Pre-Bid Queries and Replies for RFP 21/2020-21 dated 21/10/2020 for Selection of Vendor for Supply, Installation, Development, Implementation, Customization and Maintenance of Financial Supply Chain Software Solution

Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank Reply
1	2	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	A. BID SCHEDULE & ABBREVIATIONS 1. BID SCHEDULE	Last Date and Time for Submission of Bids : 12/11/2020, Thursday upto 3.00 PM Venue: Canara Bank, First Floor, DIT Wing, HO (Annex), Naveen Complex, 14 M G Road, Bengaluru 560001.	We request for extension of submission date, as the bid entails multiple partners to work in coordination, for successful submission.	Kindly Refer Amendment-1
2	2	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	A. BID SCHEDULE & ABBREVIATIONS 1. BID SCHEDULE	Last Date and Time for Submission of Bids : 12/11/2020, Thursday upto 3.00 PM Venue: Canara Bank, First Floor, DIT Wing, HO (Annex), Naveen Complex, 14 M G Road, Bengaluru 560001.	Request extension of the final bid submission date for 2 weeks from when the pre-bid clarifications are provided by the Bank. Please note that our responses and commercial approvals have dependencies on the responses from Bank on volume and a few other critical queries listed herein. Hence, post response from Bank, we will need atleast 2 weeks to put a comprehensive bid per the requirements	Kindly Refer Amendment-1
3	11	A. INTRODUCTION	6. Participation Methodology	6.4. In the event of the Bidder being not able to perform the obligations as per the provisions of the contract, the OEM/OSD/principal should assume complete responsibility on behalf of the Bidder for providing end-to-end solution i.e., technology, personnel, financial and any other infrastructure that would be required to meet intent of this RFP at no additional cost to the bank. To this effect Bidder should provide a dealer/distributor certificate as per Annexure-13.	Kindly request the bank to allow bidders to make changes in the MAF format as per the OEM internal legal approvals. The OEM is willing to support according to the terms and conditions of a subsequent contract that may be executed between bidder and OEM.	Bidder to Comply with the RFP Terms

4	14	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	1.2. Project Schedule	1.2.5. High-level Roll-Out Plan: a. Acceptance of Purchase Order - Within 7 days from the date of issue of Purchase Order. b. The selected bidder should suggest the hardware sizing and Finalize the Business requirement for the Bank, in co-ordination with identified team at the Bank - Within 7 days from the date of acceptance of Purchase Order. c. Supply and Installation of related software for FSCM Solution at Production Site - Within 15 days from the date of installation of hardware at Production Site. d. Technical training to Core Team - 4 weeks the date of acceptance of Purchase Order. e. Preliminary testing and Gap Analysis vis-à-vis RFP requirements - Within 4 weeks from the date of installation of hardware at Production Site. g. Customization & Interfaces-Within 8 weeks from the date of installation of hardware at Production Site. h. Testing in simulated environment and Gap Analysis vis-à-vis customization - 4 weeks run in the Test environment with the fully customized product. i. Pilot implementation, User Training and Documentation - Pilot to start after successful completion of testing in simulated environment and to complete within 20 days j. Acceptance Testing - 20 days after successful conclusion of Pilot Implementation. k. Roll Out - 3 days from date of acceptance as per Point i.	While we agree to the bank's plan and schedule, can we request the bank to allow making some minor modifications in High level roll out plan to suit our implementation plan, which has exactly the same timeline as per bank's plan. This in turn can be discussed in detail after receiving the contract.	Bidder to Comply with the RFP Terms
5	15	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	3. Security:	3.2. The Bank will not provide any remote session and direct internet connectivity to the equipment in terms of support which may leads to the vulnerability of the system.	Deviation will be required for having remote session if required for working on Onsite & Offshore implementation model due to COVID-19 restrictions in travel.	Bidder to Comply with the RFP Terms
6	16	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	5. Uptime	5.3. If the Bidder is not able to attend the troubleshooting calls on solution working due to closure of the office/non-availability of access to the solution, the response time/uptime will be taken from the opening of the office for the purpose of uptime calculation. The Bidder shall provide the Monthly uptime reports during the warranty period and ATS period, if contracted.	Kindly explain how the bank wants to check the uptime and receive the monthly reports. Do the bidder need to integrate with the bank's existing monitoring tool?	Details will be shared with the Selected Bidder.
7	16	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	5. Uptime	5.7. Helpdesk and Technical support services to include system maintenance windows.	Understood this feature is part of monitoring/reporting tool to be used for this application. Kindly clarify whether the existing monitoring tool will have these functionalities as part of interface.	As on date Bank is not having monitoring tool for the same. Bidder has to integrate their solution with the monitoring solution, once procured by the Bank.

D.I.T. Wing, Procurement Cell, CANARA BANK, HO, Bengaluru-560001

8	16	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	5. Uptime	5.8. Provide a robust, fault tolerant infrastructure with enterprise grade SLAs with an assured uptime of 99.00%.	Kindly clarify whether the existing monitoring tool used by the bank can be integrated for this need.	As on date Bank is not having monitoring tool for the same. Bidder has to integrate their solution with the monitoring solution, once procured by the Bank.
9	16	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	5. Uptime	5.10. Bidder shall implement the monitoring System including any additional tools required for measuring and monitoring each of the Service Levels as per the SLA between the Bank and the bidder.	Kindly clarify whether the existing monitoring tool used by the bank can be integrated for this need.	As on date Bank is not having monitoring tool for the same. Bidder has to integrate their solution with the monitoring solution, once procured by the Bank.
10	16	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	6. Penalties/Liquidated Damages	6.1 Penalties/Liquidated damages for delay in Delivery and Installation of Solution : 6.1.1. Non-compliance of the delivery of related software for FSCM Solution at Production Site as per clause (1.2.5-b) will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Order value of the solution (exclusive of Taxes) as per Line Item no. 1 of Table A of Annexure -14. 6.1.2. Non-compliance of the preliminary testing and Gap Analysis Timelines of the solution as per clause (1.2.5-d) will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Order value of the solution (exclusive of Taxes) as per Line Item no. 1 of Table A of Annexure -14. 6.1.3. Non-compliance of the Customization & Interfaces Timelines of solution as per clause (1.2.5-e) will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Order value of the solution (exclusive of Taxes) as per Line Item no. 1 of Table A of Annexure -14. 6.1.4. Non-compliance of the Pilot implementation, User Training and Documentation Timelines of solution as per clause (1.2.5-g) will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Order value of the solution (exclusive of Taxes) as per Line Item no. 1 of Table A of Annexure -14 6.1.5. Non-compliance of the Roll Out Timelines of solution as per clause (1.2.5-i) will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Order value of the solution (exclusive of Taxes) as per Line Item no. 1 of Table A of Annexure -14. 6.1.6. However, the total Penalty/LD to be recovered under above	Kindly clarify on the order value of the solution considered, with respect to the line item no.1 of Table A of Annexure-14. Can we assume that it is only on the solution cost mentioned in Column A of Row 1.	Yes, Bidder to Comply with RFP Terms

