

Replies to Prebid Queries of Gem bid ref. no. GEM/2023/B/3026164 dated 24/01/2023 for Supply, Installation, Implementation, Commissioning and Maintenance of Cloud based/On premises Solution for video based Customer Identification Process(V-CIP) in Canara Bank for 3 years.

Sl. No.	Gem Bid Clause	Gem Bid Clause/Technical Specification	Bidder's Query	Bank's Reply
1	6. Existing Infrastructure	6.5. The Bank is not responsible for any assumption made by the bidder with respect to the sizing. In the event the sizing proposed by the successful bidder does not meet the performance / service levels of the Bank, the successful bidder will at their cost carry out the necessary upgrades / replacements. The Bank has the right to deduct / recover from the successful bidder the required additional expenses which Bank may incur on account of such upgrades / replacements.	Could you clarify regarding the hardware sizing requirements as our is a SaaS product and hardware is not required for the same?	The requirement details will be shared with the selected bidder.
2	22. Local support	22.3. The bidder will be responsible for attending complaints during all hours 24x7x365 basis of contract period.	What is the average TAT for resolutions in case of any issues that you are expecting? Do you expect support on the weekends as well?	TAT details is as per Bank's requirement and will be shared with the selected bidder. Weekend support may be required on exceptional cases such as DR Drill activity.
3	Annexure-1 of Scope Work and Technical Requirements	A. Customer level 7. Provision should be available for intimating customers regarding V_CIP appointment date and time with link by way of SMS, e-mail and Whatsapp etc.	Solution should also have provision to do V_CIP call/process from the branch for Walk-in customers. What is the proportion of customers that would come as walk ins? Do you expect any distinctive change in the process for them?	The requirement details will be shared with the selected bidder.
4	Annexure-1 of Scope Work and	A. Customer level	Could you define the checker and the back office role? To be elaborate, could you define the type	The same is available in RFP. Users may be Bank staff as well

	Technical Requirements	9. Provision for maker /checker/auditor role to any office/unit shall be provided.	of users who will be involved in the VKYC process?	outsourced agents- it is as per Bank's requirement.
5	Annexure-1 of Scope Work and Technical Requirements	<p>A. Customer level</p> <p>10. Provision to confirm / reschedule / reject the blocked slot by the back office personnel of the bank.</p>	<p>Could you explain in detail about the role of back office? Why would they be involved in customer slot management?</p>	<p>Back office is where bank users manage the VCIP solution via dashboard provided to them. They are like admins who can re-assign, re-allot make calls, authorise and approve the VCIP records. Yes they will involve in slot management.</p>
6	Annexure-1 of Scope Work and Technical Requirements	<p>A. Customer level</p> <p>11. Post completion of video call, as per the bank decided timelines data taken in the server/DB should be stored in Bank premises. No data/ footprint/trace should be stored on Cloud server beyond the timelines prescribed by Canara Bank. The solution should be integrated with Bank's DMS (document Management system) or any other interface to push / pull data to Bank's own Infrastructure through API integration.</p>	<p>What is the maximum period Canara Bank allows for data storage?</p>	<p>It is as per RBI / Regulatory compliance.</p>
7	Annexure-1 of Scope Work and Technical Requirements	<p>A. Customer level</p> <p>19. Provision to capture signature of the customer through the proposed solution.</p>	<p>How does the signature need to be captured? Could you give more clarity?</p>	<p>The requirement details will be shared with the selected bidder.</p>
8	Annexure-1 of Scope Work and Technical Requirements	<p>A. Customer level</p> <p>22. Live Geo-tagging, VPN detection &amp; IP capture while performing V-CIP. Solution should be able to alert and halt the V-CIP process if the location is not in India.</p>	<p>Do you expect IP to be tracked on a real time basis and be shared with the agent?</p>	<p>IP to be captured and made available for back office / admins users of solution.</p>
9	Annexure-1 of Scope Work and Technical Requirements	<p>A. Customer level</p> <p>22. Live Geo-tagging, VPN detection &amp; IP capture while performing V-CIP. Solution</p>	<p>Do you expect us to track the system that the user is using for VPN? Do you expect us to block the user if they are using VPN?</p>	<p>Yes.</p>



