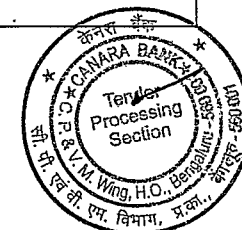
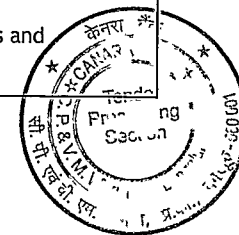


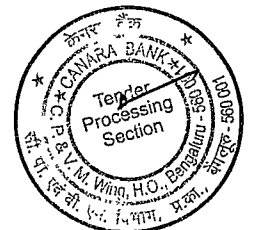
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
1	124	Annexure-17 ISG Checklist (For Mandatory Compliance)	Security Solutions in the Cloud	Sl. No: 2 SIEM- Security Information and event management: The CSP/TSP should establish a dedicated or managed SOC Team for ensuring security incident monitoring on 24x7 basis and effectively respond and remediate to security incidents.	Kindly requesting you to provide the EPS sizing details for the proposed SIEM solution. Kindly provide the sizing of the EPS the proposed solution is capable of handling in sustained and peak mode.	EPS Sizing shall depend on types of alerts being generated as well as bank wishes to monitor which cannot be predicted now. Bidder can choose to bring their own/CSPs SIEM Tool which should Provide required reports or can integrate with Bank's SIEM Solutions. Bidder to ensure standardized APIs/Connectors are available and Compatible with bank's solution
2	NA	Generic	Generic	Generic	Kindly confirm if any remote locations are present for the logs to be collected.	Presently logs can be collected in the cloud itself, Bank may provide remote location for logs at later date
3	NA	Generic	Generic	Generic	Kindly confirm whether the data retention policy is as per the CERT-IN mandate or if the organization has any other policies on the data retention.	Data Retention Policy is as per the prevailing Government/Regulator/Bank Guidelines.
4	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause No :02 Penalties/Liquidated Damages	Penalties/ Liquidated damages	We cannot agree to the penalties and liquidated damages that are being imposed on us. We would like to proceed with our standard SLA credit policy that we offer to all of our customers;	Bidder to comply with RFP terms and conditions.



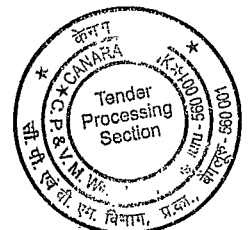
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
5	46	SECTION G - GENERAL CONDITIONS	Clause No: 21 Indemniy	The bidder shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out o	We suggest that an indemnity for the customer is also added- The Bank shall defend, indemnify and hold the Bidder and its Affiliates harmless from and against all third-party claims, suits, actions, damages, settlements, losses, liabilities, costs (including without limitation reasonable attorney's fees) and expenses resulting from or arising out of (a) violation of any applicable law arising from Bank's use of the Platform; (b) Banks Customer Data infringing the Intellectual Property Rights of a third party; (c) a breach by the Bank of its confidentiality obligations under the Agreement.	Bidder to comply with RFP terms and conditions.
6	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Clause No:8 Uptime	The selected bidder should consider high-availability (active-passive) at DC & DR with RPO of 15 minutes and RTO of 120 minutes	Moengage RTO is 6Hrs and RPO is 12Hrs	Bidder to comply with RFP terms and conditions.
7	11	SECTION B - INTRODUCTION	Clause No: 06 Participation Methodology	In this RFP either the authorized bidder on behalf of the Principal/OEM/OSD/OSO or Principal/OEM/ OSD/ OSO itself can bid but both cannot bid simultaneously for the same item/product. If participated, the bids of Principal/OEM/OSD/OSO and the authorized bidder/s are liable for rejection.	RFP has outlined million customer records - please provide indicative volumes for Unknown profiles through the digital channels	Query not clear, Bidder to comply with RFP terms and conditions.
8	31	Section E - Selection of Bidder	Clause No: 3.4 Techno Commercial Evaluation process	3.4.8 The Criteria for Technical Evaluation and Commercial Evaluation will have weightage of 30:70	Kindly clarify if this is Technical 70% and commercial 30%.	RFP Clause is self explanatory. Bidder to comply with RFP Terms and conditions.



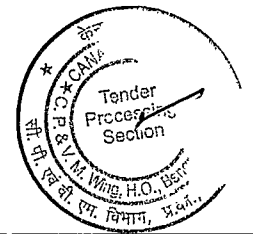
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
8	31	Section E - Selection of Bidder	Clause No: 3.4 Techno Commercial Evaluation process	3.4.8 The Criteria for Technical Evaluation and Commercial Evaluation will have weightage of 30:70	Kindly clarify if this is Technical 70% and commercial 30%.	RFP Clause is self explanatory. Bidder to comply with RFP Terms and conditions.
9	60	Annexure -2	Clause B. Financial	The bidder should have positive Net Worth as on 31/03/2023 and also should have not eroded by more than 30% in the last three financial years, ending on 31/03/2023. The bidder must produce a certificate from the Company's Chartered Accountant to this effect. The documents certified by Chartered Accountants should mandatorily contain Unique Document Identification Number.	Request for deletion of clause. Firm is in the 10th year and doing 150 CR average revenue for past 3 years. We are serving 50+ banks globally including indian PSU bank and Private banks in the country.	Bidder to comply with RFP terms and conditions.
10	125	Annexure 17 ISG Checklist (For Mandatory Compliance	Certifications Clause: Mandatory certification	PCI DSS (Applicable for storing/processing card transactions and payment information)	This Clause is not applicable to us as we do not store/process card transactions and payment information Hence request deletion of the clause.	This clause stands deleted.
11	61	Annexure-2 Pre Qualification Criteria	Clause C: Capability & Support Infrastructure	11. The bidder should be able to support the following languages: English, Hindi, Bengali, Kannada, Gujarati, Malayalam, Tamil, Telugu, Oriya, Punjabi, Marathi.	Is it the ability to send communications in these languages?	Bidder to refer corrigendum-3.



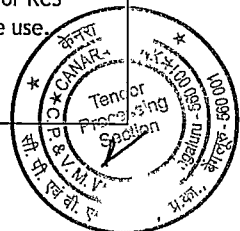
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
12	71	Annexure-9A Scope Of Work	Data Governance and Security	System shall do data quality checks, validation rules, and monitoring mechanisms to ensure the accuracy, completeness, and consistency of aggregated and unified data and provide alerts and notifications for data quality issues or anomalies.	Data quality check - is this part of data mapping while ingesting data or an ETL layer for data sanity	Data quality check can be done at any stage, Bank's requirement should be met ultimately.
13	76	Annexure-9A Scope Of Work	SLA Metric optimization and fallback mechanisms	Monitoring and Alerting	Can you please elaborate more on the wrapper functionality?	Wrapper is a invoked as pop-up on certain conditions seamlessly on top of mobile app's UI. Wrapper shall allow bank to provide personalized user experience, conduct A/B Testing, render In app notifications without changing the UI elements of underlying APP.
14	116	Annexure 15 Bill of Material	Table B	Active User Charges	Monthly active user definition - Can the bank share the list of events already identified by the bank to be tracked? Does the SDK needs to track all the web/app pages/screens or are there specific pages/screens required to be tracked? Pls specify with details.	Details will be shared with the successful bidder.
15	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	3. Payment Terms	3.1.1 Table	Can we propose our payment terms including partial advance options? Can we propose milestone based payment for one-time implementation cost?	No. Bidder to comply with RFP terms and conditions.



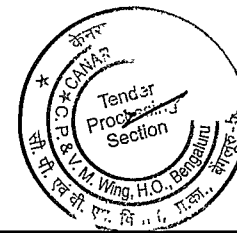
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
16	61	Annexure-2 Pre Qualification Criteria	Clause C: Capability & Support Infrastructure	11. The bidder should be able to support the following languages: English, Hindi, Bengali, Kannada, Gujarati, Malayalam, Tamil, Telugu, Oriya, Punjabi, Marathi.	Does it mean that the Bidder's proposed Platform should support communication in these languages? Pls do confirm if the above understanding is correct. If now, pls detail out the exact requirement.	Bidder to refer corrigendum-3.
17	63	Annexure 3 Bidder's Profile	Clause :13 Details of Service Net Work	13. Details of Service Net Work Bengaluru: Mumbai:	Pls explain the details expected here. Is it the number of resources based out of these locations?	This clause stands deleted.
18	128	Appendix-A	Point No: 19	19.Signed Pre Contract Integrity Pact as per Appendix-G in non-judicial Stamp paper	Is it Appendix G or Appendix E	The Bidder should submit signed Pre-Contract Integrity Pact on Non-Judicial Stamp Paper of Rs.500/- or more (as per respective state Stamp Act) as per Appendix-E.
19	128	Appendix-A	Point No: 19	19.Signed Pre Contract Integrity Pact as per Appendix-G in non-judicial Stamp paper	Appendix G is Agreement Document. Is it also required to be signed and submitted along with Tech Bid?	The Bidder should submit signed Pre-Contract Integrity Pact on Non-Judicial Stamp Paper of Rs.500/- or more (as per respective state Stamp Act) as per Appendix-E.
20	71	Annexure-9A Scope Of Work	Data Governance and Security	The selected bidder should comply with data retention and destruction schedules/Policy provided by Bank. The selected bidder should certify for destroying all data at all locations including slack in data structures and on the media on Bank's request. The Bank will have the right to audit this practice	Pls share Bank's data retention & Destruction policies.	Details will be shared with the successful bidder.



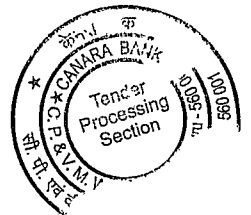
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
21	72	Annexure-9A Scope Of Work	Data Governance and Security	Vendor shall create necessary dashboard in bank's visualization platform, presently Power BI, in Bank's instance/ domain. Vendor shall push summarized/ detailed data for Bank's consumption.	Is there a resource required to create custom dashboards on Power BI on behalf of Bank or Bidder only needs to share the data for Bank's consumption?	The Platform to have no code low code environment for creating/modifying/configuring dashboard and reports. Further, certain dashboard/reports may be needed to be displayed to higher management which uses Power BI/Tableau. The vendor should create the dashboard and provide the relevant data to the Bank as well for the same. Bank is not expecting any dedicated resource only for the purpose. Bidder to refer corrigendum-2 for resources related requirement.
22	84	Annexure- 9 B	II.Functional and Technical Requirements	B. Data Acquisition, Aggregation and Exchange Capabilities	The data aggregation, advanced segmentation, and communication functionalities mentioned in the RFP suggest a need for a CDP. Is a CDP a requirement? Should this be included as part of the technical/functional requirements?	Bank has data lakehouse and data warehouse implementations. Further, data need to be acquired from customer interaction within Mobile Banking Apps. Further, certain data may be obtained through other platforms and system as well.
23	120	Annexure - 17	Cloud Security Checklist to be submitted by bidder	11.All functions involving critical and PII data to be maintained on-premises only while functions involving non critical data can be moved to Cloud thereby adopting Hybrid Cloud model approach.	For Hybrid deployment, on-prem infra would be required. Would Bank provide the required on-prem infra based on sizing estimation given by the Bidder?	No. Bank's requirement is for End to End OPEX model solution.
24	120	Annexure - 17	Cloud Security Checklist to be submitted by bidder	11. All functions involving critical and PII data to be maintained on-premises only while functions involving non critical data can be moved to Cloud thereby adopting Hybrid Cloud model approach.	Infra sizing depends on the communication volume. Hence, pls furnish below details: Monthly average & peak communication volume for 1. Email 2. SMS 3. Push Notification 4. RCS 5. WhatsApp	Bank is not expecting to have upper limit on number of messages through any channel. Bank shall provide Email, SMS, Whatsapp channels through its own vendors. Provision for RCS channel shall be available for future use.



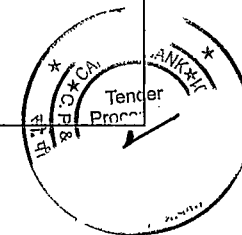
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
25	84	Annexure - 9 B	Clause -C PII Masking, PII Anonymization, PII Encryption, PII Tokenization	Vendor should supply mechanism to keep the PII in Bank's on Premises Environment or should provide the technology to PII Masking, PII Anonymization, PII Encryption, PII Tokenization. The activity of PII Masking, Anonymization, encryption, tokenization should be carried out on premises and PII shall not be available in plaintext either as data at rest or data at transit.	Is all 4 to be done (Masking, Anonymization, Encryption, Tokenization) or any one/combination of some is enough to ensure PII data security within cloud environment?	All 4 capabilities are expected. Bank may choose to use certain method for certain data types.
26	85	Annexure - 9 B	Clause-A - Mobile App Specific SDK	4. Vendor is able to provide API/Event Handlers for capturing various types of events through SDK and support the existing app platform provider for integration.	Who is the existing app platform provider?	Details will be shared with the successful bidder.
27	94	Annexure - 9 B	Clause- G RCS, SMS, EMAIL, Whatsapp Messaging	Vendor Supplied system is having ability to integrate Bank's RCS, SMS, EMAIL, Whatsapp service provider through, DB Links, APIs, SFTP Transfer etc.	Can the Bidder/Vendor propose their own vendors/service providers?	No.



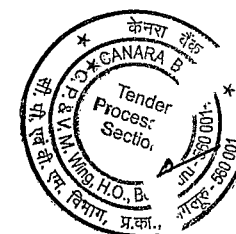
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
28	96	Annexure - 9 B	Clause-J Mobile App Specific SDK (Page no 96) to R. Creative and Content management (Page no 108)	Clause-J Mobile App Specific SDK (Page no 96) to R. Creative and Content management (Page no 108)	The topics are repeating from topic J to R as is. Please reconfirm	Bidder to refer corrigendum-3.
29	117	Annexure - 15 Bill of Material	Table C Charges for Dedicated onsite Resources	Onsite Resource Requirement	What is the exact roles & responsibilities for which the onsite resources are required?	Bidder to refer corrigendum-3.
30	116	Annexure 15 Bill of Material	Table B	Active User Charges	if MAU is the pricing model then how do the Bank intends to implement CDP as a concept which will serve as the back bone for customer segmentation and profiling	Banking is inviting the bids from vendors to implement Customer Engagement and Personalization Platform For Mobile Application in Canara Bank



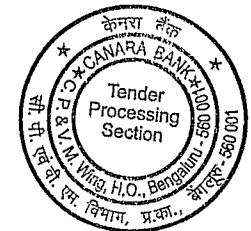
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
31	61	Annexure - 2 Pre-Qualification Criteria	C. Capability & Support Infrastructure	11. The bidder should be able to support the following languages: English, Hindi, Bengali, Kannada, Gujarati, Malayalam, Tamil, Telugu, Oriya, Punjabi, Marathi.	Does it mean that the Bidder's proposed Platform should support communication in these languages? Pls do confirm if the above understanding is correct. If not, pls detail out the exact requirement.	Bidder to refer corrigendum-3.
32	61	Annexure - 2 Pre-Qualification Criteria	C. Capability & Support Infrastructure	11. The bidder should be able to support the following languages: English, Hindi, Bengali, Kannada, Gujarati, Malayalam, Tamil, Telugu, Oriya, Punjabi, Marathi.	If the Bank aspires to have a multilingual conversation platform that integrates with the CDP for personalised communications, can this solution be deployed on Cloud?	Bidder to refer corrigendum-3.
33	63	Annexure - 3 Bidders profile	13	13. Details of Service Net Work Bengaluru: Mumbai:	Pls explain the details expected here. Is it the number of resources based out of these locations?	This clause stands deleted.
34	128	Appendix-A Instructions to be noted while preparing/submittting Part A - Technical cum Eligibility	Point No: 19	19.Signed Pre Contract Integrity Pact as per Appendix-G in non-judicial Stamp paper	Is it Appendix G or Appendix E	The Bidder should submit signed Pre-Contract Integrity Pact on Non-Judicial Stamp Paper of Rs.500/- or more (as per respective state Stamp Act) as per Appendix-E.
35	71	Annexure-9-A Scope Of Work	A - Data Governance and Security	The selected bidder should comply with data retention and destruction schedules/Policy provided by Bank	Pls share Bank's data retention & Destruction policies.	Details will be shared with the successful bidder.
36	72	Annexure-9-A Scope Of Work	A - Data Governance and Security	Vendor shall create necessary dashboard in bank's visualization platform, presently Power BI, in Bank's instance/ domain. Vendor shall push summarized/ detailed data for Bank's consumption.	Is there a resource required to create custom dashboards on Power BI on behalf of Bank or Bidder only needs to share the data for Bank's consumption?	Bidder to refer corrigendum-3.