11	17	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	6. Penalties/Liquidated Damages	6.2. Penalties/Liquidated damages for not maintaining uptime: 6.2.1. Penalties for not maintaining Uptime will be calculated as mentioned below: Level of availability calculated on monthly basis: 1. 99.00% to 100% - No penalty. 2. 98.00% to 98.99% - 0.5% (plus GST) on invoice value* (excluding taxes). 3. 97.00% to than 97.99% - 1.00% (plus GST) on invoice value* (excluding taxes). 4. 96.00 % to 96.99% - 1.5% (plus GST) on invoice value* (excluding taxes). 5. 95.00% to 95.99% - 2.0 % (plus GST) on invoice value* (excluding taxes). 6. Less than 95% - 2.5 % (plus GST) on invoice value* (excluding taxes). Invoice value of the solution excluding AMC/ATS as per Table-A of Bill of Material.	Kindly clarify the invoice value of the solution considered, with respect to Table A of Bill of Material. Can we assume that it is only on the solution cost mentioned in Column A of Row 1.	Total Invoice value of Line item no. 1, 2, 3 and 4 of Table A exclusive of Taxes and AMC/ATS.
12	18	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	7. Payment Terms	C. One Time Implementation Cost - 100% of One Time Implementation Cost will be paid after sign-off, acceptance from the Bank and signing escrow agreement.	Kindly request the bank to revise the payment schedule for one time implementation cost so as to allign with the roll out plan. Request the bank to consider the following schedule of payments: i)On supply and installation of FSCM software-15% ii)On completion of GAP analysis vis-a-vis RFP requirements-20% iii) On completion of customization & Interfaces-20% iv) On completion of Testing in simulated environment-20% v) On successfull pilot implementation-15% v) On successfull Roll out of the solution-10%	Bidder to Comply with the RFP Terms

13	20	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	8. Onsite Resource & Local Support	8.11 Response Time and Meantime to Restore [MTTR] 8.11.1. Response Time shall be 2 hours and MTTR shall be 4 hours. 8.11.2. Time specified above is from lodging of complaint.	Kindly request the bank to revise the Response time and mean time to restore (MTTR) based on the severity of the issue. Request the bank to consider the following SLA: i)For major issues with critical business impact- Response time shall be 2 Hours and MTTR shall be 4 Hours ii)For major issues with non-critical business impact- Response time shall be 2 Hours and MTTR shall be 24 Hours iii) For minor issues with non-critical business impact- Response time shall be 8 Hours and MTTR shall be 2nd Business Day iv) For isues that do not lead to degaration of services/new changes- Response time shall be 2 Business Days and MTTR shall be based on nature of request.	Bidder to Comply with the RFP Terms
14	21	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	11. Warranty	11.1. The selected bidder shall provide warranty for a period of Three Year from the date of Go Live. Such Warranties shall be applicable to post Go Live support for application and infrastructure.	Request the bank to modify this clause as the support requested is only for the application. Supply of infrastructure is not in scope and hence request to remove the word 'infrastructure' from the clause.	Bidder to Comply with the RFP Terms
15	22	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	12. Annual Maintenance Contract (AMC) / Annual Technical Support (ATS) (if contracted)	12.5. During the Warranty and AMC/ATS (if contracted) period, the Bidder should extend On Site Service and Support whenever and wherever required. The scope of Warranty and AMC (if contracted) shall include: 12.5.1. Rectification of Bugs/defects if any. 12.5.2. Ensuring uptime of 99.00%. 12.5.3. Preventive Maintenance. 12.5.4. Maintenance of Software/License supplied.	Request the bank to clarify whether offshore support can be provided if it is possible to reslove the issues without onsite presence.	Bidder to comply with RFP terms
16	23	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	13. Scope Involved During Warranty and ATS Period (if Contracted)	13.6. The support shall be given in person only.	Request the bank to clarify whether offshore support can be provided if it is possible to reslove the issues without onsite presence. Deviation will be required to provide Offshore support if there are restrictions in travel due to COVID 19 Pandemic.	Bidder to comply with RFP terms

17	23	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	14. Subcontracting	14. Subcontracting The Bidder shall must engage OEM/OSD professional services for the complete project Management and implementation of proposed solution, if OEM/OSD does not have service model then bidder must engage OEM/OSD Certified Partner for the implementation after taking prior consent of the Bank, however project management to be done by OEM/OSD only. The Bidder can engage one system integrator however bidder will be responsible for Supply, Installation, Implementation and Integration of Solution as per RFP. Bank will not enter agreement with any third party.	Request the bank to clarify whether OEM certified resource can be used to handle project management..	As per Clause "if OEM/OSD does not have service model then bidder must engage OEM/OSD Certified Partner for the implementation after taking prior consent of the Bank, however project management to be done by OEM/OSD only" Bidder to comply with RFP terms.
18	31	Section-F (Ownership & Awarding of Contract)	11. Order cancellation/Termination of contract	11.4. In case the selected bidder fails to conduct an event as per stipulated schedule, the Bank reserves the right to get it conducted by alternate sources at the risk, cost and responsibility of the selected bidder by giving 7 days prior notice to the bidder.	Request the bank to remove this clause, as default should be limited only to the extent of Bank guarantee and the payment made earlier to the bidder only, with respect to the RFP.	Bidder to comply with RFP terms
19	31	Section-F (Ownership & Awarding of Contract)	11. Order cancellation/Termination of contract	11.5 After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one months notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	Request the bank to remove this clause, as default should be limited only to the extent of Bank guarantee and the payment made earlier to the bidder only, with respect to the RFP.	Bidder to comply with RFP terms
20	32	Section-G (General Conditions)	12. Intellectual Property Rights	12.2. In the event that the deliverables become the subject of claim of violation or infringement of a third part's intellectual property rights, bidder shall its choice and expense: a)Procure for Bank the right to continue to use such deliverables: b) replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables or c) if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse bank for any amounts paid to bidder for such deliverables, along with the replacement costs incurred by the bank for procuring an equivalent equipment in addition to the penalties levied by the bank.	Request the bank to remove this clause, as default should be limited only to the extent of Bank guarantee and the payment made earlier to the bidder only, with respect to the RFP.	Bidder to comply with RFP terms