		should be able to alert and halt the V-CIP process if the location is not in India.		
	Annexure-1 Scope of Work and Technical Requirements	A. Customer level 24. System should be capable of verifying the documents with respect to forgery and veracity.	What kind of forgery checks are you expecting to have wrt the document?	Originality of OVD documents such as Aadhaar, PAN etc.
10	Annexure-1 Scope of Work and Technical Requirements	A. Customer level 23. Video session should be capable to recognize the face and should not allow capturing the picture of user if the face is not recognized in the frame/by AI tools.	Could you please clarify as to what you mean by allowing the capturing of user's picture?	If the AI system detects the face a face mismatch, it should throw the appropriate message on screen and should not allow for proceeding with the user submission
11	Annexure-1 Scope of Work and Technical Requirements	A. Customer level 25. Provision for in-built chat (text-based) in case of any assistance to be given to the customer. Chats should be logged.	Do you also expect us to embed a multilingual keyboard?	Yes- As per banks requirement.
12	Annexure-1 Scope of Work and Technical Requirements	A. Customer level 27. System should have the capability to extend the functionality to non-staff such as Business Correspondent, Outsourced Agents as Makers. And should capture the details of the agents.	Could you clarify what would be the role of non-staff in the system?	Non -staff or outsourced staff may play the role of front end user / agent/ maker performing the live V-CIP call.
13	Annexure-1 Scope of Work and Technical Requirements	A. Customer level 30. System should have the capability of image editing features such as Cropping of image captured, photo from video, Zoom in Zoom out option, watermarking of videos etc.	Could you give clarity regarding the use case of zoom in zoom out option?	We are referring the image cropping for the snaps/pictures taken during V-CIP Call by agents/makers
14	Annexure-1 Scope of Work and Technical Requirements	B. E Documents 36. The solution should be able to generate the V-CIP report from the V-CIP process and able to send as an e-mail attachment to the branch concerned. The	It is not mandated by RBI to generate V-CIP reports and send it across through email. Could you help in understanding the use case here?	Bidder has to comply with RFP terms and condition.
15	Annexure-1 Scope of Work and Technical Requirements			

	report should contain the customer information, photo graph captured during the call, OVD images and the details of agents, approver, and auditor with remarks.		
16	Annexure-1 of Scope Work and Technical Requirements	C. MIS & Analytics: 41. Develop any custom MIS reports as per the requirement of our Bank with various filters.	Regarding the MIS report, could you provide some examples, which can further help us to understand what kind of data and its representation are you looking after?  The requirement details will be shared with the selected bidder.
17	Annexure-1 of Scope Work and Technical Requirements	G. Solution hosted in cloud 74. Application should restrict upload to specific types of files extensions, file size and content type	Could you provide any examples regarding the restrictions of file sizes and file type during document upload?  The requirement details will be shared with the selected bidder.
18	Annexure-1 of Scope Work and Technical Requirements	I. Training: 94. On the job training shall be given for Bank Officials of the Bank at Bank's Premises at no extra cost to the Bank.	Yes. Also, On the job training shall be given for Bank Officials of the Bank at Bank's Premises at no extra cost to the Bank.
19	Annexure-1 of Scope Work and Technical Requirements	A. Customer level 7. Provision should be available for intimating customers regarding VCIP appointment date and time with link by way of SMS, e-mail and Whatsapp etc.	Bank will facilitate the integration.
20	Annexure-1 of Scope Work and Technical Requirements	A. Customer level 12. Leave marking/holiday marking/non-working hour marking provision should be available for all the Users in admin portal. Customer should not be able to book appointment for non-working hours. Leave management module in the Admin portal must have provision to re-assign/re-allocate/cancel the booked calls to other	Bidder has to comply with RFP terms and condition.

