedule.
9	16	Section C - Deliverable and Service Level Agreements	Clause 2.1	The selected bidder has to work with different application vendors in order to integrate new solution to the existing workload or new workloads during contract period.	Will this activity be considered in the existing commercials or based on case to case basis and requirements?	It should be part of the existing Bill of material outlined in Annexure-17 of the RFP. There will be no additional cost involved.
10	17	Section C - Deliverable and Service Level Agreements	Clause 5.3	Uptime: The selected bidder should consider high-availability (active-passive) at DC & DR with RPO of 15 minutes and RTO of 120 minutes.	Should Cost of Data centre and disaster recovery be part of bid? Were will be DC & DR site?	Yes solution has to be maintained in DC and DR at Bangalore & Mumbai respectively. The cost can be included in the Table-A - One-time Implementation Charge.
11	20	Section C - Deliverable and Service Level Agreements	Clause 7.1(2)	Branch Download Cost : Payment will be released monthly on number of actual Branches downloaded and after deducting applicable penalties and Liquidated damages (if any) as per RFP Terms & conditions. Please note that Originals of invoices (plus One Copy) reflecting Taxes & Duties, Proof of delivery duly signed by Bank officials of the respective Branch/office should be submitted while claiming payment in respect of orders placed.	The solution provider may not be able to collect proof of delivery signed by so many branches for claiming the payment. A suitable mechanism of confirmation to be developed internally by the bank as this will involve extensive administration and follow up work and may create confusion. This clause needs a review	The dashboard should capture the workflow of the records downloaded and Bank should be allowed to extract the report in excel, pdf format for verifying the records as a proof of delivery.
12	20	Section C - Deliverable and Service Level Agreements	Clause 7.1(1)	One time development cost On successful implementation and go-live of web portal, mobile app and Acceptance/Sign off by the Bank and after deducting applicable penalties and Liquidated damages (if any) as per RFP Terms & conditions. Please note that Originals of invoices (plus One Copy) reflecting Taxes & Duties, Proof of delivery duly signed by Bank officials of the respective Branch/office should be submitted while claiming payment in respect of orders placed.	Does this include cost of hardware/software and development? Whether the Cloud hosting and Maintenance costs to be included here?	Solution is required in OPEX model. All charges(software,cloud etc) have to be factored in the Branch download cost as part of the end to end solution.
13	32	SECTION E - SELECTION OF BIDDER	Clause 4.2	Bidders Presentation /Site Visits / Product Demonstration/POC ] The Bank at its discretion may 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.	Please specify the POC requirement in detail & even to modify the existing solution, if any requires customisation time as per scope of POC.	A POC for 2 months as per the scope of work defined in the RFP to be implemented for 1 Circle office / Regional office with 2 onsite resources.
14	36	SECTION F - OWNERSHIP & AWARDED OF CONTRACT	Fixed Price	The prices quoted in the tender response will be fixed for the period of the contract.	A suitable provision to be included in the agreement for changes required in system after the acceptance & commercial.	Bidder to comply with RFP terms and conditions