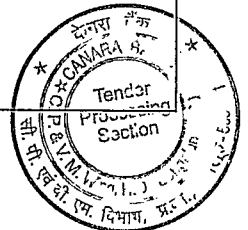
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
40	84	Annexure - 9 B Functional and Technical Requirements	C - PII Masking, PII Anonymization, PII Encryption, PII Tokenization	Vendor should supply mechanism to keep the PII in Bank's on Premises Environment or should provide the technology to PII Masking, PII Anonymization, PII Encryption, PII Tokenization. The activity of PII Masking, Anonymization, encryption, tokenization should be carried out on premises and PII shall not be available in plaintext either as data at rest or data at transit.	Is all 4 to be done (Masking, Anonymization, Encryption, Tokenization) or any one/combination of some is enough to ensure PII data security within cloud environment?	All 4 capabilities are expected. Bank may choose to use certain method for certain data types.
41	85	Annexure - 9 B Functional and Technical Requirements	A - Mobile App Specific SDK	4.Vendor is able to provide API/Event Handlers for capturing various types of events through SDK and support the existing app platform provider for integration.	Who is the existing app platform provider?	Details will be shared with the successful bidder.
42	94	Annexure - 9 B Functional and Technical Requirements	G. RCS, SMS, EMAIL, Whatsapp Messaging	Vendor Supplied system is having ability to integrate Bank's RCs, SMS, EMAIL, Whatsapp service provider through, DB Links, APIs, SFTP Transfer etc.	Can the Bidder/Vendor propose their own vendors/service providers?	No.
43	96	Annexure - 9 B Functional and Technical Requirements	J. Mobile App Specific SDK (Page no 96) to R. Creative and Content management (Page no 108)		The topics are repeating from topic J to R as is. Please reconfirm	Bidder to refer corrigendum-3.



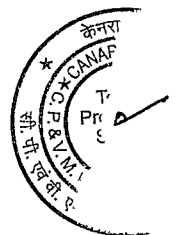
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
44	117	Annexure - 15 Bill of Material	Table C Charges for Dedicated onsite Resources	Onsite Resource Requirement	What is the exact roles & responsibilities for which the onsite resources are required?	Bidder to refer corrigendum-3.
45	117	Annexure - 15 Bill of Material	Table C Charges for Dedicated onsite Resources	Procurement channel	Can this procurement be routed through Cloud Marketplace?	No.
46	31	Section - E Selection of Bidder	3.4.Techno Commercial Evaluation process	3.4.8.The Criteria for Technical Evaluation and Commercial Evaluation will have weightage of 30:70	Pls confirm if the weightage mentioned here (i.e., Technical:Commercial is 30:70) is correct?	Bidder to comply with RFP terms and conditions.



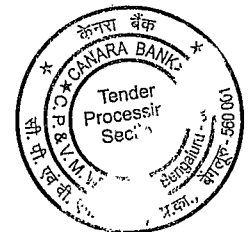
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
49	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	2. Penalties/Liquidated Damages	2.1.1. Non-compliance of sub clause 1.3 will result in imposing penalty of 0.50% on delay per week or part thereof on the one-time implementation Cost. 2.1.2. However, the total Penalty/LD to be recovered under clause 2.1.1. shall be restricted to 10% of one-time implementation Cost.	We request to consider below clause: 2.1.2. However, the total Penalty/LD to be recovered under clause 2.1.1. shall be restricted to 5% of one-time implementation Cost.	Bidder to comply with RFP terms and conditions.
50	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	3. Payment Terms	3.1.1 1. One time implementation cost - On successful go-live of the proposed solution and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents, after deducting applicable penalties and Liquidated damages (if any) as per RFP Terms & conditions.	We request Bank to take into consideration the following payment schedule for one time cost 1. 20% after submitting required document like SLA, NDA and PO acceptance 2. 30% to be paid after paid post- Sign off on Functional Requirement document (FRD) 3. 30% to be paid on start of UAT. 4. 10% to be paid on Signoff of UAT. 5. 10% to be paid on Go-live.	Bidder to comply with RFP terms and conditions.
51	20	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	11. Local support	11.3. The bidder will be responsible for attending complaints during all hours 24x7x365 basis of contract period	The Support should be available from 10.00 AM to 6.00 PM on all working days of Bank.	Bank's Mobile Banking Apps are available round the clock, so is communication channels. Bidder to comply with RFP terms and conditions.
52	44	SECTION G - GENERAL CONDITIONS	13. Training and Handholding	13.5. Successful bidder shall hold technical knowledge transfer sessions with designated technical team of Business and/or any replacement Service Provider in at least last three (3) months of the project duration or as decided by Bank.	While we acknowledge the importance of training, our approach will involve training the selected bank staff in three separate batches, followed by a "train the trainer" model.	Bidder to comply with RFP terms and conditions.



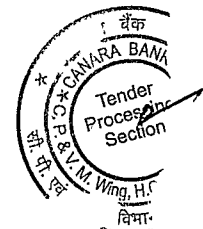
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
53	61	Annexure-2 Pre-Qualification Criteria	C.Capability & Support Infrastructure	13.The Bidder should have capability of handling minimum 1,00,00,000 (1 crore) active users for any month for an individual client in last financial year(2023-24).	We request Bank to consider the Bidder should have capability of handling minimum 1,00,000 (1 Lakh) active users for any month for an individual client in last financial year(2023-24).	Bidder to comply with RFP terms and conditions.
54	60	Annexure-2 Pre-Qualification Criteria	C.Capability & Support Infrastructure	The bidder should be able to support the following languages: English, Hindi, Bengali, Kannada, Gujarati, Malayalam, Tamil, Telugu, Oriya, Punjabi, Marathi.	Based on our understanding Mobile Applicatin shall support following language in User Interface. Please confirm.	Bidder to refer corrigendum-3.
55	69	Annexure-9-A Scope of Work	Objective	Therefore, Bank is inviting proposals from Original Solution Provider or Licensed Partners with previous experience in implementing data driven Personalization and customer engagement platform for large scale institution in BFSI Segment. Bidder must have carried out minimum 3 successful such implementations	we request Bank to consider that Original Solution Provider or Licensed Partners with previous experience in implementing data driven Personalization and customer engagement platform for large scale institution in Any Segment. Bidder must have carried out minimum 1 successful such implementations. Please confirm	Bidder to comply with RFP terms and conditions.



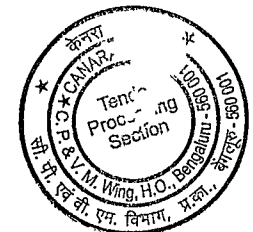
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
56	70	Annexure-9-A Scope of Work	Objective	The bidder shall propose for Cloud Model or hybrid model to ensure all, customer segmentation and customer PII resides on-premises, any customer PII required for processing are taken after due encryption	<p>Could you please specify if the bank requires a Cloud Model, an On-Premises Model, or a Hybrid Model for storing and processing customer segmentation and PII? Additionally, could you define what a Hybrid Model would entail in this context?</p> <p>We aim to ensure compliance with your data security standards and look forward to your guidance on this matter.</p>	Bidder to comply with RFP terms and conditions.
57	116	Annexure 15 Bill of Material	Bill of Material	Table- B Active User Charges	<p>When we review the RFP in Page number 69 it states that The Bidder shall bring their own infrastructure and shall manage the end to end technological implementation, monitoring and maintenance. Selected bidder has to factor the cost of Servers/ Infrastructure/ licensing etc. and should ensure the same matches to below minimum criteria set forth in Functional & Technical Requirements.</p> <p>But when we review the Bill of Material. Table B talks about usage of application. But we were not able to see Hosting charges to be include. we request bank to include hosting charges as separate line item in commercial bid</p>	Bidder to comply with RFP terms and conditions.



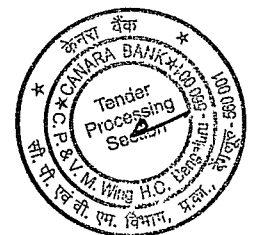
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
58	NA	Generic	General	Generic	Please provide us the list of intgeration to be consider in the scope of work	Bank cannot have any upper limit on integrations or platforms as proposed system is required to support all Mobile Banking Apps.
59	69	Annexure-9- A	Annexure-9- A	Scope of Work	What are the specific analytical, CRM, and data lake house platforms currently in use?	Details will be shared with the successful bidder.
60	70	Annexure-9- A	Annexure-9- A	Scope of Work	What is the tech stack of current Canara Bank applications	Details will be shared with the successful bidder.
61	70	Annexure-9- A	Annexure-9- A	Scope of Work	Are there any existing third-party SDKs or tools that are used for app/web data acquisition and aggregation that the new SDKs need to integrate with? If yes, please provide some details	Not available currently.
62	69	Annexure-9- A	Annexure-9- A	Scope of Work	Are there specific tools or platforms currently used for real-time data processing that the new system needs to integrate with? If yes, please provide some details	In data warehouse environment we do not have any real time data processing tool. The data lakehouse solution have sparkflow for handling real time data ingestion.
63	71	Annexure-9- A	Annexure-9- A	Scope of Work	Are there any specific compliance requirements for data exchange with bank's systems (e.g., encryption standards, etc.)	Details will be shared with the successful bidder.
64	73	Annexure-9- A	Scope of Work	Objective	What customer segmentation criteria and models are currently in use, and how are they maintained?	Bank cannot provide such proprierty information
65	74	Annexure-9- A	Scope of Work	Objective	Are there any existing segments/cohorts created that would need to be maintained in the new system?	Bank cannot provide such proprierty information



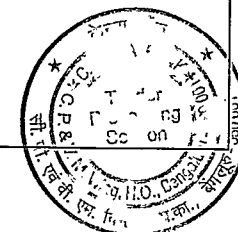
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
66	76	Annexure-9- A	Scope of Work	Objective	What is the current cloud infrastructure and preferred cloud service providers (CSPs)?	Bank will not provide the current cloud infrastructure detail. There is no preferred cloud service provider. Cloud service provider should be abide by all the government/regulatory/Bank guidelines
67	74	Annexure-9- A	Scope of Work	Objective	Can you please provide the current communication channels/ vendor integrations currently available and details of vendors for different communication channels	Bank will provide channels to send out SMS, Whatsapp, Email, RCS through existing or future vendors. Details will be shared with the successful bidder.
68	74	Annexure-9- A	Scope of Work	Objective	Can you please provide the current communication channels/ vendor integrations currently available and details of vendors for different communication channels	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
69	74	Annexure-9- A	Scope of Work	Objective	Is there any specific requirement for multi-lingual support for campaigns etc.	Bidder to refer corrigendum-3.
70	11	Section -B Introduction	6.Participation Methodology	6.2 If a bidder bids on behalf of the Principal/OEM/OSD/OSO, the same bidder shall not submit a bid on behalf of another Principal/OEM/OSD/OSO in this RFP for the same solution.	Please confirm that multiple bidders can bid the same OEM technology	Bidder to comply with RFP terms and conditions.



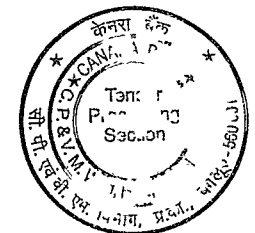
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
71	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.Project Timelines	1.3 The selected bidder should supply, install, integrate, implement and Go-Live of the proposed personalization Solution as per the scope of work and technical and functional requirement, within Twelve (12) weeks from the date of acceptance of Purchase Order or within Thirteen (13) week from the date of issuance of Purchase Order.	How much time will be required to sign the SLA and mobilise the team as per Canara Bank's policies? Can this be adjusted to 13 weeks from date of onboarding of teams ?	Bidder to comply with RFP terms and conditions.
72	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.Project Timelines	1.5 In the event of any change/ modification in the locations where the hardware items are to be delivered, the bidder in such cases shall deliver, install and commission at the modified locations at no extra cost to the Bank	If hardware is to be delivered - please confirm the location for Delivery for DC and DR. Please confirm th capacity of the DC and DR and that it is able to accept the hardwares without modifications	Bangalore and Mumbai. Server should be rack type, fit into 1U/2U Slot, should have redundant powers supply, should not have any single point failure, should have independent SAN Port (16/32 Gig) and Network Port(10Gig 802.3) with sufficient cores and memory.
73	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Penalties/Liquidated Damages	2.3 Penalties/ Liquidated damages for not maintaining uptime:	Will the bank monitor monthly uptime or it will be the responsibility of the SP to monitor it ? If the monthly uptime drps below 99.9 will penalty be invoked irrespectiv e of whose fault it is ?	Platform to provide heartbeat or similar methodology to our application Server. Further, data acquisition vs login events shall be measured. Bank shall not consider such instances where dependancy is at bank side.