		agents or dynamic allocation to other agents if any agent is on leave/unable to make call.		
21	Annexure-1 Scope of Work and Technical Requirements	A. Customer level 19. Provision to capture signature of the customer through the proposed solution.	Request bank to provide more details on the flow and requirement,  Requesting with customer is available in Video call, chat logs are currently available. Can the bank share the flow and requirement in detail	Functionality requirement will be shared with the selected bidder.
22	Annexure-1 Scope of Work and Technical Requirements	A. Customer level 25. Provision for in-built chat (text-based) in case of any assistance to be given to the customer. Chats should be logged.	Chatting with customer is available in Video call, chat logs are currently available. Can the bank share the flow and requirement in detail	Functionality requirement will be shared with the selected bidder.
23	Annexure-1 Scope of Work and Technical Requirements	B. E Documents 35. Provision to capture the copy of the same / upload of the documents by the customer or upload issued documents through Digi Locker.	For upload of any documents we can collect through supporting Docs API. Fetching documents from Digi locker available	Bidder has to comply with RFP terms and condition.
24	Annexure-4 Pre- Qualification Criteria	Criteria The Bidder/OEM should have implemented the proposed V-CIP solution in at least one (1) Scheduled Public/Private Banks in India during the last three years i.e. 01/01/2019 to 31/12/2022.  Documents to be submitted for Compliance The Bidder has to provide order copy/reference letter duly mentioning the turnkey project name and duration from the customer.	"We are working with more than 25+ fintechs and servicing approximately 30k WKYC every month, and Odisha state government for providing life certificate to pensioners and servicing about 4.5lakh+ pensioners every year. In private sector we have integrated video KYC to transcorp, Unimoni and more. We are also working with 30+ BFSI companies including Muthoot Fincorp, manappuram finance, HDBFS, Shriram group, servicing more than 10 crore for aadhaar masking. Hence request bank to consider a relaxation on this qualification criteria. Kindly modify the clause as follows to include NBFCs as well such ""The Bidder/OEM should have implemented the proposed V-CIP solution in at least one (1) Scheduled Public/ Private Banks or	Bidder has to comply with RFP terms and condition.

25	Annexure-9 Technical Evaluation Criteria	Criteria Implementation experience  Evaluation Parameters Schedule Public /Private sector Bank/ Schedule foreign banks: 3 Marks NBFCs /Small finance Bank/Insurance company/Any listed company in India: 2 Marks Note: Bank will accept maximum of three implementation under each category for scoring.  Documents to be submitted Letter/Certificate from the implemented bank/organization  Max 15 marks	NBFC's in India during the last three years i.e. 01/01/2019 to 31/12/2022. ....	Bidder has to comply with RFP terms and condition.
26	Annexure-9 Technical Evaluation Criteria	Criteria Bidder should provide Web as well as Mobile Application (Android, IOS) and also should be capable of integrating with any of the existing alternate channels of the bank, in which case an Interface/API/SDK to the proposed solution should be made available. Solution should also have provision to do V_CIP call/process from the branch for Walk-in  Evaluation Parameters Yes : 10 Marks No : 0 Marks  Documents to be submitted	Request bank to consider relaxation in this category could be open as any listed company in India without restricting to maximum 3 implementation under each category. "Schedule Public /Private sector Bank/ Schedule foreign banks/NBFCs /Small finance Bank/Insurance company/Any listed company in India. Bank will accept maximum of three implementation under any category for scoring."	Functionality requirement will be shared with the selected bidder. Bank may require SDK/APK of the application as per the Bank's discretion.

		The Bidder has to submit the documentary proofs/Artifacts to verify the same. Max marks 10		
	A. Customer level	6. Bidder should provide Web as well as Mobile Application (Android, IOS) and also should be capable of integrating with any of the existing alternate channels of the bank, in which case an Interface/API/SDK to the proposed solution should be made available. Solution should also have provision to do V_CIP call/process from the branch for Walk-in customers.		Based on Bank's requirement, provision should be able to make on-demand VCIP calls for Walk-in customers as well allow customers to book slots at a later date if required. Full functionality requirement will be shared with the selected bidder.
27	Annexure-1 Scope of Work and Technical Requirements	A. Customer level 15. Solution should be customizable as per Bank's requirement.	Please elaborate	Bidder has to comply to customize VCIP solution at Bank's discretion.
28	Annexure-1 Scope of Work and Technical Requirements	A. Customer level 27. System should have the capability to extend the functionality to non-staff such as Business Correspondent, Outsourced Agents as Makers. And should capture the details of the agents.	Please elaborate as Maker should be on a Pay roll of Bank	Maker/Agent shall be either Bank staff or outsourced Agents as mentioned.
29	Annexure-1 Scope of Work and Technical Requirements	B. E Documents 40. There should be an option in the solution to perform concurrent and post-facto audit of the Video KYC process (customizable as per the Bank's requirement).	Please elaborate	Solution provider should comply with RBI/Bank and regulatory authority Audit requirement as and when required.
30	Annexure-1 Scope of Work and Technical Requirements	H. Hosting:	Please elaborate	Bidder has to comply with RFP terms and condition.
31	Annexure-1 Scope of			