21	42	Annexure-2	Eligibility Criteria Declaration: Point No:6	Eligibility Criteria: The Bidder should have implemented Financial Supply Chain Software Solution in at least One (1) Government Organizations/ Banking Financial Services and Insurance sector in India as on the date of RFP.. Documents to be submitted for Eligibility Criteria Compliance: Purchase Order copies/reference letters from the customer clearly mentioning the solution name along with completion certificate should be submitted by the Bidder.	We are system Integrator (SI) and have successfully implemented multiple solutions in Government /Banking Financial services and Insurance sector in India. Being an SI, the solution usually varies from bank to bank, depending on the nature of requirement. With respect to the above, we humbly request you to amend the eligibility criteria as " Bidder should have implemented software solution for atleast one (1) Government organizations / Banking Financial services and Insurance sector in India as on date of RFP".	Bidder to comply with RFP terms
22	42	Annexure-2	Eligibility Criteria Declaration	Eligibility Criteria: Bidders shall be the Original Equipment Manufacturer (OEM)/Original Software Developer (OSD)/Original Software Owner (OSO) of the proposed solution Or An authorized dealer Documents to be submitted for Eligibility Criteria Compliance: If the applicant is an OEM/OSD/OSO, an Undertaking Letter has to be submitted to this effect. Or If the bidder is an Authorized Dealer, an Authorization letter from their OEM/OSD/OSO to deal/market their product in India and it should be valid for a minimum period of five years from the date of RFP.	Request deviation for this clause, instead of Authorized letter we are providing the Manufacturer's Authorization form for the same from the OEM (Oracle). The resell/dealer rights were being renewed only on annual basis (not for 5 years together) with the OEM and we can show the proof of continuity in dealing with the OEM for the past 6 years. Will that meet the criteria set by the bank for being an authorized dealer.	Bidder can give Manufacturer's Authorization form (MAF) as per Annexure-13.
23	42	Annexure-2	Eligibility Criteria Declaration	Eligibility Criteria: The Bidder should have the Average Turnover of minimum Rs.10 Crores for last three (3) financial years (i.e. 2017-18, 2018-2019, 2019-20) from Indian Operations only. This must be the individual company turnover and not of any group of companies. Documents to be submitted for Eligibility Criteria Compliance: Bidder has to submit copies of audited Balance Sheets for last 3 Years [i.e. 2017-18, 2018-19 and 2019-20 (audited/provisional)]. AND 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.	Deviation is required, since we are attaching only provisional balance sheet report for FY 2019-20. We are attaching CA certificate to this effect which has audited result as on 31-03-2019.	In the cases where Balance sheet in not audited for FY 2019-20, Bidder may submit the provisional balance sheet report for FY 2019-20.

24	42	Annexure-2	Eligibility Criteria Declaration	Eligibility Criteria: The Bidder should have Positive Net Worth as on 31/03/2020. Documents to be submitted for Eligibility Criteria Compliance: The Bidder must produce a certificate from the Company's Chartered Accountant to this effect. The documents certified by Chartered Accountants should mandatorily contain UDIN.	Deviation is required, since we are attaching only provisional balance sheet report for FY 2019-20. We are attaching CA certificate to this effect which has audited result as on 31-03-2019. CA certificate including FY 2019-20 can be prepared only after getting audited result of FY 2019-20.	Bidder has to comply with RFP Terms.
25	42	Annexure-2	Eligibility Criteria Declaration	Eligibility Criteria: The Bidder should have implemented Financial Supply Chain Software Solution in at least One (1) Government Organizations/ Banking Financial Services and Insurance sector in India as on the date of RFP.. Documents to be submitted for Eligibility Criteria Compliance: Purchase Order copies/reference letters from the customer clearly mentioning the solution name along with completion certificate should be submitted by the Bidder.	Canara is a forerunner among large Commercial Banks, esp. the 1st Lead Bank among the PSBs in India, that is looking for competitive bids on Supply chain software solution under this RFP. This will need a feature-rich, Global solution that has superior architecture and is future-proof, scalable, flexible and that can be easily integrated to Bank's existing Core banking and front-end Digital Banking systems. We thus request the Bank to consider solutions that have been implemented globally - i.e. in Banks within and / or outside India, in order to benefit from the global experience & capabilities, in addition to the competitive edge that such solutions could offer to Canara Bank. While Supply Chain Finance (SCF) is a new product, Profinch has vast experience in implementing SCF functionalities for various banks across the globe using a combination of FLEXCUBE Trade Finance (TF) and other core modules of FLEXCUBE. Request to modify as following The bidder/OEM should have been implemented Financial supply chain Software Solution functionalities in at least One (1) Government Organizations/ Banking Financial Services and Insurance sector in India/Global as on the date of RFP.	Eligibility Criteria is modified as under: "The Bidder should have implemented Financial Supply Chain Software Solution in at least One (1) i. Government Organizations/ Banking Financial Services and Insurance sector in India as on the date of RFP. or ii. BFSI sector globally. Documents to be submitted for Eligibility Criteria Compliance: Purchase Order copies/reference letters from the customer clearly mentioning the solution name along with completion certificate should be submitted by the Bidder.
26	45	Annexure-7	Technical & Functional Requirement Development, Implementation and Maintenance of Financial Supply Chain Software Solution	Interface: The Bidder should explain in brief how the proposed solution addresses the following requirements: a. Interface with our Core Banking System running on Flex-cube. b. Interface with Payment Systems (RTGS/NEFT). c. Interface with Corporate ERP systems of customers. d. Any other Interface required.	Please list the Corporate ERP systems of customers - Name, Product Vendor (if Commercial Product), Technology Used (Java/.NET/Other) if custom, Application Server they are installed on.	Selected bidder needs to develop APIs for interfacing with FSCM application by corporates