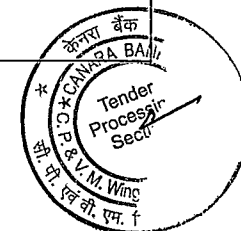
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
74	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	8.Uptime	8.1 The selected bidder shall guarantee a 24x7x365 availability with monthly uptime of 99.50% for the solution as per Scope of Work (Annexure-9A) and Technical and Functional requirements (Annexure-9B), during contract period, which shall be calculated on monthly basis	On P.15 - the table states that bidder will start being penalised below 99.9. Please confirm.	RFP clause is self explanatory Bidder to comply with RFP terms and conditions.
75	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	9.SubContracting	9.1 Principle bidder only can participate and bidder should-not sub-contract to any other company/ firm/ trust/ proprietorship/ partnership. 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	Given Clauses 9.5 and 9.6 where subcontracting could be allowed on consent of the bank - can clauses 9.3 and 9.4 be removed	Bidder to comply with RFP terms and conditions.
76	20	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	10.Right to Audit	The Service Provider shall, whenever required by the Bank, furnish all relevant information, records/data to such auditors and/or inspecting officials of the Bank/Reserve Bank of India and or any regulatory authority. The Bank reserves the right to call and/or retain for any relevant material information/reports including auditor review reports undertaken by the service provider (e.g., financial, internal control and security reviews) and findings made on Selected Bidder in conjunction with the services provided to the Bank	Will the bank or the Service Provider incur the cost of the Audit ?	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition



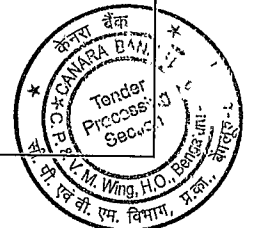
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
80	32	SECTION E - SELECTION OF BIDDER	3.Evolution Of Bids	3.6 Bidders Presentation /Site Visits / Product Demonstration/POC 3.6.5. Bidder has to complete the Proof of Concept (POC) of the proposed Solution/Services within the time limit which is defined by Bank.	The scope of the POC will be defined by the Bank alone or in mutual discussion ? How much lead time (advance notice time) will the bank for the Bidder to arrange ?	Details will be shared with successful Bidder.
81	32	SECTION E - SELECTION OF BIDDER	3.Evolution Of Bids	3.6 Bidders Presentation /Site Visits / Product Demonstration/POC 3.6.7. The presentation/document shared during the presentation/POC shall form the integral part of the offer made by the bidder and features mentioned therein should be delivered as part of the offer by the bidder at no extra cost to Bank, irrespective of the fact that such features are explicitly mentioned in the Bid or not.	Please confirm that the technical presentation is separate from the technical presentation as mentioned on P.112 where 25 marks would be awarded	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition



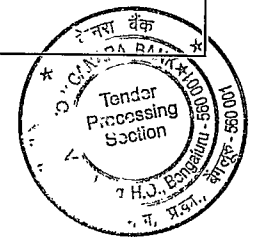
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
82	32	SECTION E - SELECTION OF BIDDER	4.4. Normalization of Bids	<p>4.1. The Bank may go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that, shortlisted bidders are more or less on the same technical ground. After the normalization process, if the Bank feels that, any of the Bids needs to be normalized and that such normalization has a bearing on the price bids; the Bank may at its discretion request all the technically shortlisted bidders to re-submit the technical and Commercial Bids once again for scrutiny. The resubmissions can be requested by the Bank in the following manner;</p> <p>4.1.1: Incremental bid submission in part of the requested clarification by the Bank OR</p> <p>4.1.2. Revised submissions of the entire bid in the whole</p>	<p>Given that this is QCBS and Technical weightage plays a part in that - how will normalization of bids work. Please clarify ?</p> <p>Could you give an example of where normaization may be invoked ?</p>	<p>RFP Clause is self explanatory. Bidder to comply with RFP Terms and conditions.</p>
83	33	SECTION E - SELECTION OF BIDDER	6.Selection of successful Bidder	<p>6.2 However, the Bank does not bind itself to accept the highest scored bidder or any Bid and reserves the right to reject any or all bids at any point of time prior to the order without assigning any reasons whatsoever</p>	<p>Under what circumstance do you see the bank exercising this clause ?</p>	<p>RFP Clause is self explanatory. Bidder to comply with RFP Terms and conditions.</p>
84	35	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	8.Fixed Price	<p>The prices quoted in the tender response will be fixed for the period of the contract.</p>	<p>Please confirm this is for 2 years quote or for 1 year.</p>	<p>Price quoted will be fixed for a period of 2 years and renewable after 1st year</p>



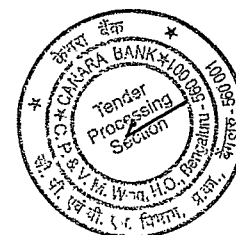
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
85	39	SECTION G - GENERAL CONDITIONS	2. Roles & Responsibility during Project Implementation	2.1 All tools, tackles, testing instruments, consumables, vehicles, etc., as required during all operations such as transport, installation, testing, commissioning maintenance during contract period shall be provided by the selected bidder at no extra cost to the Bank for completing the scope of work as per this RFP.	Please confirm this includes all software tools required to build and maintain the solution. In a hybrid model will the bank providing any solutions such as monitoring , backup etc. or all will have to be supplied by the bidder ?	No. Bank's requirement is for End to End OPEX model solution.
86	39	SECTION G - GENERAL CONDITIONS	4. Human Resource Requirement	4.2 The selected bidder shall confirm that every person deployed by them on the project has been vetted through a third-party background check prior to their engagement. The selected bidder shall manage the activities of its personnel or others engaged in the project, etc., and shall be accountable for all the personnel deployed/engaged in the project.	Given that the duration is 13 weeks from Award of contract - - will personnel be allowed to work if the vetting is taking time given that it is a third party check?	Bidder to comply with RFP terms and conditions.
87	40	SECTION G - GENERAL CONDITIONS	4. Human Resource Requirement	The No. of resources mentioned in the above clause 4.5 is indicative only and Bank at its discretion to increase/decrease the No. of onsite resources based as per requirement. The charges quoted above shall be fixed for the entire contract period.	Should the Bidder quote for 4 resources for a fixed cost for 2 year duration ?	yes
88	44	SECTION G - GENERAL CONDITIONS	12.Exit Management Plan	12.6 The transition & exit management period will start minimum six (6) months before the expiration of the contract or as decided by Canara Bank.	As the contract duration is mentioned as 1+1 - when should the transition plan start from ?	Bidder to refer corrigendum-3.



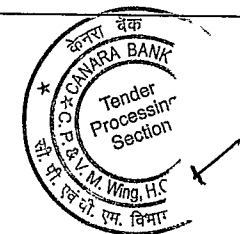
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
93	70	Annexure-9-A Scope of Work	Objective	In the first year, the vendor shall implement 10 Journeys including all platforms and if the contract is extended, during second year, further 20 Journey shall be implemented. Any further journey shall be mutually accepted and built on Change Request from the bank.	Who's responsibility is it to define the journeys and in what timeframe ?	Bank is expecting to onboard bidder having capabilities of no-code-low code environment for development of journey, campaign scheduling etc. As such, we expect the full control of same is with bank with the assistance of onsite resources.
94	71	Annexure-9- A Scope of Work	Objective	App and Web Data Acquisition, Aggregation, transmission and Unification System	Which CRM is currently being used ?	Details will be shared with the successful bidder.
95	71	General	General	General	Data Lake / Warehouse currently being used ?	Details will be shared with the successful bidder.
96	71	General	General	General	Which Campaign Mgt / Analytical platform is being used	Details will be shared with the successful bidder.
97	71	General	General	General	Infrastructure preferences if any - OnPremise / SaaS Cloud Native	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
98	71	General	General	General	Which Channel are being used for Real Time / Outbound	Details will be shared with the successful bidder.
99	72	Annexure-9- A Scope of Work	Objective	The selected bidder should comply with data retention and destruction schedules/Policy provided by Bank. The selected bidder should certify for destroying all data at all locations including slack in data structures and on the media on Bank's request. The Bank will have the right to audit this practice.	Please supply data retention policies of the bank to comply.	Details will be shared with the successful bidder.



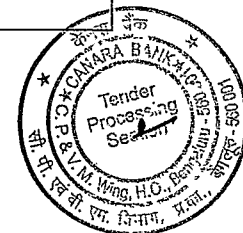
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
100	72	Annexure-9- A Scope of Work	Data Governance and Security:	Selected bidder shall provide separate dashboard and front end for controlling, monitoring and reporting purpose. It shall be compatible with Bank's reporting toolset implemented in POWER-BI.	How many users are estimated to be using the dashboards and to what level of license is required ? (e.g.) view only, admin rights etc)	Bank has subscription to powerBI service which has been provided to all the employees. The bidder has to develop the dashboard as per the requirement and integrate with existing PowerBI workspace.
101	73	Annexure-9- A Scope of Work	Content and creatives management:	Selected bidder shall provide effective, intuitive content management system to create, manage and send multimedia content not limited to multilingual text, graphic images in multiple formats, video, content cards, collages, interactive rich media etc. Advanced AI and ML tools need to be provided to assist/ create such assets based on user inputs, previous successful campaigns, target segment etc.	Does the Bank have any agency they are working with to design the campaigns ? Is there any expectation of the Bidder to work with the agency or be responsible for the creatives ?	Yes. Bank's team will working with the external agency.
102	74	Annexure-9- A Scope of Work	App and Web Data Analytical Engine	Analytical Engine/Segmentation Engine shall be the core of all the system, which shall handle two types of analytics namely,	What is definite cost in terms of SLA Metrics?	Query not clear.



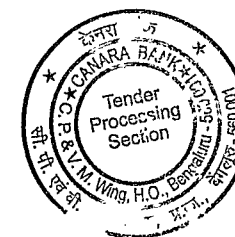
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
103	76	Annexure-9- A Scope of Work	Push, Web, In-app Notification and nudges	Selected bidder shall provide facility to Create, Send and track Push, Web, In-app Notification and nudges. Types of such notification shall not be limited to push notifications, carousel of rich media notifications, abandoned/dropped transaction notification, Rich Push notifications, Notification with Deep Linking, Geo Specific Notifications, localized (Language and content) Notification, Time Triggered Notification, Action Triggered Notifications, Audio Notification, Video Notifications, Notification with audible alerts to users' mobile devices with IOS and Android Platform.	Please provide more detail information about Geo Specific Notifications.	RFP Clause is self explanatory. Bidder to comply with RFP Terms and conditions.
104	76	Annexure-9- A Scope of Work	SLA Metric Assessment:	System shall have the toolset to Evaluate the SLA Metrics such as Load Time, Latency, etc. affected by personalization, event tracking and determine the acceptable thresholds.	Are the tools in place in Canara Bank ? Will they be made available to the selected bidder to use ?	Yes
105	76	Annexure-9- A Scope of Work	Cloud:	The Solution should be deployed on the Cloud architecture (SaaS model) with the adaptability to the on demand up-scaling and down-scaling and seamless failover movements of the instances.	Can the bidder choose any other alternate architectures (e.g.) a) A dedicated setup on cloud for the bank b) A setup on the bank's private cloud c) An full on-premise solution ?	Bidder to comply with RFP terms and conditions.



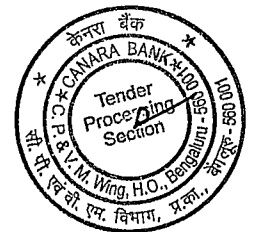
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
106	77	Annexure-9- A Scope of Work	Cloud:	1.10.Bidder and its solution must be adhering to bank's policies, bank's cloud and IS security policies, statutory, RBI and other government guidelines.	Can the bank make available policies for bidder to read and ensure they comply to.	Details will be shared with the successful bidder.
107	77	Annexure-9- A Scope of Work	Cloud:	1.16.The selected bidder has to provide required Infrastructure in cloud for proposed application and other environmental or related software along with technical proposal.	It is stated to cater for 1CR users. For purposes of infrastructure on cloud should the bidder cater for 1CR at all times or is there a ramp up that can be used to optimize the infrastructure ?	MAU given in RFP is indicative only for arriving at the TCO value.
108	80	Annexure-9- A Scope of Work	5.Continuous Monitoring:	5.1.CSP/ TSP to ensure continuous monitoring of audit, events, access to critical data and/or processes, or other change/ activity logs generated by the SaaS application.	If a full on-premise solution is proposed can the bidder use the monitoring capabilities already present in the bank ?	Bidder to comply with RFP terms and conditions.
109	NA	Generic Query	Generic Query	Generic Query	Please clarify the actual contract period? Is it for 1 year, 2 years, or 1+1.	RFP Clause is self explanatory. Bidder to comply with RFP Terms and conditions.



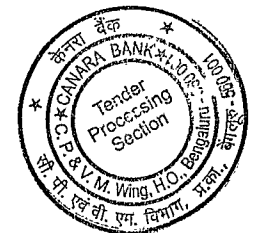
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
110	NA	Generic Query	Generic Query	Generic Query	How much time will the vendor be given for a demo/presentation once they are shortlisted?	Details will be shared with successful Bidder.
111	NA	Generic Query	Generic Query	Number of Users that would use the platform	Number of marketers and business users would need access to the platform or be a part of the workflow.	Details will be shared with the successful bidders whenever the requirement arises.
112	NA	Generic Query	Generic Query	Integration	Is there an external content management system that the new platform needs to be integrated with? If yes, please provide details and if any APIs available.	Bidder to comply with RFP terms and conditions.
113	NA	Generic Query	Generic Query	Integration	Is there any specific Social platform requires integration for customer journey orchestration?	Bidder to comply with RFP terms and conditions.
114	NA	Generic Query	Generic Query	Integration	Is transactional data or any other data expected come via Kafka?	The current data warehouse does not have any Realtime transactional data. The data lakehouse may have transactional data on need basis.
115	NA	Generic Query	Generic Query	AI/ML	Is there any AI/ ML based Tool . If yes , Could you please explain more details around same.	Bidder to comply with RFP terms and conditions.
116	NA	Generic Query	Generic Query	Other Digital platform	They have mobile app platform, other than mobile app what channels they use or looking for?	Bidder to comply with RFP terms and conditions.
117	NA	Generic Query	Generic Query	Content Management tool	Is there any Content Management tool being used ?	Bidder to comply with RFP terms and conditions.
118	NA	Generic Query	Generic Query	Loyalty Program / Offer Management	Is there any Loyalty Management System currently available ?	Bidder to comply with RFP terms and conditions.



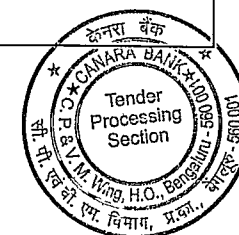
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
119	1	SECTION- A BID SCHEDULE & ABBREVIATIONS	Bid End Date/Time	08-08-2024 15:00	We request Canara Bank to kindly extend the bid submission by at least 2 weeks to 23rd August 2024. The RFP is comprehensive and the scope is extensive, hence we request for this extension	Bidder to refer corrigendum-3.
120	3	SECTION E - SELECTION OF BIDDER	QCBS Weightage (Technical:Financial):	30:70	We wish to highlight to the Bank that this is a strategic and critical solution for the Bank and it is critical for the Bank's growth through advanced analytics on customers and providing personalized offerings. Such a solution needs to be technically superior and of a higher quality, hence we request the Bank to kindly amend the evaluation to 70:30 (Technical:Financial).	Bidder to comply with RFP terms and conditions.
121	94	Annexure- 9 B Functional and Technical Requirements	G-RCS, SMS, EMAIL, Whatsapp Messaging	1.RCS, SMS, EMAIL, Whatsapp Messaging	We Assume Bank will Identify necessary ESP and SMS Gateway Providers for Email and SMS Text Configurations with OEM and Address the necessary Security processes	Yes
122	94	Annexure- 9 B Functional and Technical Requirements	G-RCS, SMS, EMAIL, Whatsapp Messaging	1.RCS, SMS, EMAIL, Whatsapp Messaging	We Assume that the Levels of Control and Visibility for email delivery metrics will be provisioned by ESP's	Yes Certain Channels might not have inherent capability to provide response data such as SMS, Email etc. Platform need to provide facility of integrating CTA mechanisms to capture metrics.