	Work and Technical Requirements	90. The solution should be made available on dedicated cloud. Bidder should have capability to deploy the solution on-premises/hybrid model. It is Bank's discretion to host the services on-premises/hybrid model for business continuity or security purposes. The bidder should have capability to integrate solution with the oracle 19C or higher version.		
32	Annexure-1 of Scope Work and Technical Requirements	A. Customer level 1. Video-KYC Solution must comply all the functional and technical requirements as per latest RBI circular and any amendments thereof in future as per the applicable timelines.	Platform is flexible to be customised basis the regulatory requirements as per RBI guidelines	Bidder has to comply with RFP terms and condition.
33	Annexure-1 of Scope Work and Technical Requirements	A. Customer level 2. The solution should support multilingual platform and should ask customer for their preferred language and show further instructions in his/her preferred language.	Based on the language, we can also have the video session request routed to the respective skilled agent Would you need routing capabilities in the solution which can help to identify the right agent for the requested / booked V-CIP session based on language, region, etc.?	Yes
34	Annexure-1 of Scope Work and Technical Requirements	A. Customer level 4. Option should be available for the customer to book a future slot for V-CIP and also to make an on demand V-CIP call to complete the process then and there.	V-CIP solution scheduler micro service will be available for the customer to book a slot / request immediate session from bank website / Mobile app Do you already have a Mobile App for the customer to come and initiate the session or would you want us to deliver a complete mobile app for V-CIP alone?	We expect bidder to provide mobile app interface API/sdk for VCIP or get it integrated with banks existing Mobile app / website as per Bank's requirement.
35	Annexure-1 of Scope Work and Technical Requirements	A. Customer level 6. Bidder should provide Web as well as Mobile Application (Android, IOS) and also should be capable of integrating with any of the existing alternate channels of the bank, in which case an Interface/API/SDK	Video KYC SDK is available as a framework; however customization might be required to be done as client specific requirements How is the customer expected to start a V-CIP session from the branch? Will there be a KIOSK or a tablet?	Branch solution may be KIOSK or Tablet or both - as per Bank's requirement



		to the proposed solution should be made available. Solution should also have provision to do V_CLIP call/process from the branch for Walk-in customers.		
36	Annexure-1 Scope of Work and Technical Requirements	A. Customer level 7. Provision should be available for intimating customers regarding VCLIP appointment date and time with link by way of SMS, e-mail and Whatsapp etc.	Would you also want us to package the channels as well along with the solution or would you want the solution to integrate to existing Email, SMS & WhatsApp?	It may be both - as per Bank's requirement.
37	Annexure-1 Scope of Work and Technical Requirements	A. Customer level 8. Provision to reschedule and/or rebook an appointment, cancel the booked slot by the customer should be available.	We have a complete appointment scheduler & management module available which can be combined with the Video KYC process module	Bidder has to comply with RFP terms and condition.
38	Annexure-1 Scope of Work and Technical Requirements	A. Customer level 9. Provision for maker /checker/auditor role to any office/unit shall be provided.	Need to understand the process flow which can be configured Customization required TBD	Yes
39	Annexure-1 Scope of Work and Technical Requirements	A. Customer level 10. Provision to confirm / reschedule / reject the blocked slot by the back office personnel of the bank.	Based on the client specific needs the process flow can be customised	Bidder has to comply with RFP terms and condition.
40	Annexure-1 Scope of Work and Technical Requirements	A. Customer level 11. Post completion of video call, as per the bank decided timelines data taken in the server/DB should be stored in Bank premises. No data/ footprint/trace should be stored on Cloud server beyond the timelines prescribed by Canara Bank. The	The entire solution can be implemented on cloud however the data can be pushed into the on premise storage servers immediately after the session gets terminated. Alternatively, the entire solution can also be implemented on premises Is our understanding correct that you would want the solution to be deployed in UNFYD®	Solution may be deployed in bidders cloud or Banks cloud - As per Bank's requirement.