27	45	Annexure-7	Technical & Functional Requirement Development, Implementation and Maintenance of Financial Supply Chain Software Solution	Interface: The Bidder should explain in brief how the proposed solution addresses the following requirements: a. Interface with our Core Banking System running on Flex-cube. b. Interface with Payment Systems (RTGS/NEFT). c. Interface with Corporate ERP systems of customers. d. Any other Interface required.	Does the ERP system(s) support [exposes and can consume] WebServices/APIs [SOAP/XML or REST/JSON]	ERP systems will be supporting APIs
28	45	Annexure-7	Technical & Functional Requirement Development, Implementation and Maintenance of Financial Supply Chain Software Solution	Interface: The Bidder should explain in brief how the proposed solution addresses the following requirements: a. Interface with our Core Banking System running on Flex-cube. b. Interface with Payment Systems (RTGS/NEFT). c. Interface with Corporate ERP systems of customers. d. Any other Interface required.	What are the DB Technology(s) for Corporate ERP; Do they support/allow native DB Links or DB connections	Selected bidder needs to develop APIs for interfacing with FSCM application by corporates
29	45	Annexure-7	Technical & Functional Requirement Development, Implementation and Maintenance of Financial Supply Chain Software Solution	Interface: The Bidder should explain in brief how the proposed solution addresses the following requirements: a. Interface with our Core Banking System running on Flex-cube. b. Interface with Payment Systems (RTGS/NEFT). c. Interface with Corporate ERP systems of customers. d. Any other Interface required.	Does Bank use/have existing - Enterprise Service Bus Solution? If yes, please provide Platform/Solution Name	Yes Bank uses IBM ESB product
30	46	Annexure-7	Technical & Functional Requirement Development, Implementation and Maintenance of Financial Supply Chain Software Solution	9. Backup: 9.1 The Bidder should state how the proposed solution addresses the Backup of data as the data is very crucial for the Bank. 9.2. The write-up should necessarily cover the Backup and Archiving Methodology for the entire FSCM solution (Database, Operating system, Application Software and other software). 9.3. The Bidder should provide detailed documentation of the backup, recovery and replication procedures covering all possible scenarios of failure.	What is the Bank's existing Enterprise IT Backup Policy for critical systems; Please comment if below will suffice: - Weekly Full Backup retained for 5 weeks - Daily Incremental retained for 30 days - Monthly Full retained for 11 months - Yearly Full retained for 4 years	Bank policy would be shared with the selected bidder
31	46	Annexure-7	Technical & Functional Requirement Development, Implementation and Maintenance of Financial Supply Chain Software Solution	9. Backup: 9.1 The Bidder should state how the proposed solution addresses the Backup of data as the data is very crucial for the Bank. 9.2. The write-up should necessarily cover the Backup and Archiving Methodology for the entire FSCM solution (Database, Operating system, Application Software and other software). 9.3. The Bidder should provide detailed documentation of the backup, recovery and replication procedures covering all possible scenarios of failure.	What is the existing Backup Methodology the bank has and whether FSCM solution can leverage the methodology - External Hard Drives/Tape Drives/Backup Appliance?	Bank policy & methodology would be shared with the selected bidder

32	46	Annexure-7	Technical & Functional Requirement Development, Implementation and Maintenance of Financial Supply Chain Software Solution	10. Operation and Maintenance: 10.1 The Bidder should provide recommended procedures for all aspects of the operation. This shall include routine maintenance, analysis of statistical output, alarm handling and emergency procedures. 10.2 The Bidder should explain how the proposed solution handles the following: Change and implementation procedures for upgrades. Test and diagnostic functions and resource management. Remote support capabilities. Number of Persons and skill sets required from Bank for Maintenance and Administration of the solution. System should have an audit log file management capability Error log in case of missing and/or erroneous data 6.7 Back-ups of Audit log files should be possible	Does the Bank have any existing SIEM/Audit & Performance Management/Incidence Management Tools like - DynaTrace, ELK, Prometheus, Others for Enterprise Security and Performance Management?	Bank uses SIEM application
33	48	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	3. System should be capable of handling vendor financing as well as Distributor-Dealer financing by way of Purchase Orders (PO),Invoice and Bill discounting.	Please elaborate the additional steps required to be carried out for Bill Discounting from SCF Application as compared to Invoice discounting.	Bill discounting is the same as invoice discounting
34	50	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	13. Provision for role based Add, modify, logically delete functionalities of the master details pertaining to Corporate, Vendor and Distributor-Dealer.	Please explain the requirement with the help of an example	Distinct sub-modules for creation of corporate master data- containing all kyc details, limits, margin, roi etc . similarly, separate sub-module for creating vendor master data and distributor master data and facility to create linkage between the above modules
35	51	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	27. Supplier/Distributor-Dealer/Corporate wise Limit maintenance with provision to Add, modify, cancel, delete and also to upload the limits from File/ERP with Bank's authorisation.	Please explain the requirement of upload of limits from file and ERP integration from limits perspective in detail	FSCM application should have capability to interface with CBS through APIs for fetching the customer limits on real time basis and sending back the utilization amount.
36	52	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	36. Real time message validation during input at all levels	Please explain the requirement with the help of an example	FSCM application should have interface with CBS through APIs for fetching available limit amount, customer account details, PAN, GST etc

37	53	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	46. Should support PDC linked financing and show alerts on PDC date for banking the same	Please explain the requirement with the help of an example	PDC (post dated cheques) form a part of security for the facilities sanctioned. If facility sanctioned against the security comfort of PDC- then provision to link the facility with the PDC along with its due dates, amount etc., alert on due date of PDC while utilizing the facility.
38	54	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	49. Should support transmission of scanned images and Electronic data interchange.	Does Bank use/have existing - DMS Solution, with which it expects the proposed Supply Chain Finance solution to interface.	Bank is in the process of procuring DMS Solution. The details will be shared with the Selected Bidder.
39	56	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Other Parameters: 4. Templates for frequently used phrases. Customisable formats for use in creation of Invoices and Purchase Orders.	Please explain the requirement with the help of an example	Templates will be shared with the selected bidder.
40	57	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	FILE UPLOAD / DOWNLOAD: 5 Provision to call external procedure before and after processing the file.	Please explain the requirement with the help of an example	This requirement might be needed based on the architecture of the FSCM application. Detailed information will be shared with the selected bidder
41	58	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	FILE UPLOAD / DOWNLOAD: 12 Provision to send customized reverse file to corporate post discounting process	Please explain the requirement on 'sending a customised reverse file' to customer post discounting process with the help of an example	This requirement depends on the architecture of the FSCM application. Detailed information will be shared with the selected bidder
42	58	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	FILE UPLOAD / DOWNLOAD: 14 Support for Data file exchange using digital signature	Please clarify the type of data file exchanges that form part of this requirement scope.	File format can contain PDF, excel or through APIs interfaced to corporate ERP
43	61	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	REPORTS MODULE:	Please share the list of regulatory reports required to be considered as part of the solution	Bank currently has no requirement for any regulatory report. In future if such reports are needed selected bidder to develop the same based on the requirements given.

44	62	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	17. Exception reports	Please share the list of exceptions for this reporting requirement	Exception reports are classified into two categories: 1) User activity reports 2) Transaction reports.
45	62	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	ADDITIONAL FEATURES: 1.Support customer's multiple entities, branches and subsidiaries etc.	Please explain the requirement with the help of an example. Is this referring to multiple entities of the bank or the corporate/ counter-parties.	This point refers to multiple entites of the corporate / counterparties
46	62	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	ADDITIONAL FEATURES: 2. Able to display general announcements and messages from the bank.	Please explain the requirement with the help of an example	An alert master- to customize alerts like a message scrolling on top of the screen or message displayed while logging into the application.
47	64	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	SECURITY: 1. Support secured channel Communications such as compatible with firewall etc.	Does bank have existing Key Management System/Key Vaults/HSM Modules to integrate with?	Bank does not have Key Management System / Key Vaults / HSM modules.
48	64	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	SECURITY: Not Available	What is the existing - (1) Identity Access Management Solution in Bank (2) Directory Services [LDAP, MSAD etc.	Existing identity access management solution is domain management system and the directory services is LDAP
49	64	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	SECURITY: Not Available	Is SSO integration expected for Supply Chain Software solution?	Yes
50	64	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	INTERFACE: 4. Integration with ERP system of Corporates	ERP Integration will cover the following aspects: 1. Invoice data exchange 2. Payment data exchange Please confirm	Yes confirmed
51	64	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	INTERFACE: 5. Integration for Email and SMS alerts	Does Bank use/have existing SMS server for sending alerts to customers - Product Vendor (if Commercial Product), Technology Used (Java/.NET/Other) and interface mechanisms supported - WebServices/ APIs [SOAP/XML or REST/JSON]	Bank uses email and SMS servers for sending alerts to customers. The details will be shared with the selected bidder
52	69	Annexure-8	Scope of Work	2. Solution / System capability: 2.5. All transactions related to Financial Supply Chain Software should happen in the software solution and only credit, debit and income amounts are to be passed on Bank's Core Banking Solution as required by the Bank.	Deviation will be required. The specific of the solution needs to be discussed at a later stage	The decision would be taken based on the architecture of the application of the selected bidder