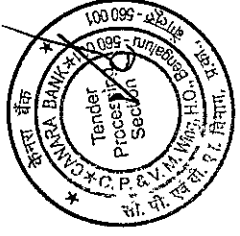
15	71	Annexure 8 Scope of work	Serial No 5	A lead can be made available to all branches in the vicinity. However, a provision to be made available to know if any other branch has already accessed the lead and its present status. The lead shall be blocked for access once the process is already initiated by another branch. However, the lead can be released post 3 months after logical closure by respective branch for further try.	Clause 5 specifies for controlling the lead blocking and releasing it. Is the bank using any CRM software? If yes, name of software and the vendor responsible. This will help in planning the integration or to develop the CRM module as a part of development as per Bank requirement. If not, can we integrate a proven CRM system of a reputed third party as a part of the new development.	There should be no redundancy. The lead has to be marked with workflow status and should not be released until a logical conclusion is arrived.
16	71	Annexure 8 Scope of work	Serial No 6	There should be provision to archive the data that has not been accessed but older than 6 months from front end. All the data should be updated at least once in 3 months and new additions shall be highlighted for easy identification.	The clause talks about refresh. Here in the Refresh happens in periodic intervals of various types of data. Therefore the uniform condition of all the data to be updated every 3 months may not be right specification based on our experience in dealing with the data base.	Data where changes are observed should be updated as and when required.
17	71	Annexure 8 Scope of work	Serial No 8	The data should be provided to bank / branches by way of application to be made available through portal which can be integrated within bank business dashboard portal and also should be accessible individually through TAB/Mobile app provided to branches. The application has to be deployed on service provider's or Bank's cloud based on the choice of the Bank and should adhere to all guidelines and cloud policy of the Bank	Need more clarity and access to bank's dashboard well before the development initiative starts. It may be clarified whether the bank's dashboard is inhouse developed or externally sourced and what tools have been used.	The dashboard is developed inhouse and the details shall be shared when need arises.
18	71	Annexure 8 Scope of work	Serial No 4	There should be provision to remove customers who already having relationship with bank from the list.	Provision for removal of customers having relationship with Bank: How the Bank will expose the list of customer for removing the same from data? and in case if the bank internally would like block the data of existing customers while exposing for marketing, what process is proposed to be followed.	Provision to be made in the application at admin level for blocking the data of existing customers.
19	72	Annexure 8 Scope of work	Serial No 9	Point No 1 Branch should be able to contact the customer from within the app available in TAB/Mobile	Is there a requirement for access through VPN.	The contact details of the customer should be displayed in the app available in TAB/Mobile. If data is being shared, VPN will be required. Bank has an established VPN.
20	72	Annexure 8 Scope of work	Serial No 9	Point No 2 Integration with Bank's AD for user authentication.	How many user roles and function are envisaged/defined as a part of the system	Users have to be handled based on Active Directory integration.
21	72	Annexure 8 Scope of work	Serial No 9	Point No. 4 : Branch should be able to get the directions of the customer location by redirecting to Google Maps installed within the mobile/TAB. Point No: 5 Branch should be able to get details of the customers like Name, Address and Contact number and link to get directions/navigate in google maps directly through the app and as an SMS to the mobile number or Whatsapp	Herein we need the clarity on the Google API access to integrate the Maps for the Direction. Will the Bank create the account and get the API and share with the vendor for integration or the Vendor will have to provision this and bill separately the actual cost and administration charges separately?	The selected bidder should procure the Google API access and factor the cost in the Branch download cost provided in the Bill of material in the RFP as part of the end to end solution.





27	70	Annexure 8 Scope of work	Serial No 1	<p>Web based and mobile application for identifying businesses and institutions for product /service marketing involving the following steps</p> <p>a. Customize the catchment area (vicinity of existing branches of the Bank)</p> <p>b. Data collection and compilation</p> <p>c. Know the demographics of the catchment area- Population, Count of salaried individuals, etc.</p> <p>d. Data Integration</p> <p>e. Data Analysis - Understand the financial details</p> <p>f. In depth information about the business for a sharper pitch</p> <p>g. Monitoring and Evaluation - Review the progress of new acquisition with live monitoring and feedback loops</p> <p>h. Data refresh</p> <p>i. New data addition</p> <p>j. Update of existing data on periodic basis. The list is indicative only and non-exhaustive. Bidder can provide any additional features/ elements</p>	<ol style="list-style-type: none"> <li>1. What are number of users for the proposed system and request to give elaboration of usage at office level and field level.</li> <li>2. In depth information about business (What are the businesses that are focused by bank for sharper pitching as each industry business is different from on another). Will bank support in the implementing agency in case information in case it is non-existent.</li> <li>3. Does the salaried individual data shall be provided by Bank or need to be provided from implementor end</li> </ol>	<ol style="list-style-type: none"> <li>1. 1000 concurrent users</li> <li>2. All legal business entities with GST registration. Bank will not extend support to the selected bidder to fetch the missing data.</li> <li>3. Salaried individual data to be provided by the selected bidder.</li> </ol>
28	87	Annexure 8 Scope of work	Serial No 10	<p>The application should be able to provide information on the new businesses that are registered with MCA</p> <p>The bidder should have an average annual turnover of Rs.30 Crores during last 3 financial years (i.e., 2020-21, 2021-22 &amp; 2022-23) from Indian operations. This must be the individual company turnover and not of any group of companies.</p> <p>Documents to be submitted</p> <p>In compliance with Pre-Qualification Criteria</p> <p>Bidder should submit Audited Balance Sheet copies for last 3 financial years i.e., 2020-21, 2021-22 &amp; 2022-23 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number-</p>	<p>Does bank have any guidelines on type of business that need to be fetched from MCA</p> <p>As a startup, our financials may not meet this threshold. Could the Bank consider adjusting this clause to accommodate startups, perhaps by evaluating our growth potential, innovation capabilities, and previous project success instead of just turnover?</p>	<p>There are no separate guidelines</p> <p>If the bidder is a Startup, the bidder shall be exempted from the requirement of "Bidder Turnover" criteria as per prevailing Government guidelines subject to their meeting of quality and technical specifications. In case any bidder is seeking exemption from Turnover, the supporting documents to prove his eligibility for exemption must be uploaded for evaluation by the buyer</p>
29	62	Annexure 2 Pre-Qualification Criteria	Serial No 9	<p>Point No 1.2</p> <p>MSEs are exempted from paying EMD, subject to furnishing of Valid certificate for claiming Exemption.</p>	<p>Bank has provided an exemption for MSMEs from submission of EMD. Kindly confirm which document would you accept as a valid proof of MSME registration?</p>	<p>The bidder seeking EMD exemption, must submit the valid supporting document for the relevant category as per GTC/ATC with the bid. Under MSE category, only manufacturers for goods and Service Providers for Services are eligible for exemption from EMD. Traders are excluded from the purview of this Policy</p>
30	55	Section H Purchase preference	Clause 1	<p>Point No 1.2</p> <p>MSEs are exempted from paying EMD, subject to furnishing of Valid certificate for claiming Exemption.</p>	<p>Bank has provided an exemption for MSMEs from submission of EMD. Kindly confirm which document would you accept as a valid proof of MSME registration?</p>	<p>The bidder seeking EMD exemption, must submit the valid supporting document for the relevant category as per GTC/ATC with the bid. Under MSE category, only manufacturers for goods and Service Providers for Services are eligible for exemption from EMD. Traders are excluded from the purview of this Policy</p>
31	NA	General Queries	General Queries	General Queries	<p>Considering the details requested by bank, kindly suggest pushing the deadline of submission by 2 weeks from 12th of August</p>	<p>Bidder to comply with RFP terms and conditions</p>
32	NA	General Queries	General Queries	General Queries	<p>Do we need to submit a physical response? Or upload the responses on the GeM portal?</p>	<p>The bidder has to submit their response in GeM portal before the bid end date &amp; time mentioned in the GeM bid document. The physical documents (viz., EMD, Integrity Pact etc.,) should be submitted.</p>