41	<b>Annexure-1 Scope of Work and Technical Requirements</b>	<p>solution should be integrated with Bank's DMS (document Management system) or any other interface to push / pull data to Bank's own Infrastructure through API integration.</p> <p><b>A. Customer level</b></p> <p>12. Leave marking/holiday marking/non-working hour marking provision should be available for all the Users in admin portal. Customer should not be able to book appointment for non-working hours. Leave management module in the Admin portal must have provision to re-assign/re-allocate/cancel the booked calls to other agents or dynamic allocation to other agents if any agent is on leave/unable to make call.</p>	<p>cloud and push the data to the bank-premises?</p> <p>UNFYD® HUB offers that capability to manage the workforce from the admin console by configuring the attendance roster. The supervisor can anytime not only monitor the various incoming calls and the scheduled video kyc meetings but also can transfer and manage the same among the active workforce available on the floor</p> <p>The basic framework for timeliness and liveliness check is available for automatically monitoring the movement of the users during the video kyc sessions and the activity timelines by the user during the video session. Any kind of customisations on top of the basic framework capabilities if required can be done As for the client specific business needs What is the logic to pick the random security questions? Would you want us to package the solution with the capability to define the random questions and design the workflow to pick the random questions? Would you want us to integrate to existing question bank to fetch the list of questions which will itself give us a set of random</p>	<p>Bidder has to comply with RFP terms and condition.</p> <p>The subject solution details will be provided to selected bidder.</p>
42	<b>Annexure-1 Scope of Work and Technical Requirements</b>	<p><b>A. Customer level</b></p> <p>13. System should have inbuilt validations/checks viz., to ensure liveliness (anti-spoofing) of the call to prevent fraudulent manipulations through challenge-Response method as part of the questionnaire during V-CIP process, allow only domestic customers, should have configurable Random Security Questions etc.</p>	<p>The basic framework for timeliness and liveliness check is available for automatically monitoring the movement of the users during the video kyc sessions and the activity timelines by the user during the video session. Any kind of customisations on top of the basic framework capabilities if required can be done As for the client specific business needs What is the logic to pick the random security questions? Would you want us to package the solution with the capability to define the random questions and design the workflow to pick the random questions? Would you want us to integrate to existing question bank to fetch the list of questions which will itself give us a set of random</p>	<p>The subject solution details will be provided to selected bidder.</p>



		<p>questions?</p> <p>How are the answers to the random questions expected to be validated?</p>	
43	Annexure-1 of Scope of Work and Technical Requirements	<p>A. Customer level</p> <p>15. Solution should be customizable as per Bank's requirement.</p>	<p>Scope TBD and accordingly effort estimated for the customizations</p> <p>The subject solution details will be provided to selected bidder.</p>
44	Annexure-1 of Scope of Work and Technical Requirements	<p>A. Customer level</p> <p>16. Solution should be capable of integrating with bank's internal systems / platform such as Single Authentication System, Active directory, CBS, Document Management Software, C-KYC software, re-KYC updation, life certificate updation, email gateway, sms gateway etc. for data fetching, reverse updations, processing etc.</p>	<p>UNFYD® is compatible ready to custom integrate to the 3rd party systems using REST APIs</p> <p>How many internal systems of the bank, is the solution expected to integrate to?</p> <p>As per Bank's requirement.</p>
45	Annexure-1 of Scope of Work and Technical Requirements	<p>A. Customer level</p> <p>18. Capture Photograph of the customer. System should be able to match the photograph taken with those available in the IDs (using AI based facial recognition system)</p>	<p>UNFYD® rides over the Photograph/Image match APIs available on Azure. Respective API accessibility from the Application server to be ensured API integration to the core system would be needed to fetch the captured image and compare with the LIVE capture image</p> <p>Customer will be asked to do a signature in the White blank paper and show it to the Camera</p> <p>KYC agent will click the picture of the same to capture and push into the system</p> <p>If any other approach customization is needed, then we be discuss and finalize the process flow for the same viz. - Agent will be able to generate and send a link to the customer which he / she can click open to</p>
46	Annexure-1 of Scope of Work and Technical Requirements	<p>A. Customer level</p> <p>19. Provision to capture signature of the customer through the proposed solution.</p>	<p>Bidder has to comply with RFP terms and condition.</p>