53	72	Annexure-8	Scope of Work	3. Deployment of Financial Supply Chain Software Solution: 3.2. The bidder has to implement the solutions at DC (Bengaluru) and DRC (Mumbai). Bidder may also need to implement part of proposed solution/application at offices of the Bank and other locations within the Bank or its associates etc. depending on the proposed solution. During implementation, the selected bidder needs to adhere to all the requirements provided by Bank as part of this RFP.	Kindly clarify on this clause, (1) implementation at DRC will only be done through offshore model (2) Need location of other places / associates. Profinch will setup SIT, UAT, DR, and production environments with Bank's IT team's assistance	Accepted
54	73	Annexure-8	Scope of Work	6. Hardware: 6.1. Bank will be providing required Hardware as virtual machines (ESXi) or physical servers and other items at the discretion of the Bank. Bidder has to provide the sizing requirement for both the options.	What is the usually preferred hardware/server architecture in the Bank - Intel Xeon/Sparc M8/IBM P9/Other?	Bank does not have any preferred hardware. Selected bidder to provide the best suited hardware for the application
55	73	Annexure-8	Scope of Work	6. Hardware: 6.1. Bank will be providing required Hardware as virtual machines (ESXi) or physical servers and other items at the discretion of the Bank. Bidder has to provide the sizing requirement for both the options.	Is the bank open to look at a Cloud-Based Deployment?	No
56	73	Annexure-8	Scope of Work	5. Software Licenses: 5.1. The Bank will not be responsible or liable for any infringements or unauthorized use of the licensed products. In the event of any claims against the Bank for any license related issues, the selected Bidder will have to act upon the same and all liabilities and claims whatsoever will have to be settled by the selected Bidder.	For third party IP infringements terms as per the master agreement executed between Bank and Oracle will prevail. Bank will be responsible to ensure that there is no unauthorized usage of licensed products	Bidder to comply with RFP terms
57	74	Annexure-8	Scope of Work	7 Database: 7.4. The sizing methodology and working will need to be done by the bidder and submit to the Bank as part of technical bid.	Please help with volumetric parameters for sizing: - Number of Users [Bank staff/IT/Bank's customers] expected to use Application in Y1 - Number of Corporate Accounts/Client Entities to consider for Year 1 - Estimated Concurrency % (Average) - 5%/Other? - Estimated Concurrency % at Peak - 12%/Other? - Yearly Growth Percentage Estimated - 10%/Other?	No of users (Bank staff/IT/Bank's customers) in Y1 - 500 No of Corporate Accounts in Y1 - 200 Estimated concurrency - 5% Estimated concurrency at peak - 15% Yearly Growth - 10%
58	74	Annexure-8	Scope of Work	8 Implementation Methodology: 8.3. The methodology should address all stages including development, customization, and Facilities Management services. Each step should detail the input, process and output. The selected Bidder should further provide the deliverables and sign off process for each of the deliverables at various stages. The selected Bidder would need to deploy team for implementation (including Project Manager) onsite at Bank's location (Bangalore) on full time basis.	Deviation will be required to provide Offshore support if there are restrictions in travel due to COVID 19 Pandemic. While the implementation team will be onsite, the integration/customization & Report development will be done offshore only	Bidder to comply with RFP terms

59	74	Annexure-8	Scope of Work	8 Implementation Methodology: 8.4. The selected Bidder must ensure that these resources are on the project on a full time onsite basis during the implementation phase.	Deviation will be required to provide Offshore support if there are restrictions in travel due to COVID 19 Pandemic. While the implementation team will be onsite, the integration/customization & Report development will be done offshore only.	Bidder to comply with RFP terms
60	75	Annexure-8	Scope of Work	11. API based Integration to Canara Bank Systems: 11.1. The selected bidder is expected to build integration between the proposed system and other systems like CBS, Data Warehousing etc., under the scope.	Data Warehouse Integration will be through APIs or other methods like Data Integration/ETL/Data Pipeline or Data Streaming (e.g., Kafka) to be used? How is DWH Integration been done today?	Data integration is done through ETL
61	75	Annexure-8	Scope of Work	10. Customization: 10.7. The Bidder will have to provide all the MIS reports as per the requirements of the Bank. For meeting the MIS requirements of the Bank, the Bidder will also need to provide a report generation tool and train the Bank personnel as part of the RFP. The precise scope of the customization and development work to be undertaken by the selected bidder will have to be as per the requirements of the Bank as described in the RFP.	Kindly clarify whether the bank can procure the report generation tool or use their exisitng report generation tool if procured already, for MIS reports.	Bank will use existing report generation tool for MIS reports
62	76	Annexure-8	Scope of Work	13. Training: 13.1. The Selected bidder will be responsible for training the Bank's employees in the areas of parameterization, migration, operations, management, error handling, system administration, etc. The training should at least cover the following areas: 13.1.1. Functionality available in the solution 13.1.2. Product setup and Parameterization 13.1.3. Transaction process flow for all modules 13.1.4. Impact analysis 13.1.5. Advanced user training 13.1.6. Techniques of generating various MIS/EIS reports 13.1.7. Using of all the auditing tools being provided 13.1.8. Developing new audit reports/tools in the proposed solution 13.1.9. System and Application administration 13.1.10. Log analysis and monitoring 13.1.11. Database and data dictionary	Data Migration Does the bank use any existing software for supply chain finance? Please clarify the scope of data migration from existing systems if any.	No software is used for supply chain finance, hence data migration is not in the RFP scope of work
63	83	Appendix B	Instructions to be noted while preparing/submitting Part B-Technical Proposal	General Query	What is the value (in $mn or INR Crores) of finances under management for SCF? What is the projected growth over the next 5 years?	Value of finance under SCF - Rs 1270 Crores Projected Growth over next 5 years - Rs 1900 Crores