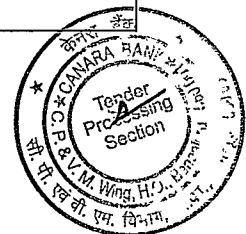
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
123	70	Annexure-9- A Scope of Work	Objective	In the first year, the vendor shall implement 10 Journeys including all platforms	1st year involves building 10 journeys - These journeys are to be done for which product / business lines ? What are these journeys? Are there any order of priority that is to be considered ? Can this be shared along with the list ?	Details will be shared with the successful bidder.
124	73	Annexure-9- A Scope of Work	Objective	Selected bidder shall provide toolset to create, manage and automate Workflows	How is Work Flow Management process for Interfaces envisioned ?	Bank Expects the bidder proposed solution to have tools to define, schedule workflow basing on messages, campaigns, designation of the initiators and authorizer. Certain message may be automated and certain messages/campaigns may be controlled through maker checker process.
125	91	Annexure-9- A Scope of Work	Measurement	Measurement	a.What key email performance metrics do you need to track and measure (e.g., open rates, click-through rates, conversions)? b. Do you require real-time email analytics and reporting dashboards? c. Are there any specific tracking requirements (i.e. will the format for these dashboards be provided or is the bidder is required to create the wireframe) for the journeys or conversion tracking?	Bank needs platform to bring the capability of capturing the open rates, click through rates and conversions. Internal analytics team shall also conduct its own analysis, hence the need for relevent data. Bidder proposed platform need to provide its own No-code Low code - configurable dashboard as well as data exchange with banks internal analytics and reporting teams for providing required insights



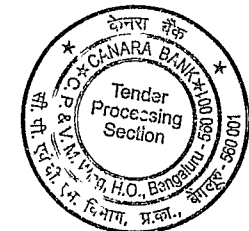
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
130	86	General	General	CDP and Data Lakes	How is bank envisioning to handle errors or exceptions during the data export / import process in (from/to) existing Data Lakes	Data lakehouse software stack consists of Sparkflow tool which will handle the exceptions during data ingestion.
131	73	Annexure-9- A Scope of Work	Workflow/ campaign/ Journey/ communication automation.	Selected bidder shall provide toolset to create, manage and automate Workflows, Campaigns and User Journeys. Bank shall be enabled to define branching/ re-segmentation/journey mapping of based on customer interactions and transactions	What is the Current Eco system in CB for Campaigns and Promotions ?	Details will be shared with the successful bidder.
132	86	Annexure-9- A Scope of Work	Annexure-9- A Scope of Work	Data Acquisition, Aggregation and Exchange Capabilities	Does the Third Party Apps Share the Transactions Data To CB ?	Presently Bank is not purchasing any third party data
133	69	Annexure-9- A Scope of Work	Annexure-9- A Scope of Work	The bidder shall ensure that the system is intuitive enough to enable the bank to define data connectors, real-time analytics to be carried out for creating segmentation thereby personalization, customer engagement and campaign activities on their own.	Does CB use any tool to manage the Requests and Approvals in the current eco system ? How is maker-checker done currently?	Bank Expects the bidder proposed solution to have tools to define, schedule workflow basing on messages, campaigns, designation of the inicators and authorizer. Certain message may be automated and certain messages/campaigns may be controlled through maker checker process.
134	70	Annexure-9- A Scope of Work	Annexure-9- A Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System	What kind of data CB currently collects through the mobile app (AS PART OF THE CURRENT DATA MODEL OF EXISTING APP)? ex: Does it collects customer behavioural information through mobile app (For instance: the device model used; preferences basis the consent to collect the data from another app in the mobile device.	Relevant details will be shared with the successful bidder.



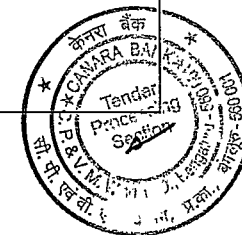
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
135	79	Annexure-9- A	Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System	Do you have any channel preference model at a customer level?	Bidder to comply with RFP terms and conditions.
136	79	Annexure-9- A	Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System	What % of the customers that can be reached currently through the existing channels?	Details will be shared with the successful bidder.
137	80	Annexure-9- A	Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System	Once the journeys are built, Is the expectation from the consultant to integrate the existing or newly developed AI/ML models as part of the journey ?	AI/ML models are required not just as apart of journeys but in message scheduling, realtime segment mapping, etc. Hence Bank expects proposed platform has the capability as inbuilt.
138	88	Annexure-9- A	Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System	Who are the high level stakeholders who will be directly impacted or will leverage insights generated using Personalisation initiatives? Is it Retail / Corporate / Commercial, etc. ? Are there business process and workflows in place that are to be changed with the new journeys?	Details will be shared with the successful bidder.
139	69	Annexure-9- A	Scope of Work	Campaign management	Do you have a centralised campaign management / Campaign Operation team as well ? What's the operating structure ?	Details will be shared with the successful bidder.
140	72	Annexure-9- A	Scope of Work	The system shall also be capable of sharing the data/analytics/outputs to other platforms such as CRM Solution, In-house Analytics etc.	How is analytics consumed currently for the proposed journeys at CB?	Details will be shared with the successful bidder.
141	86	Annexure -9-B Functional and Technical Requirement	II.Functional and Technical Requirements	Data Acquisition, Aggregation and Exchange Capabilities	Do you currently have capability to do marketing basis social listening, Inbound emails or other unstructured data ?	Details will be shared with the successful bidder.



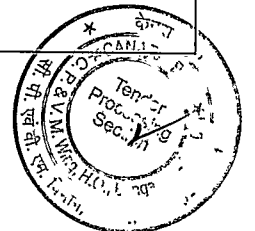
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
142	87	Annexure -9-B Functional and Technical Requirement	II.Functional and Technical Requirements	Vendor Supplied system is capable of Acquiring/Exporting customer data/Campaign data/ Campaign target /Creatives /Messages etc. to and from CRM Solution of the bank on Real-time, hourly, daily, weekly, monthly	How many branches or RM/Feet on the street do you have where these use case are to be deployed ? Or adoption of self-service automated dashboards is to be facilitated?	Details will be shared with the successful bidder.
143	69	Annexure-9- A	Scope of Work	Campaign management	With reference to campaign roll outs, what are the channels (e.g. Email ? / SMS ? / Whatsapp ? Any other ?) where the vendors are currently engaged and what is the engagement period for these vendors? Are there other areas identified to engage vendors?	Details will be shared with the successful bidder.
144	69	Annexure-9- A	Scope of Work	Campaign management	Is there any dependency on any of the current vendors? If yes, then in which domain and what level of dependency?	Details will be shared with the successful bidder.
145	89	Annexure- 9 B Functional and Technical Requirements	11	AI/ML tools part of Vendor Supplied systems are capable of Continuous Improvement by measuring and optimizing the performance metrics.	What are the various current success metrics, currently identified or monitored for the journeys? Are there any plans to revise these metrics in the future? For example making the success metric more product-specific and channel-specific, if not already.	Details will be shared with the successful bidder.
146	70	Annexure-9- A	Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System	Please confirm, if Customer data Platform exists within CB and it is the single repository at a customer level that can be consumed by all channels?	Details will be shared with the successful bidder.



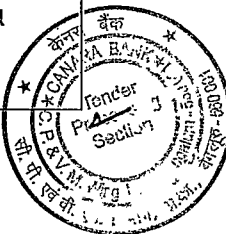
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
147	70	Annexure-9- A	Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System	Is there any contact repository at a customer level? E.g. How many times a customer has been contacted across the channels? When or what time of the day was customer contacted? Customer Response Funnel; for example: a) tele caller called, b) phone connected c) conversation completed, d) leads received, e) appointment fixed, f) documents collected, g) Confirmed as a lead Is there any specific consent management tool in place?	Details will be shared with the successful bidder.
148	70	Annexure-9- A	Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System	Please do let us know the various channels & segments and any upcoming roadmap for 1 or 2 years; i.e. any other channel that are planned to be added ?	Details will be shared with the successful bidder.
149	69	Annexure-9- A	Scope of Work	Campaign management	What are the martech tools which are currently deployed?	Details will be shared with the successful bidder.
150	70	Annexure-9- A	Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System	Is there a plan to have a tagging software for your webpages and mobile app?	Details will be shared with the successful bidder.
151	70	Annexure-9- A	Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System	Is there any event-based marketing happening currently around clickstream data or website journeys and is there a mechanism to collect clickstream or livestream data? eg: Someone spending 10 minutes on a home loan page likely to avail of a home loan offer placed etc.	Details will be shared with the successful bidder.



Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
152	70	Annexure-9- A	Annexure-9- A	App and Web Data Acquisition, Aggregation, transmission and Unification System	Is there a centralized out-bound call center team that acts on cross-sell leads? What is the capacity/ operating model of this center? Do you have an Inbound Call Center ? Do Inbound Call Center cross-sell products as well ?	Details will be shared with the successful bidder.
153	69	Annexure-9- A	Annexure-9- A	Campaign management	What is the marketing stack used by the CB team?	Details will be shared with the successful bidder.
154	69	Annexure-9- A	Annexure-9- A	Campaign management	What is the role played during the fulfilment stage by the Outbound calling team	Details will be shared with the successful bidder.
155	69	Annexure-9- A	Annexure-9- A	Campaign management	How does the current setup build accountability within the field team for cross-sell?	Details will be shared with the successful bidder.
156	69	Annexure-9- A	Annexure-9- A	Campaign management	What is the fulfilment operating model (outsourced/ insourced setup)?	Details will be shared with the successful bidder.-
157	95	Annexure-9- A	H	Personalization and Journey Building	Is there a culture of having a collective buy-in on use-case / journey performance, incentives and output metrics for current set of prioritized use-cases / journeys?	Details will be shared with the successful bidder.
158	95	Annexure-9- A	H	Personalization and Journey Building	Is the data required to implement the journeys already centralized within a data lake? Or will the partner also be required to have some data engineering skillsets in the team to have this foundational element ready?	Target segment/cohort shall be obtained from Data Lake Implementation, realtime capturing of customer interaction and micro segmentation based on the same shall be carried out within the platform.
159	95	Annexure-9- A	H	Personalization and Journey Building	What kind of external data-sources/ external data partnerships are available to enhance Customer 360. (e.g. Bureau pulls)?	Details will be shared with the successful bidder.



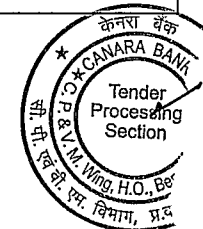
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
160	70	Annexure-9- A	Annexure-9- A	App and Web Data Acquisition, Aggregation, transmission and Unification System	What kind of data volumes exist currently within CB for digital? What is the rate at which data volumes are growing at CB?	Details will be shared with the successful bidder.
161	86	Annexure-9- A	B.2 / B.3 (P87)	CDP and Data Lakes	What does the current data architecture look like? (any documentation that can be shared)	Details will be shared with the successful bidder.
162	86	Annexure-9- A	B.2 / B.3 (P87)	CDP and Data Lakes	Are there established data governance roles, policies, processes and tools to oversee data landscape?	Details will be shared with the successful bidder.
163	95	Annexure-9- A	H	Personalization and Journey Building	How many environments are to be managed by the consultant here? E.g. Test, Prod & DR, etc. Any pre-set of configuration that CB expects here? Does any sandbox already exist for journey creation and testing?	Details will be shared with the successful bidder.
164	86	Annexure-9- A	B.2 / B.3 (P87)	CDP and Data Lakes	Does the existing data require extensive data quality checks? eg. Is there a possibility of customer city/customer address being written differently across different source systems?	It depends on the use case of the data ingestion process. However basic data quality checks and frontend validation of customer data is taken care upto certain extent in Bank's environment. Details will be shared with the successful bidder.
165	95	Annexure-9- A	H	Personalization and Journey Building	Is the proposed customer journey for fulfilment across each product and each channel completely digital or phygital?	Details will be shared with the successful bidder.
166	95	Annexure-9- A	H	Personalization and Journey Building	Is there a digital transformation core team, covering aspects including change management or should that be factored in the implementation plan?	Details will be shared with the successful bidder.



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167	95	Annexure-9- A	H	Personalization and Journey Building	Post implementation, please elaborate on the nature of support required by CB from the partner? i.e. steady state support, Knowledge management and transition, development of additional use cases etc.?	Steady state support and additional use case development
168	91	Annexure-9- A	Annexure-9- A	Measurement	What is the visualisation software available with CB and till what organisation level can this viz be used? Are any Real Time Dashboard available ?	Details will be shared with the successful bidder.
169	69	Annexure-9- A	Annexure-9- A	Campaign management	What is the current CRM tool in use?	Details will be shared with the successful bidder.
170	86	Annexure-9- A	B.2 / B.3 (P87)	CDP and Data Lakes	What tools/technologies are used for Datawarehouse, Data Lake, Analytics, Data Integration, Data Ingestion, ETL, Streaming/Batch, Change data capture?	Details will be shared with the successful bidder.
171	86	Annexure-9- A	B.2 / B.3 (P87)	CDP and Data Lakes	For internal and external integration, what platforms are in place?	Details will be shared with the successful bidder.
172	86	Annexure-9- A	B.2 / B.3 (P87)	CDP and Data Lakes	Is there an existing CDP solution in place?	Details will be shared with the successful bidder.
173	86	Annexure-9- A	B.2 / B.3 (P87)	CDP and Data Lakes	Is there a caching technology in place?	Details will be shared with the successful bidder.
174	69	Annexure-9- A	Scope of Work	Campaign management	Has the Bank implemented a Microservice architecture? If so what are the deployment technology used for microservices?	No.



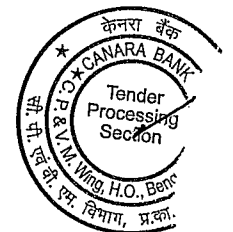
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
175	69	Annexure-9- A	Scope of Work	Campaign management	Does the Bank intend/prefers to have a single vendor which can provide for different MarTech components like Worklfow, Measurement and Attribution, Distribution, Design, Decisioning, CDP	Bidder to comply with RFP terms and conditions.
176	70	Annexure-9- A	Scope of Work	Personalization ux/ui in no code- low code environment using graphical elements, not limited to drag-and-drop components, widgets and form builders. ... build customer journeys then test and deploy without writing code in a visual development environment. It should also offer a library of pre-built templates, modules, and components that users can use, modify, test and deploy to reduce the need for custom coding. These templates should cover common use cases and functionalities not limited to messages, journeys, UI/UX component for wrapper etc.	Does the scope include UI/UX development, form builders ? What would common use case and functionalities mean ?	Details will be shared with the successful bidder.
177	61	Annexure-2 Pre-Qualification Criteria	C. Capability and Support Infrastructure	11.The bidder should be able to support the following languages: English, Hindi, Bengali, Kannada, Gujarati, Malayalam, Tamil, Telugu, Oriya, Punjabi, Marathi.	We request the Bank to please modify the clause to: "The platform should be able to support the following languages: English, Hindi, Bengali, Kannada, Gujarati, Malayalam, Tamil, Telugu, Oriya, Punjabi, Marathi."	Bidder to refer corrigendum-3.