33	NA	General Queries	General Queries	General Queries	General Queries	General Queries	1. As the Bid scope of work covers the larger IT ecosystem as well as the differential platform integrations, it may not necessarily be the capabilities Posses by a single entity by virtue of the nature of expertise. Hence clear mention of the Consortium allowance is needed or brought to the clarity. 2. Clarity on whether platform is to be build upon Open sources technology or Proprietary software such as Esri. 3. Route history using Google Maps will not be possible as Gmaps doesn't allow to share route history 4. Is the mobile Application to be build on Android / iOS. 5. What is a minimum device support or Version required for mobile App.	No, Bidder to comply with RFP terms and conditions
34	NA	General Queries	General Queries	General Queries	General Queries	General Queries		Open source technology
35	NA	General Queries	General Queries	General Queries	General Queries	General Queries		Bidder to comply with RFP terms and conditions
36	NA	General Queries	General Queries	General Queries	General Queries	General Queries		Both on Android and iOS
37	NA	General Queries	General Queries	General Queries	General Queries	General Queries		Android 10 and above / IOS 17 versions
38	NA	General Queries	General Queries	General Queries	General Queries	General Queries	1. Coverage Plan: Branches and Cities: Determine the number of branches and cities required to cover for optimal reach and customer acquisition 2. Catchment Area: Size Determination: Define the size of the catchment area for each branch to ensure maximum customer acquisition.	Refer Annexure -17, Bill of material for the number of branches.
39	NA	General Queries	General Queries	General Queries	General Queries	General Queries		Refer Annexure -17, Bill of material for the number of branches. Catchment area of 3 km radius around urban & metro branches, 10 km radius for rural branches.
40	NA	General Queries	General Queries	General Queries	General Queries	General Queries	3. Utilization of Existing Bank Records: Scope of Use: Evaluate the potential of using existing bank records to manage indices (4, 5, 6). Note: Detailed coverage of this aspect is in point no. 8.	Query is in valid
41	NA	General Queries	General Queries	General Queries	General Queries	General Queries	4. Integration with Third-Party APIs: API Connections: Assess the openness to connect with third-party APIs (e.g., Twilio) for call and other logs to enhance customer interaction and data collection.	Bidder to comply with RFP terms and conditions

42	NA.	General Queries	General Queries	General Queries	General Queries	5. Employee Training: Training Program: Conduct comprehensive training for all employees on using the solution. Training will be conducted online and physically at top-level branches (state or district level).	Bidder to comply with RFP terms and conditions
43	NA	General Queries	General Queries	General Queries	General Queries	6. Location Intelligence: New Business Outlets: Implement location intelligence for opening new business outlets (Branches, ATMs, etc.). This plan is ready to be implemented ("Good to go").	Bidder to comply with RFP terms and conditions
44	NA	General Queries	General Queries	General Queries	General Queries	7. Compliance to Cloud Policy: Policy Adherence: Ensure compliance with the Cloud Policy.	Bidder to comply with RFP terms and conditions

Date: 09-08-2024  
Place: Bangalore

*B. Prashanth*  
Deputy General Manager