64	83	Appendix B	Instructions to be noted while preparing/submitting Part B-Technical Proposal	General Query	How many corporate users will be accessing SCF application from the front end portal? What is the projected growth over the next 5 years?	Corporate users accessing SCF - 200 Projected growth over next 5 years - 400
65	42	Annexure-2	Eligibility Criteria Declaration	Eligibility Criteria: The Bidder should have implemented Financial Supply Chain Software Solution in at least One (1) Government Organizations/ Banking Financial Services and Insurance sector in India as on the date of RFP.. Documents to be submitted for Eligibility Criteria Compliance: Purchase Order copies/reference letters from the customer clearly mentioning the solution name along with completion certificate should be submitted by the Bidder.	As part of the bidder's experience the bank has asked for 1 reference which has to be a Government Organisations/ Banking Financial Services and Insurance sector in India whereas for the OEM experience the bank is asking for 3 references out of which atleast one schould be a scheduled commercial bank in India/Global. Considering a global reference for eligibility for OEM and India implementation for the bidder does not bring in parity. Request the bank to change the eligibility for the OEM in line with the bidder's eligibility i.e atleast one implementation in India to qualify for participating in the bid	Bidder has to comply with RFP Terms.
66	14	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	1.2. Project Schedule	1.2.5. High-level Roll-Out Plan: a. Acceptance of Purchase Order - Within 7 days from the date of issue of Purchase Order. b. The selected bidder should suggest the hardware sizing and Finalize the Business requirement for the Bank, in co-ordination with identified team at the Bank - Within 7 days from the date of acceptance of Purchase Order. c. Supply and Installation of related software for FSCM Solution at Production Site - Within 15 days from the date of installation of hardware at Production Site. d. Technical training to Core Team - 4 weeks the date of acceptance of Purchase Order. e. Preliminary testing and Gap Analysis vis-à-vis RFP requirements - Within 4 weeks from the date of installation of hardware at Production Site. g. Customization & Interfaces-Within 8 weeks from the date of installation of hardware at Production Site. h. Testing in simulated environment and Gap Analysis vis-à-vis customization - 4 weeks run in the Test environment with the fully customized product. i. Pilot implementation, User Training and Documentation - Pilot to start after successful completion of testing in simulated environment and to complete within 20 days j. Acceptance Testing - 20 days after successful conclusion of Pilot Implementation. k. Roll Out - 3 days from date of acceptance as per Point i.	Understand that the bank will be providing the hardware and the necessary environment for hosting the application. What is the time frame by which the bank will provide the hardware to the succesful bidder?	Bidder to comply with RFP terms

67	18	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	7. Payment Terms	Supply of Enterprise Licenses for Financial Supply Chain Software Solution - Application Software. 1. 50% Delivery of Base version of all application software and on submission of Invoice and proof of delivery (as per clause 1.2.5-c). 15% Delivery and Installation of Customized software (as per clause 1.2.5-f). 15% Completion of Pilot Implementation (as per clause 1.2.5-h). 10% On acceptance of the Application Software by the Bank(as per clause 1.2.5-j). 10% On completion of Warranty or on production of Bank guarantee for equivalent amount, whichever is earlier.	Request the bank to make the necessary changes as suggested below 70% delivery of base version of all application software and on submission of invoice and proof of delivery (as per clause 1.2.5-c) 10% Delivery and Installation of Customized Software (as per clause 1.2.5-c) 10% on Completion of pilot implementation (as per clause 1.2.5-c) 10% On acceptance of the application software by the bank (as per clause 1.2.5-c) or on production of BG for equivalent amount, whichever is earlier	Bidder to comply with RFP terms
68	18	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	7. Payment Terms	C. One Time Implementation Cost - 100% of One Time Implementation Cost will be paid after sign-off, acceptance from the Bank and signing escrow agreement.	Request the bank to make the necessary changes as suggested below a. 50% on installing the software on the environments mentioned in the RFP (SIT, UAT and Production) b. 30 % on completion of UAT c. 20% on go-live	Bidder to comply with RFP terms
69	18	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	7. Payment Terms	100% of the Training Charges on completion of training and acceptance by the Bank.	As part of the Roll out plan suggested by the bank, the technical training has to be provided to core team within 4 weeks of the acceptance of the PO. Please confirm if this payment milestone will be released after the training for the Core team is completed	Bidder to comply with RFP terms
70	18	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	7. Payment Terms	Payment shall be made quarterly in arrears.	Request the bank to change this to monthly payments. Invoices to be submitted at the end of every month	Bidder to comply with RFP terms
71	21	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	11. Warranty	1.1. The selected bidder shall provide warranty for a period of Three Year from the date of Go Live. Such Warranties shall be applicable to post Go Live support for application and infrastructure.	We understand that the bank will provide the necessary hardware and the infrastructure for hosting the application and hence warranty for infrastucture is not applicable. Please confirm our understanding. Also request the bank to revisit the warranty period of 3 years as the industry standard is much lesser than this.	Yes, Bidder liability will be limited to FSCM Application.
72	16	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	1. Penalties/Liquidated Damages	1. Penalties/Liquidated Damages	Request the bank to arrive on the same by mutually discussing this during the contracting.	Bidder to comply with RFP terms

73	2	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	A. BID SCHEDULE & ABBREVIATIONS 1. BID SCHEDULE	Last Date and Time for Submission of Bids : 12/11/2020, Thursday upto 3.00 PM Venue: Canara Bank, First Floor, DIT Wing, HO (Annex), Naveen Complex, 14 M G Road, Bengaluru 560001.	Considering the current pandemic, request the bank to consider bid submission by email and subsequently sending the hard copy of the proposals and other documents by courier/post	Kindly Refer Amendment-1
74	2	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	A. BID SCHEDULE & ABBREVIATIONS 1. BID SCHEDULE	i. Pre-bid meeting will be held on 02/11/2020, Monday at 3.30 PM. Venue: Pre Bid meeting will be held Online (through Microsoft Teams)and participants are requested to attend the meeting Online. Those who are interested in participating the prebid meeting should share the scanned copy of authorization and Valid ID Card of the participant by email to hoditapm@canarabank.com. (Physical copy should be submitted at later date) . Upon perusal of the same the link / meeting id will be shared to participate in the meeting (Microsoft Teams).	Also request the bank to consider more than one representation from a bidder for the pre-bid meeting, where a letter along with the copy of the identity card will be provided for one and only the copy of the ID card for the other person	Bidder to comply with RFP terms
75	14	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	1.2. Project Schedule	1.2.2. UAT, Stress Testing & Parallel Run: For the implementation phase to be complete all the testing, regression testing, stress testing and parallel run should be completed. It will be the selected bidder's responsibility to create the environments for the Bank's team to do the testing and the selected bidder will be required to assist the Bank in the entire testing phase.	Please list the enviromments that bank is expecting (like Production, DR, UAT, SIT ....)	Production, DR & UAT environments
76	15	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	3. Security:	3.8. Bidders are liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy.	We request bank to confirm that this clause is applicable for the business applications proposed by the bidder (as Infrastructure supply is out of the scope).	Bidder to comply with RFP terms. However, Bidder liability will be limited to FSCM Application
77	15	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	3. Security:	3.8. Bidders are liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy.	Requesting bank to provide the relevant RBI/bank's IS seccurity policies, guidelines that are applicable for the in scope business applications.	Details will be shared with the Selected Bidder.
78	16	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	5. Uptime	5.2. The "Uptime" is, for calculation purposes, equals to the Total contracted minutes in a month less Downtime. The "Downtime" is the time between the Time of Failure and Time of Restoration within the contracted minutes. "Failure" is the condition that renders the Bank unable to perform any of the defined functions on the Solution. "Restoration" is the condition when the selected bidder demonstrates that the solution is in working order and the Bank acknowledges the same.	Requesting bank to confirm that planned/scheduled downtime is removed while calculating the total downtime.	Bidder to comply with RFP terms.