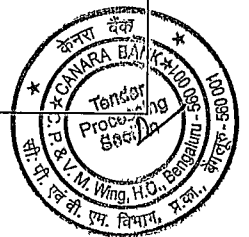
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
178	61	Annexure-2 Pre-Qualification Criteria	C. Capability and Support Infrastructure	13.The Bidder should have capability of handling minimum 1,00,00,000 (1 crore) active users for any month for an individual client in last financial year(2023-24).	We request the Bank to please modify the clause to: "The OEM platform should have capability of handling minimum 1,00,00,000 (1 crore) active users for any month for an individual client in last financial year(2023-24)."	Bidder to comply with RFP terms and conditions.
179	110	Annexure-10	Technical Evaluation Criteria	Bidder's capability to handle active users in Mobile Banking Apps or any other Digital platforms of a single client in last one year for any one organization. • 1 crores- 2 crore- 5 marks • More than 2 crore- 10 marks	We request the Bank to please modify the clause to: "OEM Platform's capability to handle active users in Mobile Banking Apps or any other Digital platforms of a single client in last one year for any one organization."	Bidder to comply with RFP terms and conditions.
180	110	Annexure-10	Technical Evaluation Criteria	Bidder's Capability to deliver notifications in languages. • 11 languages- 6 Marks • 12- 13 languages- 8 Marks • More than 13 languages- 10 Marks	We request the Bank to please modify the clause to: "OEM Platform's Capability to deliver notifications in languages."	Bidder to comply with RFP terms and conditions.



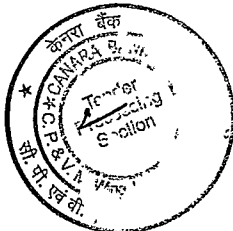
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
181	77	Annexure-9- A Scope of Work	Cloud	1.12.All functions involving critical data to be maintained on-premises only while functions involving non critical data can be moved to Cloud thereby adopting Hybrid Cloud model approach. 1.13.Ensure that any sensitive information or PII (Personally Identifiable Information) including Canara Bank customer's ID, PAN, Aadhar, GST Number, Account number, Card Number, PIN/CVV, Full Address, Mobile Number, Email Address etc. are not stored/cached in the Cloud in any form.	We will ensure that the critical and PII data will not be stored on cloud and will be stored on-premise. We request the Bank to please provide the infrastructure for the same as this will be common to all Bidders and the Bank will already have a rate contract with it's existing infrastructure vendor, which will be beneficial and cost-effective to the Bank.	Bidder to comply with RFP terms and conditions.
182	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Penalties/Liquidated Damages	2.3 Penalties/ Liquidated damages for not maintaining uptime: Tabular column	We cannot agree to the penalties and liquidated damages that are being imposed on us. We would like to proceed with our standard SLA credit policy that we offer to all of our customers;	Query not clear



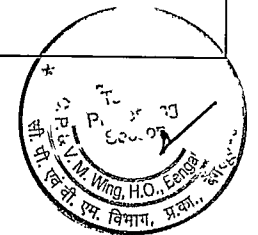
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
183	46	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	21. Indemnity	<p>21.1 The bidder shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:</p> <p>21.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by the bidder;</p> <p>21.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by the bidder;</p>	<p>We suggest that an indemnity for the customer is also added- The Bank shall defend, indemnify and hold the Bidder and its Affiliates harmless from and against all third-party claims, suits, actions, damages, settlements, losses, liabilities, costs (including without limitation reasonable attorney's fees) and expenses resulting from or arising out of (a) violation of any applicable law arising from Bank's use of the Platform; (b) Banks Customer Data infringing the Intellectual Property Rights of a third party; (c) a breach by the Bank of its confidentiality obligations under the Agreement.</p>	Bidder to comply with RFP terms and conditions.
184	20	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	8. Uptime	The selected bidder should consider high-availability (active-passive) at DC & DR with RPO of 15 minutes and RTO of 120 minutes	Our RTO is 6Hrs and RPO is 12Hrs	Bidder to comply with RFP terms and conditions.
185	61	Section C - Capability and Support Infra	C.Capability & Support Infrastructure	11. The bidder should be able to support the following languages: English, Hindi, Bengali, Kannada, Gujarati, Malayalam, Tamil, Telugu, Oriya, Punjabi, Marathi.	Is it the ability to send communications in these languages?	Bidder to refer corrigendum-3.



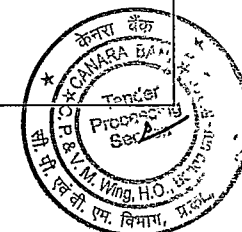
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
186	73	Annexure 9A Scope of Work	Data Governance and Security	System shall do data quality checks, validation rules, and monitoring mechanisms to ensure the accuracy, completeness, and consistency of aggregated and unified data and provide alerts and notifications for data quality issues or anomalies.	Data quality check - is this part of data mapping while ingesting data or an ETL layer for data sanity	Data quality check can be done at any stage, Bank's requirement should be met ultimately.
187	NA	Generic	Generic	Generic	Is there any criteria for OEM Partner to Bid directly in the Tender. If yes, then what is the qualification of the Bidding. Is the qualification for the OEM or the partner who is bidding in the tender.	Bidder to comply with RFP terms and conditions.
188	NA	Generic	Generic	Generic	Good to have /preferential certification is mandatory or we can share the compliance certificates	Bidder to comply with RFP terms and conditions.
189	69	Annexure 9A Scope of Work	Annexure 9A Scope of Work	Objective	the analytics and segmentation will happen in other platform ?	Bidder to comply with RFP terms and conditions.
190	70	Annexure 9A Scope of Work	Annexure 9A Scope of Work	app/web integration	is web integration part of the scope or only app?	Web apps which are part of our mobile banking apps are only considered for the scope of work.
191	71	Annexure 9A Scope of Work	Annexure 9A Scope of Work	Segmentation and analytics	which tools are currently used for creating segmentation and analytics?	Details will be shared with the successful bidder.
192	71	Annexure 9A Scope of Work	Annexure 9A Scope of Work	CRM	what is the CRM currently used, can it be integrated with api?	Details will be shared with the successful bidder.



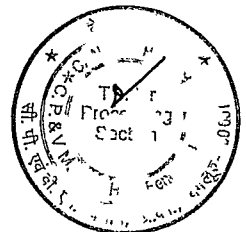
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193	72	Annexure 9A Scope of Work	Annexure 9A Scope of Work	Canary Testing, Customer Fatigue Modeling	Would need a brief on this	Testing of a new journey, message or template or any new feature to a limited number of customers and arriving at different metrics so as to enable carrying out at large scale implementation effectively is referred as canary testing. It helps us to understand and adjust effectiveness. Customer can be fatigued due to receiving irrelevant, repeated messages/content /creatives etc. and tend to block the notification or uninstall the app itself. Basing on customer interaction, proposed system should be able to model customer fatigue and should be able to provide such insight to Bank's to take informed decisions.
194	75	Annexure 9A Scope of Work	Annexure 9A Scope of Work	Personalized User interface/ Experience/ journey:	what kind of UI customization and theming capabilities are required ? Please clarify	Details will be shared with the successful bidder.
195	59	Annexure-2 Pre- Qualification Criteria	B.Financial	The bidder should have positive Net Worth as on 31/03/2023 and also should have not eroded by more than 30% in the last three financial years, ending on 31/03/2023.	We have positive networth however we request Bank to provide the exemption on the Bidder should have not eroded by more than 30% in the last three financial years, ending on 31/03/2023.	Bidder to comply with RFP terms and conditions.



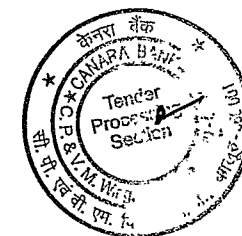
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
196	60	Annexure-2 Pre-Qualification Criteria	C.Capability & Support Infrastructure	The Bidder should have direct support offices with 24*7 support at Bengaluru. In case direct support offices of the bidder is not present in Bengaluru then undertaking to be provided by the bidder stating that direct support would be provided by the bidder at Bengaluru.	How many resources are required for 24*7 support	Details provided in the RFP documents
197	60	Annexure-2 Pre-Qualification Criteria	C.Capability & Support Infrastructure	The Bidder should have capability of handling minimum 1,00,00,000 (1 crore) active users for any month for an individual client in last financial year(2023-24). Purchase order/ Work order along with satisfactory performance certificate/ reference letter mentioning the actual count of active users from the client.	Request to provide exemption on this clause or consider the OEM capability experience	Bidder to comply with RFP terms and conditions.
198	11	SECTION B - INTRODUCTION	1..Requirement Details	1.1. The term of contract will be for a period of One (01) year from the date of acceptance of PO further extendable to another one (01) year if the performance of the vendor is found satisfactory and as per the Bank's requirement. However, Bank reserves the right to have review on completion of 06 months from the date of acceptance of purchase order. If the services are found to be unsatisfactory Bank reserves the right to discontinue the Services.	Request Bank to consider the solution minimum 3 years of contract	Bidder to comply with RFP terms and conditions.



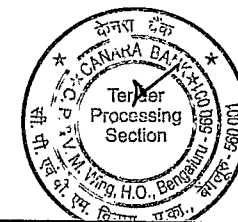
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
199	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Project Timelines	1.3 1.3. The selected bidder should supply, install, integrate, implement and Go-Live of the proposed personalization Solution as per the scope of work and technical and functional requirement, within Twelve (12) weeks from the date of acceptance of Purchase Order or within Thirteen (13) week from the date of issuance of Purchase Order.	Request to please reconsider the project timeline and atleast 20 weeks of time line provide to complete end to end project	Bidder to comply with RFP terms and conditions.
200	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Payment Terms	3.1.1 On successful go-live of the proposed solution and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents, after deducting applicable penalties and Liquidated damages (if any) as per RFP Terms & conditions.	Request bank to consider the payment release at UAT handover	Bidder to comply with RFP terms and conditions.
201	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Payment Terms	3.1.2 Payment will be made monthly in arrears against the total no. of active users successfully generated for the month and on submission of Invoice and Acceptance/ Sign off by the Bank on production of relevant documents and after deducting applicable penalties and Liquidated damages (if any) as per RFP Terms & conditions.	Request to please consider the payment in advance for the usages or consumptions	Bidder to comply with RFP terms and conditions.



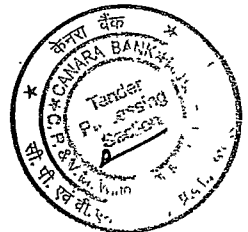
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
202	71	Annexure-9- A Scope of Work	Objective	Any customer PII required for processing are taken after due encryption. All data exchanges between cloud environment and On-Premises platform/ Bank's platform shall be through Encrypted SFTP or through Secured/ Encrypted APIs.	What is the Data frequency and records count you are supposed to process? Is it Batch or real time basis data transfer is required from Bank's platform to Marketing Cloud platform? We need to decrypt the data first that we are pushing in SFMC from bank platform in encrypted manner to use that data in running the campaigns	Certain data exchange shall be on realtime basis and certain data exchange shall be on batch basis. Bidder shall not restrict bank on any other metric other than the number of users directly linked to MAU.
203	71	Annexure-9- A Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System:	Selected bidders shall provide toolset for summarizing such data and arrive at intelligible leads/ events. The selected bidder shall provide for usage of the existing API/ Connectors, File Uploads, SFTP sharing etc. for exchange of required data to and from Bank's analytical/ data platforms. Bidder shall utilize the Bank's analytical platforms to perform any further segmentation to achieve the results.	Which analytic platform you are using currently for segmentation? Our System has API/Connctetors, File Uploads and SFTP capabilities. We have segmentation capabilities in our system	Details will be shared with the successful bidder.



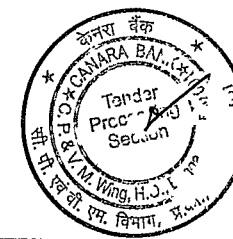
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
204	71	Annexure-9- A Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System:	Selected bidder shall structure the system to consume analytical, data output such as customer segmentations, cohorts etc. from bank's analytical/ .data platform and use the same for delivering personalization, customer engagement or campaign management.	Yes our platform can run personalized campaigns and customer engagement.	Query not clear. Bidder to comply with RFP terms and conditions.
205	71	Annexure-9- A Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System:	Bidder shall also capture responses/ interactions from customers engaged in various communication channels not limited to SMS (plain text, RCS), Notifications (push, in app, web, nudge), WhatsApp, Email, Corporate Website, App, Grievance portal, Feedback Portals/Communications, IVR, ATM Kiosks and insights/ communication logged in CRM tool for capturing behavioural data and customer preference/ propensity data.	For Email, SMS,Whatsap, Push Messages KPIs can be tracked RCS is not OOTB in SFMC and hence custom integration is required For Grievance portal, Feedback Portals/Communications, IVR, ATM Kiosks and insights/ communication logged in CRM tool for capturing behavioural data and customer preference/ propensity data, Native intergation is not there and will require custom integration apart from CRM if salesforce as a tool.	Query not clear. Bidder to comply with RFP terms and conditions.
206	71	Annexure-9- A Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System:	Bidder shall ensure the system is Scalable and maintains the performance to handle large volumes of data efficiently.	YES	Query not clear. Bidder to comply with RFP terms and conditions.



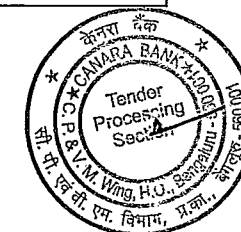
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
207	71	Annexure-9- A Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System:	Bidder shall provide separate toolset to handle real-time and near real-time data. Support real-time or near-real-time data aggregation and unification to enable timely analysis and decision-making. Implement streaming data processing pipelines and event-driven architectures to handle data in motion.	YES	Query not clear. Bidder to comply with RFP terms and conditions.
208	71	Annexure-9- A Scope of Work	App and Web Data Analytical Engine	Selected Bidder shall provide App acquired data for all types of analysis including but not limited to Customer propensity, Customer preferences, interaction frequency, cost to conversion, Hit Rates, open rates, click-through rates, conversion rates and trends to measure the success of campaigns, promotions, communication channel, etc. in any customer segment. Same shall be fed to Bank's internal data analytics systems for further analysis.	YES	Query not clear. Bidder to comply with RFP terms and conditions.