47	Annexure-1 of Scope Work and Technical Requirements	<p>A. Customer level</p> <p>20. Provision to capture PAN card, Aadhaar card etc. displayed by the customer and match the same with the data that is already uploaded (using OCR / similar technology).</p>	<p>sign and submit which will get tagged to the same ongoing KYC session</p> <p>Customer can show the details one by one over the camera which can be captured by the Agent and cropped and pushed into the system</p> <p>Solution can integrate to the 3rd party external OCR APIs to process the data further</p>	Bidder has to comply with RFP terms and condition.
48	Annexure-1 of Scope Work and Technical Requirements	<p>A. Customer level</p> <p>21. If PAN was not submitted earlier and being captured at the time of performing V-CIP, provision to verify the same with ITD using NSDL service and solution should be able to update the PAN to CBS through API integration.</p>	<p>Need to integrate to the existing APIs to be able to validate the data and push into the CBS</p> <p>Will you be providing the APIs to integrate to NSDL?</p>	Bank will provide the API's
49	Annexure-1 of Scope Work and Technical Requirements	<p>A. Customer level</p> <p>22. Live Geo-tagging, VPN detection &amp; IP capture while performing V-CIP. Solution should be able to alert and halt the V-CIP process if the location is not in India.</p>	<p>Do you have any preference on any specific Geo-tagging &amp; detection APIs?</p>	Bidder to provide the functionality of the same.
50	Annexure-1 of Scope Work and Technical Requirements	<p>A. Customer level</p> <p>24. System should be capable of verifying the documents with respect to forgery and veracity.</p>	<p>Need to understand the process flow which can be configured</p> <p>Customization required</p> <p>TBD</p> <p>What type of documents are we looking at here? Are these templated documents?</p>	Preferably OVDs.
51	Annexure-1 of Scope Work and Technical Requirements	<p>A. Customer level</p> <p>27. System should have the capability to extend the functionality to non-staff such as Business Correspondent, Outsourced Agents as Makers. And should capture the details of the agents.</p>	<p>Need to understand the process flow which can be configured</p> <p>Customization required</p> <p>TBD</p>	The details will be shared with the selected bidder.
52	Annexure-1 of Scope Work and Technical Requirements	<p>A. Customer level</p>	<p>Watermarking will be as per what has been configured in the ADMIN</p>	Bidder has to comply with RFP terms and condition.



	Work and Technical Requirements	30. System should have the capability of Image editing features such as Cropping of image captured, photo from video, Zoom in Zoom out option, watermarking of videos etc.		
		A. Customer level		
53	Annexure-1 Scope of Work and Technical Requirements	33. Solution should support any customer identification process for the Bank like on-boarding customers for current account, saving account, NPS account, credit card, digital lending, Co-lending and any other new requirements in future as per the Bank's discretion.	The solution is available in the multi-tenanted architecture thus enabling the same to be used across various business processes yet have data sharing parameters defined as part of the Chinese Wall	Bidder has to comply with RFP terms and condition.
		B. E Documents		
54	Annexure-1 Scope of Work and Technical Requirements	34. eDocument verification including Aadhaar, PAN card, Passport, Voter ID, Driving License, NREGA card and any other OVD through integrations with the corresponding systems as per regulatory/statutory guidelines.	Need to integrate to the existing APIs to be able to validate the data and push into the CBS	Bidder has to comply with RFP terms and condition.
		B. E Documents		
55	Annexure-1 Scope of Work and Technical Requirements	35. Provision to capture the copy of the same / upload of the documents by the customer or upload issued documents through Digi Locker.	Need to integrate to the existing APIs to be able to validate the data and push into the CBS	Bidder has to comply with RFP terms and condition.
		B. E Documents		
56	Annexure-1 Scope of Work and Technical Requirements	36. The solution should be able to generate the VCIP report from the VCIP process and able to send as an e-mail attachment to the branch concerned. The report should contain the customer information, photo graph captured during the call, OVD images and the details of agents, approver, and auditor with remarks.	Basic Video KYC session reports and Maker checker reports are available Any further additional custom reports (if needed) can also be built; all the required data is anyways being captured in the solution system	Bidder has to comply with RFP terms and condition.