79	46	Annexure-7	Technical & Functional Requirement Development, Implementation and Maintenance of Financial Supply Chain Software Solution	9. Backup: 9.1 The Bidder should state how the proposed solution addresses the Backup of data as the data is very crucial for the Bank. 9.2. The write-up should necessarily cover the Backup and Archiving Methodology for the entire FSCM solution (Database, Operating system, Application Software and other software). 9.3. The Bidder should provide detailed documentation of the backup, recovery and replication procedures covering all possible scenarios of failure.	we understand that bank will use their existing backup solution/devices and bidder only has to assist the bank in integrating the proposed solution with bank's baackup solution. Please confirm.	Yes selected bidder to assist the Bank in integrating the proposed solution with Bank's backup solution
80	73	Annexure-8	Scope of Work	4. Interface & Integration requirements: 4.9. The Bidder must ensure to incorporate all necessary security & control features within the application, operating system, database, etc. so as to maintain integrity and confidentiality of data at all times.	Requesting bank to confirm that bidder's role will be limited to business application	Yes selected bidder's role is limited to business application only
81	73	Annexure-8	Scope of Work	6. Hardware: 6.1. Bank will be providing required Hardware as virtual machines (ESXi) or physical servers and other items at the discretion of the Bank. Bidder has to provide the sizing requirement for both the options. 6.2. System should be sized to ensure that data relating to the solution would be retained online for entire lifecycle. 6.3. The selected Bidder is required to provide appropriate interface for quick retrieval of data from the archives as and when required without any intervention by the bidder once the system goes live. Data archival must be an automated process based on certain business rules which will be shared with the successful bidder and data retrieval system needs to be user friendly on demand system without the intervention of the selected Bidder once the system is online. 6.4. The design should be such that the minimum availability requirements as specified in the SLA section of the RFP are met. 6.5. The Proposed Application should support Active-Active configuration	We understand that bank will manage all aspsects of Infrastrcure (i,e hadware, system software including Hypervisor, OS, middleware(like Oracle WebLogic/IBM WebSphere/Jboss etc.) , DB in case Oracle DB, network, security ,monitoring & management, backup solution, SMS/email gateways, DC/DR space, Power, cooling, cabling, DC non-IT infra, network links , Implementation & managed services for infrastructure). Please confirm.	Yes

82	73	Annexure-8	Scope of Work	6. Hardware: 6.1. Bank will be providing required Hardware as virtual machines (ESXi) or physical servers and other items at the discretion of the Bank. Bidder has to provide the sizing requirement for both the options. 6.2. System should be sized to ensure that data relating to the solution would be retained online for entire lifecycle. 6.3. The selected Bidder is required to provide appropriate interface for quick retrieval of data from the archives as and when required without any intervention by the bidder once the system goes live. Data archival must be an automated process based on certain business rules which will be shared with the successful bidder and data retrieval system needs to be user friendly on demand system without the intervention of the selected Bidder once the system is online. 6.4. The design should be such that the minimum availability requirements as specified in the SLA section of the RFP are met. 6.5. The Proposed Application should support Active-Active configuration	Please clarify the "entire life cycle" in terms of number of years.	Bank needs a robust application where all the details can be saved in the application and the data is available for a minimum period of 10 years. Efficiency and integrity of the application should be very high.
83	73	Annexure-8	Scope of Work	7. Database: 7.1. The Bank intends to have application which runs preferably on Oracle Database for which the Bank has full use license. 7.2. If the Database is used other than oracle, Bidder to mention the cost separately in the Bill of Material. 7.3. TheselectedBidderwillhavetoprovidecompletesupportforinstallation,implementation, maintenance etc. during the period of the contract. 7.4. The sizing methodology and working will need to be done by the bidder and submit to the Bank as part of technical bid.	We understand that only business application implementation is in bidder's scope and bank will manage database related activities - please confirm.	Yes, Bank will be managing the database related activities

84	77	Annexure-8	Scope of Work	Stress Testing & Parallel Run: 14.1. The Bank proposes to conduct "Stress Testing" for the Solution for the purpose of ensuring that all the functionalities requested for by the Bank are available and are functioning accurately. It is up to the Bank if they want to participate in the Stress Testing. If the Bank decides to participate in the Stress Testing along with the selected bidder, all necessary support needs to be provided to the Bank. 14.2. The selected bidder will provide following to the Bank: 14.2.1. Determine breaking points for the solution 14.2.2. Confirm that intended specifications are being met 14.2.3. Determine modes of failure (how exactly a solution fails) 14.2.4. Test stable operation of a part or solution outside standard usage 14.3. Any deviations/discrepancies/errors observed during the testing phase will be formally reported to the selected bidder and the selected bidder will have to resolve them immediately or within the Stress Testing approach and guidelines formulated between the selected bidder and the Bank. The resolution timelines will be completely aligned to the project timeline of this RFP.	Is bank planning to use Production environment before go-live for stress testing OR does the bank expect bidder to recommend an additional,dedicated performance /stress tesing environment whose sizing is equivalent to production sizing ?	Bank is planning to use production environment before go-live for stress testing
85	NA	NA	NA	NA	Number of Corporate customers	1202
86	NA	NA	NA	NA	Number of corporate accounts	1202
87	NA	NA	NA	NA	Number of supply chain finance users	6010
88	NA	NA	NA	NA	Peak number of concurrent users accessing supply chain finance application	272
89	NA	NA	NA	NA	Average Number of Supply chain finance related transactions per day	306
90	NA	NA	NA	NA	Peak Number of Supply chain finance related transactions on a Day	612
91	NA	NA	NA	NA	Expetced Year on Year growth rate for business volumes in %	10%
92	NA	NA	NA	NA	Period to be considered for hardware sizing (number of years)	10 years
93	NA	NA	NA	NA	Please inform if bank is looking for a specific HW platform for Application and DB Servers OR can bidder propose in a platform of bidder's choice?	No specific preference from the Bank. For DB alone Bank prefers Oracle Database
94	NA	NA	NA	NA	Is bank expecting DR to be equivalent to Production site including high availability and 100% capacity ?	Yes
95	84	Appendix-C	Instruction to be noted while preparing/submitting Part C-Commercial Bid	Affidavit of Self Certification regarding Domestic Value Addition in an Electronic Product. (MeitY Form -1) (if eligible).		Kindly refer the Section H for Applicability.
96	84	Appendix-C	Instruction to be noted while preparing/submitting Part C-Commercial Bid	Self-Certification regarding Local Content (LC) for Telecom Product, Services or Works. (DoT Form - 1) (if eligible).		Kindly refer the Section H for Applicability.