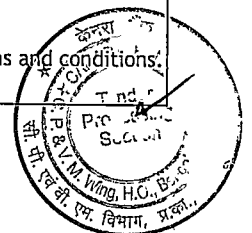
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
209	71	Annexure-9- A Scope of Work	App and Web Data Analytical Engine	The output of the analytical system, either on premises or real-time analytics implemented on cloud environment shall be mapped to offer personalize/ promotional/ engagement/ recommendations/ content/ next best offer or action and service to users. This toolset shall also provide the definite cost in terms of SLA Metrics and processing to enable user to deploy the same in either Batch/ Historical or Near Real-time or Real time processing.	YES	Query not clear. Bidder to comply with RFP terms and conditions.
210	71	Annexure-9- A Scope of Work	Customer, Interaction/ Journey, Event based automated nudges:	Selected Bidder based on captured customer interaction data shall provide Rule Based as well as AI/ ML based Toolset to conduct analysis on app user base and provide real time/ near real time nudges as per the customer segments and set targets/ products/ service/ journeys. Selected bidder shall also enable further capturing of user interaction to such nudges and provide data for further analysis of user sentiments.	YES	Query not clear. Bidder to comply with RFP terms and conditions.



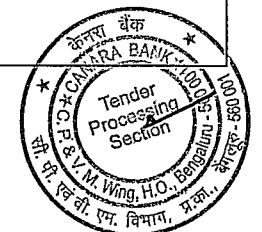
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
211	71	Annexure-9- A Scope of Work	Split Testing, Multi-Variate, A/B Testing, Canary Testing, Customer Fatigue Modeling	Selected bidder shall provide toolset to conduct tests and optimize different variations of messages, personalization, promotions, campaigns, Content and click to Actions to different user segments and cohorts to determine the most effective content and timing which will be helpful in increasing user engagement, reduce bounce rates and increase conversion rates. Canary Testing Method shall be used to optimize/calculate cost and effectiveness customer engagement or personalization on limited set of user before deployment in large scale.	YES	Query not clear. Bidder to comply with RFP terms and conditions.
212	71	Annexure-9- A Scope of Work	Split Testing, Multi-Variate, A/B Testing, Canary Testing, Customer Fatigue Modeling	Selected bidder shall provide intuitive interface to enable bank to select data source, data sets, interact with analytical engine, toolset to create, manage, automate and map analytics, segments, and outputs to customer engagement system and personalization engine.	YES	Query not clear. Bidder to comply with RFP terms and conditions.



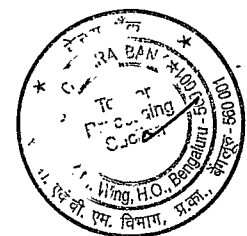
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
213	71	Annexure-9- A Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System:	The selected bidder shall provide for usage of the existing API/ Connectors, File Uploads, SFTP sharing etc. for exchange of required data to and from Bank's analytical/ data platforms.	We can push data to SFMC platform from third party platform using API, connectors, file uploads and SFTP but cannot send to other platform via API	Query not clear. Bidder to comply with RFP terms and conditions.
214	72	Annexure-9- A Scope of Work	Content and creatives management:	Selected bidder shall provide effective, intuitive content management system to create, manage and send multimedia content not limited to multilingual text, graphic images in multiple formats, video, content cards, collages, interactive rich media etc. Advanced AI and ML tools need to be provided to assist/ create such assets based on user inputs, previous successful campaigns, target segment etc. System shall provide comprehensive set of templates and facility create own templates for all communication channels.	Using SFMC we can create AI based Email subject lines and email content. Available intuitive content management system to create, manage and send multimedia content. You can create text content using Advanced AI and ML tools to assist/ create assets based on user inputs, for images and videos ootb capability is not there will require third party custom integration.	Query is not clear, Bidder to comply to RFP Terms
215	72	Annexure-9- A Scope of Work	Content and creatives management:	System shall enable the bank to map Contents and creatives to workflows, campaigns, journeys and communications.	Yes	Query not clear. Bidder to comply with RFP terms and conditions.
216	72	Annexure-9- A Scope of Work	Content and creatives management:	System shall ensure proper delivery of the content and creatives through SDK/APIs or content holders to target users.	Yes we have SDK/ API available to ensure proper delivery of the content	Query not clear. Bidder to comply with RFP terms and conditions.



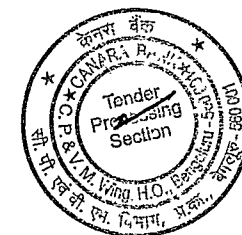
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
217	72	Annexure-9- A Scope of Work	Communication channels and unification	Selected Bidder shall provide various communication channel and integrated with existing communication channels. Communication channel management shall enable bank to keep messages relevant to customer segment, restrict messages based on geo-fencing, number of messages per customer, frequency customer propensity. Messaging shall be personalized using templates, variables and creatives.	Available channels are Email, SMS, Whatsap,Push Notifications Need clarity on integration with existing channel	Bank shall provide platform to send SMS, Email, Whatsapp, RCS through existing or future vendor. Vendor has to supply capability to send push and in app notification by direct integration with FCM/APNS or any future Message delivery system bank intend to use/subscribe
218	73	Annexure-9- A Scope of Work	Push, Web, In-app Notification and nudges:	Selected bidder shall provide facility to Create, Send and track Push, Web, In-app Notification and nudges. Types of such notification shall not be limited to push notifications, carousel of rich media notifications, abandoned/dropped transaction notification, Rich Push notifications, Notification with Deep Linking, Geo Specific Notifications, localized (Language and content) Notification, Time Triggered Notification, Action Triggered Notifications, Audio Notification, Video Notifications, Notification with audible alerts to users' mobile devices with IOS and Android Platform.	Yes except audio and video notification	Query not clear. Bidder to comply with RFP terms and conditions.



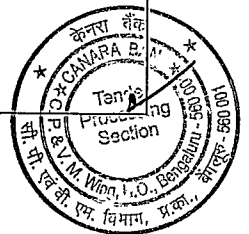
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
219	73	Annexure-9- A Scope of Work	Push, Web, In-app Notification and nudges:	System should enable bank to create manage and send various types of in-app notifications. Example of In-app notifications, not limited to Notification Bars, Pop up full/partial screen notification (modal Notifications), hotspots (pulsating/ colour changing/ static), Badges/ icons & Tooltips, Slide-outs, Nudges, Checklists, banners & panels, Micro Surveys, product tours, product updates, step by step guide, interactive notifications, messaging directly within user's mobile app based on trigger criteria in IOS and Android Platform.	Need more clarity	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
220	73	Annexure-9- A Scope of Work	Push, Web, In-app Notification and nudges:	System shall support for non-intrusive nudges which are overlays shown on top of the app while allowing the users to keep using the app and also giving them the option to close the nudge.	Yes, possible	Query not clear. Bidder to comply with RFP terms and conditions.



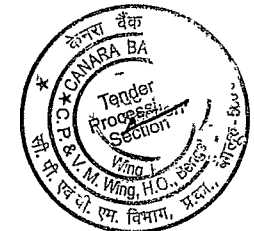
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
221	73	Annexure-9- A Scope of Work	Push, Web, In-app Notification and nudges:	With respect to Android and iOS, selected bidder shall enable to created, modify and delete notification channels to allow users to choose/select channels to mute, block or receive. Example notification channels are not limited to Transaction alerts, Branch Interactions, General alerts, promotions etc. System shall allow bank to set priority to notification, add click action, add deep linking. All type of notification shall have required interaction capabilities such as deep linking, ability to capture and pass on user inputs to app, capture feedback, Call to action etc.	YES	Query not clear. Bidder to comply with RFP terms and conditions.
222	73	Annexure-9- A Scope of Work	Interactive Newsfeed, Notification history:	Selected bidder shall provide an option to hold all historical notification sent to particular customer. Same shall be created in visually appealing and interactive manner cards within the app or web application. Same shall be used provide newsfeeds to compellingly showcase products, offers, news, and other content.	YES	Query not clear. Bidder to comply with RFP terms and conditions.



Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
223	73	Annexure-9- A Scope of Work	Multi-channel Messaging:	Multi-channel Messaging: Selected bidder shall integrate with other communication channels such as SM, RCS, Email, WhatsApp, IVR, ATM Kiosks and any future channel enabled by bank to provide Omni-channel customer engagement. Selected bidder shall build tools and capabilities to deliver seamless personalized communication/contents/recommendations and track the hit rate, click through rates etc.	Native channels are SMS, whatsapp, email, web, mobile app and push	Query is not clear, Bidder to comply to RFP Terms
224	73	Annexure-9- A Scope of Work	Multi-channel Messaging:	Targeting and retargeting the existing and new customers to bank on the basis of customer personas and integrating with all the channels applications/partners. Sending time sensitive updates and promotions based on customer's preferred language with customer wise frequency capping.	YES	Query not clear. Bidder to comply with RFP terms and conditions.
225	74	Annexure-9- A Scope of Work	Multi-channel Messaging:	System should have the capability to track customer lifecycle stages and tailor marketing efforts accordingly. System should be able to trigger on the basis of location, gender, context. The engagement should be real time i.e. based on customer actions.	YES	Query not clear. Bidder to comply with RFP terms and conditions.



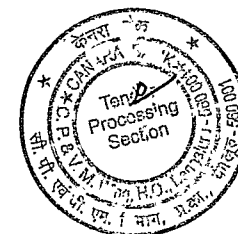
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
226	74	Annexure-9- A Scope of Work	Personalization	Selected bidder shall provide wrapper to enable bank to easily create, test, manage and deploy Personalized UI/UX, Journeys.	YES	Query not clear. Bidder to comply with RFP terms and conditions.
227	74	Annexure-9- A Scope of Work	Personalization	The wrapper shall be capable of integrating with standardised UI Elements of the base UI/mobile app and web app. Selected bidder must implement UI customization and theming capabilities within the wrapper to allow for consistent branding and design across the app. This may involve defining custom themes, styles, and UI components that can be easily applied within the Flutter framework/ SDK/ WebSDK.	YES	Query not clear. Bidder to comply with RFP terms and conditions.
228	74	Annexure-9- A Scope of Work	Personalization	Wrapper must be capable of taking the inputs from the analytics, engagement system and Personalized products and offerings.	Need more clarity on analytics & engagement module	Details provided in RFP document. Bidder to comply with RFP terms and condition
229	74	Annexure-9- A Scope of Work	Personalization	Wrapper shall be capable of deep linking within the app and outside the app with data handoff. Wrapper shall be deployable on various triggers not limited to login log off events, customer interaction events, calendar based events etc.	YES	Query not clear. Bidder to comply with RFP terms and conditions.



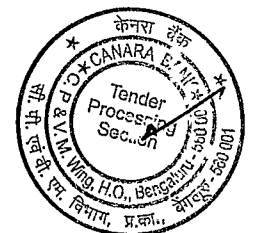
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
230	74	Annexure-9- A Scope of Work	Personalization	Selected bidder shall provide facility created personalized recommendations for banking products, such as savings accounts, credit cards, loans, and investment options, based on the analytical outputs as well as segments to enable bank to cross sell and upsell.	YES	Query not clear. Bidder to comply with RFP terms and conditions.
231	74	Annexure-9- A Scope of Work	Personalization	Tailored Financial Advice: Customers appreciate receiving personalized financial advice and guidance from their bank, whether it's for budgeting, investing, retirement planning, or managing debt. This advice should take into account the customer's unique financial situation and goals.	YES	Query not clear. Bidder to comply with RFP terms and conditions.
232	74	Annexure-9- A Scope of Work	Personalization	Personalized Offers and Rewards: Customers expect bank to provide personalized offers, promotions, and rewards that are relevant to their interests, spending habits, and banking behaviour. This could include cashback incentives, loyalty programs, or targeted discounts.	YES	Query not clear. Bidder to comply with RFP terms and conditions.
233	63	Annexure 2 (Pre Qualification Criteria)	C. Capability and Support Infrastructure	13. The Bidder should have capability of handling minimum 1,00,00,000 (1 crore) active users for any month for an individual client in last financial year(2023-24). Purchase order/ Work order along with satisfactory performance certificate/ reference letter mentioning the actual count of active users from the client.	1. Is the MAU 1cr for 1 app or all apps combined?	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition



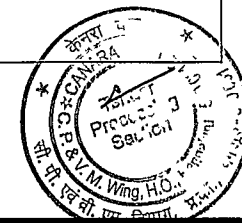
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
234	63	Annexure 2 (Pre Qualification Criteria)	C. Capability and Support Infrastructure	13. The Bidder should have capability of handling minimum 1,00,00,000 (1 crore) active users for any month for an individual client in last financial year(2023-24).	Please provide individual app MAUs	Details will be shared with the successful bidder.
235	63	Annexure 2 (Pre Qualification Criteria)	C. Capability and Support Infrastructure	13. The Bidder should have capability of handling minimum 1,00,00,000 (1 crore) active users for any month for an individual client in last financial year(2023-24).	2. What are the total anonymous customers	Details will be shared with the successful bidder.
236	63	Annexure 2 (Pre Qualification Criteria)	C. Capability and Support Infrastructure	13. The Bidder should have capability of handling minimum 1,00,00,000 (1 crore) active users for any month for an individual client in last financial year(2023-24).	3. What are the total known customers	Details will be shared with the successful bidder.
237	73	9A (Scope of Work)	App and Web Data Acquisition, Aggregation, transmission and Unification System	bidder shall also capture responses/ interactions from customers engaged in various communication channels not limited to SMS (plain text, RCS), Notifications (push, in-app, web, nudge), WhatsApp, Email, Corporate Website, App, Grievance portal, Feedback Portals/ Communications	1. Are web banner/content personalization also needed as per the RFP	Content management and tracking user responses shall be restricted to banners which are integrated inside mobile apps but may be hosted in website.



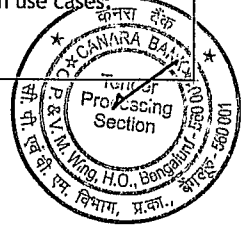
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
238	73	9A (Scope of Work)	App and Web Data Acquisition, Aggregation, transmission and Unification System	Bidder shall also capture responses/ interactions from customers engaged in various communication channels not limited to SMS (plain text, RCS), Notifications (push, in-app, web, nudge), WhatsApp, Email, Corporate Website, App, Grievance portal, Feedback Portals/ Communications, IVR; ATM Kiosks and insights/ communication logged in CRM tool for capturing behavioural data and customer preference/ propensity data.	2. Are app banner/content personalization also needed as per the RFP	Content management and tracking user responses shall be restricted to banners which are integrated inside mobile apps but may be hosted in website.
239	73	9A (Scope of Work)	App and web Data Acquisition, Aggregation, transmission and Unification System	Selected bidder shall structure the system to consume analytical, data output such as customer	1. Which platform will the bank be using to create segments?	Details will be shared with the successful bidder.
240	73	9A (Scope of Work)	App and Web Data Acquisition, Aggregation, transmission and Unification System	Selected bidder shall structure the system to consume analytical, data output such as customer segmentations, cohorts etc. from bank's analytical/ data platform and use the same for delivering personalization, customer engagement or campaign management.	2. Will the bank require customer behaviour/clickstream information from Engagement/Personalization in their data tool for creating segments	Yes
241	73	9A (Scope of Work)	App and web Data Acquisition, Aggregation, transmission and Unification System	Selected bidder shall provide extensible/ dynamic/ adaptive APIs or data connectors to accommodate configurable data exchange between	1. Which CRM tool will need to be connected to the Engagement platform (Salesforce CRM?)	Details will be shared with the successful bidder.