57	Annexure-1 of Scope Work and Technical Requirements	C. MIS & Analytics: 41. Develop any custom MIS reports as per the requirement of our Bank with various filters.	Basic Video KYC session reports and Maker checker reports are available Any further additional custom reports (if needed) can also be built; all the required data is anyways being captured in the solution system	Bidder has to comply with RFP terms and condition.
58	Annexure-1 of Scope Work and Technical Requirements	C. MIS & Analytics: 45. Reports need to be customizable as per Bank's requirement.	Basic Video KYC session reports and Maker checker reports are available Any further additional custom reports (if needed) can also be built; all the required data is anyways being captured in the solution system	Bidder has to comply with RFP terms and condition.
59	Annexure-1 of Scope Work and Technical Requirements	D. Regulatory Compliance: 46. The solution should be compliant with all latest guideline of the regulatory authorities. During the contract period, successful vendor need to make necessary changes in the solution to meet regulatory requirement changes at free of cost.	Any compliance or functional related changes will be taken up as the solution is built such that it is flexible enough to be tweaked as per the changing needs and regulatory guidelines and strategical needs / process Each of these will be taken up through the CHANGE MANAGEMENT process	Bidder has to comply with RFP terms and condition.
60	Annexure-1 of Scope Work and Technical Requirements	E. Security Aspects: 58. Bank reserves right to conduct audits on the system provided by the bidder. Bidder to provide necessary arrangement and access control for the Bank.	Will cooperate on need basis	Bidder has to comply with RFP terms and condition.
61	Annexure-1 of Scope Work and Technical Requirements	F. Data Integrity Management: 63. To share what compartmentalization techniques are employed to isolate Bank data from other customer's data(whenever Applicable in Cloud/Hybrid)	UNFYD® is a docker based multi-tenanted model with flexible and scalable components across the platform (available in the form of Micro services)	Bidder has to comply with RFP terms and condition.
62	Annexure-1 of Scope Work and Technical Requirements	F. Data Integrity Management: 64. To comply with data retention and destruction schedules/Policy provided by Bank, bidder to certify on Bank's request	What is the data retention period expected?	As per RBI / Regulatory directions.



		destroying all data at all locations including slack in data structures and on the media. The Bank will have right to audit this practice.		
63	Annexure-1 Scope of Work and Technical Requirements	G. Solution hosted in cloud 82. Bidder to provide right to audit for the services hosted in cloud provisioned for Canara bank.	Only to the Canana specific servers	The details will be shared with the selected bidder.
64	Annexure-1 Scope of Work and Technical Requirements	G. Solution hosted in cloud 84. The system should have proper business continuity plan. As part of BCP, the system should have data center & disaster recovery center in different seismic zone and both should be hosted in India. H. Hosting:	Need more details around the actual statistical expectations in this regard	Bidder has to comply with RFP terms and condition.
65	Annexure-1 Scope of Work and Technical Requirements	90. The solution should be made available on dedicated cloud. Bidder should have capability to deploy the solution on-premises/hybrid model. It is Bank's discretion to host the services on-premises/hybrid model for business continuity or security purposes. The bidder should have capability to integrate solution with the oracle 19C or higher version.	UNFYD® solution is flexible Once finalized the respective approach can be taken up and the relevant onetime costs will become applicable	The details will be shared with the selected bidder.

Date: 13/02/2023  
Place: Bangalore

  
 Deputy General Manager