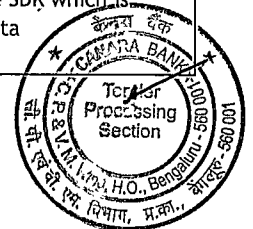
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
242	73	9A (Scope of Work)	App and Web Data Acquisition, Aggregation, transmission and Unification System	Selected bidder shall provide extensible/ dynamic/ adaptive APIs or data connectors to accommodate configurable data exchange between Bank's data platforms and the proposed system. Such changes should be configurable in no-code low code environment.	2. What type of encryption is currently done on the CRM system?	Details will be shared with the successful bidder.
243	73	9A (Scope of Work)	App and Web Data Acquisition, Aggregation, transmission and Unification System	Selected bidder shall provide extensible/ dynamic/ adaptive APIs or data connectors to accommodate configurable data exchange between Bank's data platforms and the proposed system. Such changes should be configurable in no-code low code environment.	3. Will data unification be required across (CRM, CBS, Engagement and Personalization platform)	Details will be shared with the successful bidder.
244	73	9A (Scope of Work)	Data Governance and Security	System shall do data quality checks, validation rules, and monitoring mechanisms to ensure the accuracy, completeness, and consistency of aggregated and unified data and provide alerts and notifications for data quality issues or anomalies	1. Will a transformation (ELT) layer be required by the bank for rule/AI based transformation of customer profile/engagement information?	Yes.
245	73	9A (Scope of Work)	Data Governance and Security	The selected bidder should ensure necessary backup of Applications and its database for Personalization solution and restoration activity needs to be performed to check the integrity. The schedule of Backups and its restoration testing/ retention plan will be informed to selected bidder.	1. How many rows of data will be required as part of the backup and storage.	Row and storage requirement arises based on use cases. Hence, Bank cannot provide a number. There shall not be any restriction on use cases.



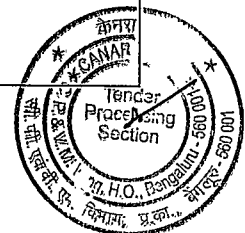
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
246	88	Annexure- 9 B	Functional and Technical Requirements	Should also have the ability to import data to from any data warehouse/Data Lake House Implementation	1. Which Data Warehouse/Lakehouse technology will be needed to connect with the platform? Please specify company and application being used.	Details will be shared with the successful bidder.
247	87	Annexure- 9 B	Technical and Functional Requirements	Above SDK should support various versions (as used by Bank's existing/ upcoming platform) of	Which of the platforms are the Banking apps built on? (Eg: Canara A1 on IOS and Android, Canara Rupee App on Flutter etc.)	Details will be shared with the successful bidder.
248	NA	General	General	General	3. How many derived attributes will be created for the customer records (Eg: Total emails opened, Total whatsapp delivered, average account balance, Days since last loan repayment etc)	Derived attributes requirement arises based on use cases. Hence, Bank cannot provide a number. There shall not be any restriction on use cases.
249	90	Annexure- 9 B	Real-time Analytics and DAta Processing Capabilities	Vendor Supplied system is capable of conducting rule based as well as AI/ML based analytics/processing of App Generated data to augment customer profile/ segmentation information received from Bank's platforms on real-time basis.	1. How many AI models will be set up by the bank?	AI models requirement arises based on use cases. Hence, Bank cannot provide a number. There shall not be any restriction on use cases.
250	90	Annexure- 9 B	Real-time Analytics and DAta Processing Capabilities	Vendor Supplied system is capable of conducting rule based as well as AI/ML based analytics/processing of App Generated data to augment customer profile/ segmentation information received from Bank's platforms on real-time basis.	2. Which AI models will be used to set up AI inferences (Eg: GLM, GBM, XGBoost)	Bidders platform to have support for AI Models necessary to carry out the scope of work.
251	90	Annexure- 9 B	Real-time Analytics and DAta Processing Capabilities	Vendor Supplied system is capable of conducting rule based as well as AI/ML based analytics/processing of App Generated data to augment customer profile/ segmentation information received from Bank's platforms on real-time basis.	3. How often should the models be refreshed?	Models requirement arises based on use cases. Hence, Bank cannot provide a number. There shall not be any restriction on use cases.



Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
252	90	Annexure- 9 B	Real-time Analytics and Data Processing Capabilities	Vendor Supplied system is capable of conducting rule based as well as AI/ML based analytics/processing of App Generated data to augment customer profile/ segmentation information received from Bank's platforms on real-time basis.	4. Are there any external models which are being created by the bank which need to be connected to the vendor platform?	Models requirement arises based on use cases. Hence, Bank cannot provide a number. There shall not be any restriction on use cases.
253	100	Annexure- 9 B	Data Acquisition, Aggregation and Exchange capabilities	Source code auditing of SDK	1. What audit will be done on the source code? Please specify audit timeline and Load testing procedure from the bank IT side.	Bidder to refer corrigendum-3.
254	105	Annexure- 9 B	Real-time analytics and Data processing capabilities	Vendor Supplied system is able to provide system generated Next Best Action prompt on leads based on ML/AI triggers, previous interactions, lead scoring , etc.	1. Which platform will be used to surface next best action/next best offer? Is it marketing channels or also the CRM/Service channels?	Target platforms are all Mobile Banking Apps of the Bank
255	106	Annexure- 9 B	Campaign Handling	Vendor Supplied system is able to track campaign progress and success, hit rates, etc. and provide such information to Bank's reporting system.	1. Which is the reporting system currently utilised by the bank?	Details will be shared with the successful bidder.
256	106	Annexure- 9 B	Campaign Handling	Vendor Supplied system is able to track campaign progress and success, hit rates, etc. and provide such information to Bank's reporting system.	2. Which analytical dashboard will be consumed by the bank from the analytical tool and which reports will be consumed by the bank from the vendor platform? (Eg: Campaign reports, event analytics reports, funnel reports, path reports etc)	Details will be shared with the successful bidder.
257	109	Annexure- 9 B	In-app Notification	Vendor Supplied system is having capability provide Deep Linking ability to In-app notification.	1. Which mobile attribution tool is being used by the bank?	Details will be shared with the successful bidder.
258	109	Annexure- 9 B	In-app Notification	Vendor Supplied system is having capability provide Deep Linking ability to In-app notification.	2. Will attribution tools provide the event data for click-throughs on created deeplinks that lead to app-open or app-installs events?	Proposed platform to provide SDK which is capable to handling event data



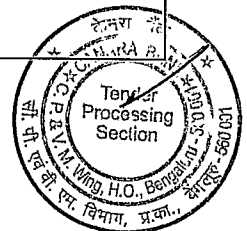
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259	112	Annexure- 9 B	Content and Creative Management	Vendor Supplied System is having Content and Creative Management Capabilities	1. Is content/image creation/synthesis also required as part of the vendor portal?	Bank's requirement is for Management Capabilities only.
260	112	Annexure- 9 B	Content and Creative Management	Vendor Supplied System is having Content and Creative Management Capabilities	2. Is image/content upload and hosting required as a capability from the vendor tool?	Yes
261	1	GeM Bid Document	NA	Bid End Date/Time - 08-08-2024 15:00:00	Considering the expanse of the scope of RFP, can you kindly consider extending the deadline of pre-bid queries to 15th August?	Bidder to comply with RFP terms and conditions.
262	2	Main RFP Document / SECTION- A BID SCHEDULE & ABBREVIATIONS / 1. BID SCHEDULE	1	Pre-bid Meeting Date & Time "...Pre-bid queries to be sent by email to ditenders@canarabank.com on or before 24th July 2024, Wednesday by 05:00 P.M. ..."	Considering the expanse of the scope of RFP, can you kindly consider extending the deadline of pre-bid queries to 29th July?	Bidder to comply with RFP terms and conditions.
263	11	Main RFP Document / SECTION B - INTRODUCTION / 3.About RFP:	12	3.1."Bank intends to onboard a suitable vendor for The selected bidder should also propose and select a suitable Solution/ OEM, obtain necessary license from OEM if any and implement the proposed Personalization Platform as per Functional & Technical Requirements, depicted in Annexure-9B with all latest features as on the date of implementation and on the continuous basis."	Our understanding is that Canara Bank is looking for implementation partner for the solution, and recommendation for solution OEM for the solution, from whom Canara Bank will directly procure licences/subscription from the OEMs. Can you please confirm?	Bidder to comply with RFP terms and conditions.



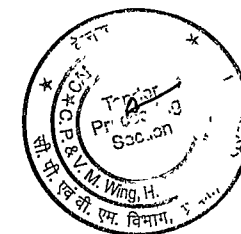
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
264	15	Main RFP Document / SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS/ 2. Penalties/ Liquidated	2.3	2.3.Penalties/ Liquidated damages for not maintaining uptime:	While we will ensure leveraging technical best practices for maximum system uptime, our proposed SaaS solution's uptime will be managed by the OEM. Can you please confirm that these penalties will be applicable to the OEM, implementation partner or to both ?	Bidder to comply with RFP terms and conditions.
265	23	Main RFP Document /SECTION D - BID PROCESS	14	14.Submission of Bids 14.1.The Bidder/Consultant has to submit their response in GeM portal before the bid end date & time mentioned in the GeM bid document. The physical documents (viz., EMD, Integrity Pact etc.,) should be submitted to any of the below mentioned officials before the bid end date & time at the Venue specified in the Bid Schedule.	Can you kindly confirm list of all physical documents which need to be submitted to the First/Alternate officials before the bid end date & time at the Venue specified in the Bid Schedule?	Bidder has to submit hardcopy of Integrity pact, EMD document and Power of attorney. Bank may request to submit hard copy of any other documents if needed in due course of time
266	61	Main RFP Document /Annexure-2 Pre-Qualification Criteria/ C.Capability & Support Infrastructure	C.Capability & Support Infrastructure	11.The bidder should be able to support the following languages: English, Hindi, Bengali, Kannada, Gujarati, Malayalam, Tamil, Telugu, Oriya, Punjabi, Marathi. Undertaking to this effect to be submitted.	Is it right to assume that Canara Bank will be providing us with the translated communication content in these languages and we will configure the system to send the communication in preferred language? Can you confirm that the translation services are not required from implementation/support members?	No translation services are necessary.



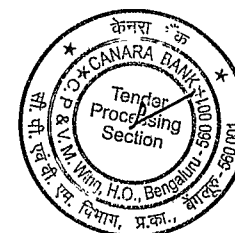
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
267	69	Annexure-9-A/Scope of Work	General	Selection of Vendor for Implementation of Customer Engagement and Personalization Platform for Mobile Applications in Canara Bank	Is it right to understand CB will manage analytical platform, CRM platform and data lake house platforms and carry out analytics and required segmentation and generate data to be loaded to personalization Platform ?	Bidder to comply with RFP terms and conditions.
268	69	Annexure-9-A/Scope of Work	General	General	Which CRM Platform currently in use?	Details will be shared with the successful bidder.
269	69	Annexure-9-A/Scope of Work	General	General	Which data lake house platforms currently in use?	Details will be shared with the successful bidder.
270	69	Annexure-9-A/Scope of Work	General	General	Which analytical Platform currently in use?	Details will be shared with the successful bidder.
271	70	Annexure-9-A/Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System:	Selected bidder shall provide necessary sdk, webservice or apis compatible with banks existing systems and environments. Proposed sdk, web-sdk or apis shall enable easy to integrate event trigger handling to capture and process events like Log-in, app switch, abandon action, button click, search, rage tap/clicks, freeze/crash across the bank's platform to capture user interaction	Is it right to assume Canara bank will take care of any development and changes required for Mobile app and deployment of SDK?	Bidder shall provide readily available SDK. Efforts on the side of Bank's Mobile Banking Application side shall be taken care by Bank
272	73	Annexure-9-A/Scope of Work	Customer Engagement:	3.Communication channels and unification	Are we planning for any journeys which are going to include Email, SMS, Mobile and others as channel together in the same Journey. Ex. Are we going to send email or SMS based on action performed on Mobile app, If yes, is it part of this year plan or next year?	Details will be shared with the successful bidder.



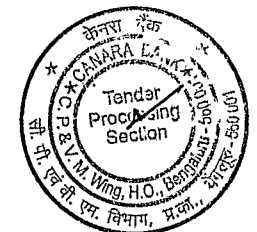
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
273	74	Annexure-9-A/Scope of Work	Multi-channel Messaging:	Selected bidder shall integrate with other communication channels such as SM, RCS, Email, WhatsApp, IVR, ATM Kiosks and any future channel enabled by bank to provide Omni-channel customer engagement. Selected bidder shall build tools and capabilities to deliver seamless personalized communication/contents/recommendations and track the hit rate, click through rates etc.	Which Marketing Automation tool is currently used for communication channels such as SM, RCS, Email, WhatsApp, IVR	Details will be shared with the successful bidder.
274	74	Annexure-9-A/Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System:	Selected bidder shall provide necessary sdk, websdk or apis compatible with banks existing systems and environments. Proposed sdk, web-sdk or apis shall enable easy to integrate event trigger handling to capture and process events like Log-in, app switch, abandon action, button click, search, rage tap/clicks, freeze/crash across the bank's platform to capture user interaction	Do we have source for truth system for customer consent management and how is customer preferences captured currently?	Details will be shared with the successful bidder.



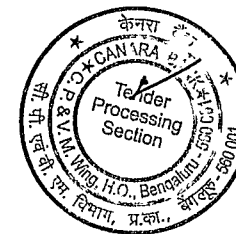
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
276	74	Annexure-9-A/Scope of Work	Push, Web, In-app Notification and nudges:	Selected bidder shall provide facility to Create, Send and track Push, Web, In-app Notification and nudges. Types of such notification shall not be limited to push notifications, carousel of rich media notifications, abandoned/dropped transaction notification, Rich Push notifications, Notification with Deep Linking, Geo Specific Notifications, localized (Language and content) Notification, Time Triggered Notification, Action Triggered Notifications, Audio Notification, Video Notifications, Notification with audible alerts to users' mobile devices with IOS and Android Platform	Does it RFP also needs to track customer behaviour on the website? And show pop ups or Notification Bars and others?	Bidder to comply with RFP terms and conditions.



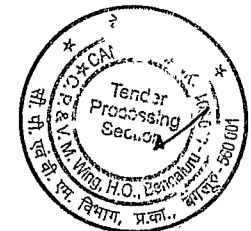
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278	11	Section -B Introduction	6.Participation Methodology	6.2.If a bidder bids on behalf of the Principal/OEM/OSD/OSO, the same bidder shall not submit a bid on behalf of another Principal/OEM/OSD/OSO in this RFP for the same solution.	Please confirm that multiple bidders can bid the same OEM technology	RFP Clause is self explanatory. Bidder to comply with RFP Terms and conditions.



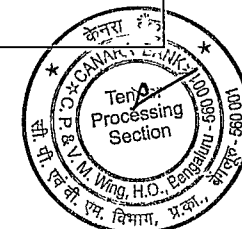
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
279	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.Project Timelines	The selected bidder should supply, install, integrate, implement and Go-Live of the proposed personalization Solution as per the scope of work and technical and functional requirement, within Twelve (12) weeks from the date of acceptance of Purchase Order or within Thirteen (13) week from the date of issuance of Purchase Order	How much time will be required to sign the SLA and mobilise the team as per Canara Bank's policies? Can this be adjusted to 13 weeks from date of onboarding of teams ?	Bidder to comply with RFP terms and conditions.
280	61	Annexure-2 Pre-Qualification Criteria	C.Capability & Support Infrastructure	13.The Bidder should have capability of handling minimum 1,00,00,000 (1 crore) active users for any month for an individual client in last financial year(2023-24). Purchase order/ Work order along with satisfactory performance certificate/ reference letter mentioning the actual count of active users from the client.	Please give the definition of active user	Bidder to comply with RFP terms and conditions.
281	63	Annexure-3 Bidder's Profile	13.Clause	Details of Service Net Work Bengaluru: Mumbai:	Please give details as to what is required here	Bidder to comply with RFP terms and conditions.
282	70	Annexure-9-A Scope of Work	Objective	In the first year, the vendor shall implement 10 Journeys including all platforms and if the contract is extended, during second year, further 20 Journey shall be implemented. Any further journey shall be mutually accepted and built on Change Request from the bank.	Who's responsibility is it to define the journeys and in what timeframe ?	Bank is expecting to onboard bidder having capabilities of no-code-low code environment for development of journey, campaign scheduling etc. As such, we expect the full control of same is with bank with the assistance of onsite resources.



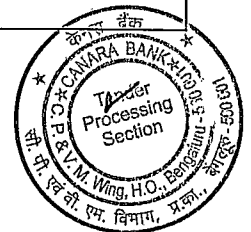
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283	71	Annexure-9-A Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System:	Selected bidder shall provide necessary sdk, websdk or apis compatible with banks existing systems and environments. Proposed sdk, web-sdk or apis shall enable easy to integrate event trigger handling to capture and process events like Log-in, app switch, abandon action, button click, search, rage tap/clicks, freeze/crash across the bank's platform to capture user interaction.	Which CRM is currently being used ?	Details will be shared with the successful bidder.
284	71	Annexure-9-A Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System:	Selected bidder shall provide necessary sdk, websdk or apis compatible with banks existing systems and environments. Proposed sdk, web-sdk or apis shall enable easy to integrate event trigger handling to capture and process events like Log-in, app switch, abandon action, button click, search, rage tap/clicks, freeze/crash across the bank's platform to capture user interaction.	Data Lake / Warehouse currently being used ?	Details will be shared with the successful bidder.



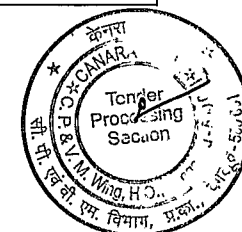
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285	71	Annexure-9-A Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System:	Selected bidder shall provide necessary sdk, websdk or apis compatible with banks existing systems and environments. Proposed sdk, web-sdk or apis shall enable easy to integrate event trigger handling to capture and process events like Log-in, app switch, abandon action, button click, search, rage tap/clicks, freeze/crash across the bank's platform to capture user interaction.	Which Camapign Mgt / Analytical platform is being used	Details will be shared with the successful bidder.
286	71	Annexure-9-A Scope of Work	App and Web Data Acquisition, Aggregation, transmission and Unification System:	Selected bidder shall provide necessary sdk, websdk or apis compatible with banks existing systems and environments. Proposed sdk, web-sdk or apis shall enable easy to integrate event trigger handling to capture and process events like Log-in, app switch, abandon action, button click, search, rage tap/clicks, freeze/crash across the bank's platform to capture user interaction.	Infrastructure preferences if any - OnPremise / SaaS Cloud Native	Bidder to comply with RFP terms and conditions.
287	72	Annexure-9-A Scope of Work	Customer, Interaction/ Journey, Event based automated nudges	Selected Bidder based on captured customer interaction data shall provide Rule Based as well as AI/ ML based Toolset to conduct analysis on app user base and provide real time/ near real time nudges as per *the customer segments and set targets/ products/ service/ journeys.	Which Channel are being used for Real Time / Outbound	Bank does not restrict any channel. Channel shall be chosen on customer propensity.



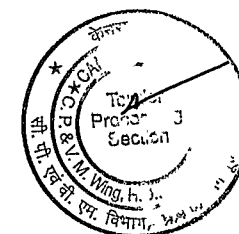
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
288	94	Annexure-9-B Functional and Technical Requirements	G.RCS, SMS, EMAIL, Whatsapp Messaging	Scope of Work	What are the projection numbers for SMS, EMAIL, WhatsApp, RCS, Push notifications, etc ? (Please provide transactional vs marketing bifurcation)	Bank shall not be restricted with any limit on messages, emails, Whatsapp, RCS, Push Notifications, etc.
289	72	Annexure-9A	Scope of Work	Scope of Work	Does the Bank only need one slab pricing for 10million MAU? What will be the pricing if there is MAU breach for. eg. 12 Million MAU	MAU given in RFP is indicative only for arriving at the TCO value.
290	72	Annexure-9A	Scope of Work	Scope of Work	What are the current and future MAU projections in accordance to the RFP contract timelines?	Bank shall not be able to predict the future user base.
291	72	Annexure-9A	Scope of Work	Scope of Work	Are there any priority capabilities/ use-cases that Bank has already identified to be considered for implementation planning? If yes, please share the list of use-cases in order of priority for the 10 journeys mentioned in 1 or 2 year ?	Details will be shared with the successful bidder.
292	72	Annexure-9A	Scope of Work	Scope of Work	Is Canara bank customer post login and its user tracking part of the scope ?	Bidder to comply with RFP terms and conditions.
293	72	Annexure-9A	Scope of Work	Scope of Work	Is unknown user or anonymous website user tracking part of scope? if yes any use cases for engagement with this user base ? What is the retention period or event tracking history for such users ?	Bidder to comply with RFP terms and conditions.
294	74	Annexure-9A	Scope of Work	Scope of Work	How many number of powerBI dashboard would be required ? any tentative number of query and dashboards that would be required ?	Details will be shared with the successful bidder.



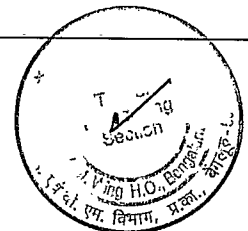
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
295	76	Annexure-9A	Scope of Work	Scope of Work	Does the bank have deeplink creation tool or bank also requires a deep link creation tool ? if yes , Name of the deep link creation tool ?	Bidder to comply with RFP terms and conditions.
296	74	Annexure-9A	Scope of Work	Scope of Work	Would the Requirement gathering for powerBI dashboards be part of scope or the requirement is already defined ?	Bidder to comply with RFP terms and conditions.
297	74	Annexure-9A	Scope of Work	Scope of Work	Does the canara bank has PowerBI on prem or on cloud ?	On Cloud
298	74	Annexure-9A	Scope of Work	Scope of Work	Is data migration part of scope : Are there pre existing data of canara bank users wrt attribute , events ? What is the colume of such data ?	Bidder to comply with RFP terms and conditions.
299	72	Annexure-9A	Scope of Work	Scope of Work	How many current marketing campaigns or journeys are part of data migration activity ?	Bidder to comply with RFP terms and conditions.
300	72	Annexure-9A	Scope of Work	Scope of Work	What kind of data - structured/ unstructured - is expected to be ingested from the internal on-premise DB and/or other sources in scope?	Bidder to comply with RFP terms and conditions.
301	72	Annexure-9A	Scope of Work	Scope of Work	Is there a provision to link the data (Branch Offline data and/or customer website/ App or other transactional data from backend) currently available in multiple sources, to an individual user? Is there any unique identifier across online and offline data sources?	Bidder to comply with RFP terms and conditions.



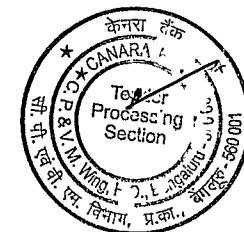
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
307	73	Annexure-9A	Scope of Work	Scope of Work	Will templates or creatives for all campaigns be provided by Canara bank or current agency or it will be the responsibility of bidder ? If agency is involved , please specify the name	Bidder system should have collection of templates as well as facility to create on need basis in low code - no code environment
308	151	Appendix G DRAFT CONTRACT AGREEMENT	Exit management plan	Exit management plan	Should the commercial for exit management be included in the proposal for training and data migration ?	To be factored by the bidder
309	69	Annexure-9- A Scope of Work	Objective	Presently Canara Bank is offering hosts of services through super app - Canara ai1 for retail customers. Further, to cater to the needs of corporate customers, Canara ai1 Corporate and Canara ai1 Merchant apps also have been introduced.	Please provide the detailed technical specifications for super app - Canara ai1 for retail customers, Canara ai1 Corporate app and Canara ai1 Merchant app.	Details will be shared with the successful bidder.
310	69	Annexure-9- A Scope of Work	Objective	The Bank is already having or in the process of implementing analytical platform, CRM platform and data lake house platforms.	Please provide the detailed technical specifications for analytical platform, CRM platform and data lake house platforms	Details will be shared with the successful bidder.
311	69	Annexure-9- A Scope of Work	Objective	Selected bidder has to factor the cost of Servers/ Infrastructure/ licensing etc. and should ensure the same matches to below minimum criteria set forth in Functional & Technical Requirements.	Please provide the details of Canara Bank's existing technical infrastructure.	Details will be shared with the successful bidder.



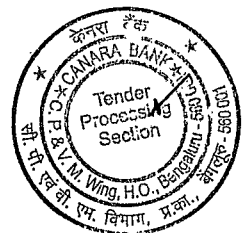
Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
312	70	Annexure-9- A Scope of Work	Objective	Users must be able to create workflows, define data models, analytics, segments, cohorts and customize user interfaces, create template, build customer journeys then test and deploy without writing code in a visual development environment.	Please elaborate the purpose of cohort with the perspective of marketing journey.	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition
313	80	Annexure-9- A Scope of Work	Continuous Monitoring	1.1. The alerts from CSPs should be able to integrate with Bank's incident response process by automatically ingesting the alerts/logs offloaded to the Bank's SIEM or IDS solutions.	Which SIEM or IDS solution Bank using? Cn Bank provide integration document details?	Details will be shared with the successful bidder.
314	70	Annexure-9- A Scope of Work	Objective	In the first year, the vendor shall implement 10 Journeys including all platforms	Please provide sample of one complex and one simple journeys.	Journeys to be disclosed and discussed with successfull bidder.
315	70	Annexure-9- A Scope of Work	App and Web Data Acquisition	Selected bidder shall provide necessary sdk, websdk or apis compatible with banks existing systems and environments.	Please provide the details about the criteria for compatibility with existing systems and environments.	Details provided in RFP document. Bidder to comply with RFP terms and condition
316	71	Annexure-9- A Scope of Work	App and Web Data Acquisition	App and Web Data Acquisition, Aggregation, transmission and Unification System	How many segments are envisaged as part of 10 customer journeys to be implemented in first year?	Details will be shared with the successful bidder.



Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
317	71	Annexure-9- A Scope of Work	App and Web Data Acquisition	Bidder shall also capture responses/ interactions from customers engaged in various communication channels...	We understand that the communication channels need to provide the response data to the proposed platform using APIs. Please confirm if the assumption is correct.	Certain Channels might not have inherent capability to provide response data such as SMS, Platform need to provide facility of integrating CTA mechanisms to capture metrics.
318	72	Annexure-9- A Scope of Work	Data Governance and Security	It shall be compatible with Bank's reporting toolset implemented in POWER-BI.	How many reports are to be configured in Power BI as part of 10 customer journeys implementation in first year? Please share some sample report types.	Platform need to have its own user configurable dashboards. Power BI Dashboards shall be used for higher management perusal, hence such dashboards shall provide highlevel information instead of granular level information.
319	76	Annexure-9- A Scope of Work	Cloud	1.1.The Solution should be deployed on the Cloud architecture (SaaS model) with the adaptability to the on demand up-scaling and down-scaling and seamless failover movements of the instances.	Will the solution be cloud based or can be deployed on-premise?	Bidder to comply with RFP terms and conditions.
320	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	2.3 Penalties/ Liquidated damages for not maintaining uptime:	2.3.1 Table	How will the uptime of platform be measured? Does the solution partner need to provide report on uptime?	Platform to provide heartbeat or similar methodology to our application Server. Further, data acquisition vs login events shall be measured
321	16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	3.Payment Terms	3.1 Monthly active user: A user who has generated trackable information as configured by bank on his own	What is the average Monthly Active Users expected? What is the monthly growth anticipated?	Bank shall not be able to predict the future user base.

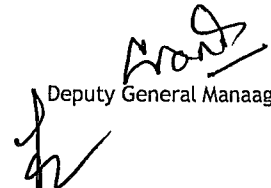


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322	22	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	16.Scope involved during Contract period	16.7 The selected bidder shall provide centralized complaint booking/lodging facility to the bank and the dash board shall be provided to the Bank. The method of booking complaints shall be E-mail, Toll-free no, on line portal, web, etc.	Please confirm that it's expected from solution bidder to setup a helpdesk support or call center and ticketing system.	RFP Clause is self explanatory
323	32	SECTION E - SELECTION OF BIDDER	3.6.Bidders Presentation /Site Visits / Product Demonstration/POC	3.6.5.Bidder has to complete the Proof of Concept (POC) of the proposed Solution/Services within the time limit which is defined by Bank.	Please provide the clarity on the scope POC to be implemented. What is the possible timeline for POC?	RFP Clause is self explanatory. Bidder to comply with RFP terms and condition. Timeline will be mentioned in due course.
324	40	SECTION G - GENERAL CONDITIONS	4.Human Resource Requirement	4.5.The selected consultant has to provide the following full time on site resources who shall supervise/ undertake any instance required or to be performed in connection with the detailed scope of work. The location for the deployment of the resources shall be at Bangalore at bank specified premises and shall work at bank stipulated hours.	Please provide the detailed job description of onsite engineer.	Platform is expected to have low-code, no-code journey building, messaging, scheduling etc. Depending on the complexity, onsite resources are required to bridge the gap between Banks' internal expertise and required know-how to build and operate.
325	60	Annexure-2 Pre Qualification Criteria	B. Financial	10. The bidder should have positive Net Worth as on 31/03/2023 and also should have not eroded by more than 30% in the last three financial years, ending on 31/03/2023.	Is this clause mandatory? Can this clause be waived off?	Bidder to comply with RFP terms and conditions.



Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
326	61	Annexure-2 Pre Qualification Criteria	C. Capability & Support Infrastructure	14. Bidder should have a pool of minimum 15 professionals with related domain expertise and should be in permanent roster.	It is not mandatory that proposed resources shall be available during engagement, when alternative and similar profiles can be placed. Hence request to remove submission of the requirements.	Bidder to comply with RFP terms and conditions.
327	61	Annexure-2 Pre Qualification Criteria	C. Capability & Support Infrastructure	The Bidder should have capability of handling minimum 1,00,00,000 (1 crore) active users for any month for an individual client in last financial year(2023-24).	Due to confidentiality clauses such information can not be disclosed. Hence can this clause be removed?	Bidder to comply with RFP terms and conditions.

Place: Bengaluru
Date:26-08-2024


Deputy General Manager