97	82	Appendix -A	Instructions to be noted while preparing/submitting Part A-Conformity to Eligibility Criteria	Undertaking for applicability of Purchase Preference Policy as per Form PP-A. (if eligible)		Kindly refer the Section H for Applicability.
98	82	Appendix -A	Instructions to be noted while preparing/submitting Part A-Conformity to Eligibility Criteria	Self-Declaration of MSEs/Startup as per Form PP - B. (if eligible)		Kindly refer the Section H for Applicability.
99	82	Appendix -A	Instructions to be noted while preparing/submitting Part A-Conformity to Eligibility Criteria	Undertaking by Bidder towards Mandatory Minimum LCas per Form PP-C (In Case Bidder Seeking Benefit of PP-LC). (if eligible)		Kindly refer the Section H for Applicability.
100	82	Appendix -A	Instructions to be noted while preparing/submitting Part A-Conformity to Eligibility Criteria	Certificate by Statutory Auditor of Bidder towards Mandatory Minimum LCas per Form PP-D (In Case Bidder Seeking Benefit of PP-LC). (if eligible)		Kindly refer the Section H for Applicability.
101	2	A. Bid Schedule & Abbreviations	1. Bid schedule	Last Date and Time for Submission of Bids - 12/11/2020, Thursday upto 3.00 PM	- We would request bank to extend the bid submission timelines by minimum 20 working days considering the time for prebid meeting being 15th September after which we would be getting the clarifications from bank on which we need to rework. - Also we would request bank to accept online bid submission to prevent delays due to current prevailing situation.	Bidder to comply with RFP terms.
102	2	BID SCHEDULE & ABBREVIATIONS	BID SCHEDULE	Clause No: 7: Earnest Money Deposit (Refundable) Details 8,00,000/-	Is EMD liable to be forfeited? When will it be returned back in case of successful/ unsuccessful bidder	Bidder to comply with RFP terms.
103	13	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	1. Supply, Installation, Development, Implementation, Customization and Maintenance of Financial Supply Chain Software Solution in Canara Bank 1.2. Project Schedule are as follows:	1.2.2. UAT, Stress Testing & Parallel Run: For the implementation phase to be complete all the testing, regression testing, stress testing and parallel run should be completed. It will be the selected bidder's responsibility to create the environments for the Bank's team to do the testing and the selected bidder will be required to assist the Bank in the entire testing phase.	Please note that the vendor will be responsible only for Financial supply chain management application setup. And scope will be limited to application only. Peripheral systems or server setup will have to be managed by bank's team.	Bidder responsibility will be limited to FSCM Application Setup and all testing's related to the FSCM Application.
104	15	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	3. Security:	3.2 . The Bank will not provide any remote session and direct internet connectivity to the equipment in terms of support which may leads to the vulnerability of the system.	This clause needs to be revisited in the current Covid situation where remote access might be critical due to travel restrictions.	Bidder to comply with RFP terms.

105	15	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	3. Security:	3.4. The Bidder has to do necessary changes in the configuration directed by security team of the bank after security audits like VAPT, Code Audit etc. without disturbing the production and existing backed up copies.	As part of VAPT and security fix, only FSCm application related fixes will be handled by vendor. Rest server level activities will have to be managed by bank.	Bidders responsibility will be limited to FSCM application related to VAPT & Security fixes.
106	15	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	3. Security:	3.9. The selected bidder will have to establish all the necessary procedures/ infrastructure/technology /personnel to ensure the Information System Security as per the guidelines prescribed by RBI and the policies of the Bank.	Please note that the vendor will be responsible only for Financial supply chain management application setup. And scope will be limited to application only. Peripheral systems or server setup will have to be managed by bank's team.	Bidders responsibility will be limited to FSCM application related to all the necessary procedures/ infrastructure/technology /personnel to ensure the Information System Security as per the guidelines prescribed by RBI and the policies of the Bank.
107	15	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	4. Acceptance	4.1. Bank will evaluate the offered Solution implemented by the bidder. If the Solution experiences no failures and functions according to the requirements of the RFP as determined by the Bank during the implementation period, then the solution will be accepted by the Bank and the project will be considered as deemed signed-off.	Since the term 'determined' used in this clause is subjective and crucial, please help us to understand how the Bank will determine whether the solution experiences no failures?	Bank will determine the solution as per the Annexure - 7, Annexure - 8 of the RFP without any failures and ease of use.
108	15	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	5. Uptime:	5. Uptime: The bidder shall guarantee a 24x7x365 availability of the solution with monthly uptime of 99.00% for the solution as specified in Annexure-7 and Annexure-8 during the period of the Contract and during AMC/ATS, if contracted, which shall be calculated on monthly basis	We would suggest to finalize the uptime mutually at the contracting stage	Bidder to comply with RFP terms.

109	16	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	Penalties/Liquidated Damages	Penalties/Liquidated damages for delay in Delivery and Installation of Solution would be as under 6.1.1. Non-compliance of the delivery of related software for FSCM Solution at Production Site as per clause (1.2.5-b) will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Order value of the solution (exclusive of Taxes) as per Line Item no. 1 of Table A of Annexure -14. 6.1.2. Non-compliance of the preliminary testing and Gap Analysis Timelines of the solution as per clause (1.2.5-d) will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Order value of the solution (exclusive of Taxes) as per Line Item no. 1 of Table A of Annexure -14. 6.1.3. Non-compliance of the Customization & Interfaces Timelines of solution as per clause (1.2.5-e) will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Order value of the solution (exclusive of Taxes) as per Line Item no. 1 of Table A of Annexure -14. 6. 1.4. Non-compliance of the Pilot implementation, User Training and Documentation Timelines of solution as per clause (1.2.5-g) will result in the Bank imposing penalty of 0. 50% (Plus GST) on delay per week or part thereof, on the Order value of the solution (exclusive of Taxes) as per Line Item no. 1 of Table A of Annexure -14 6.1.5. Non-compliance of the Roll Out Timelines of solution as per clause (1.2.5-i)	We would suggest reduced penalties of 0.05% per week linked of the amount attributable to delayed milestone and total penalty to be capped at 2% and would suggest to finalize this clause at contracting stage.	Bidder to comply with RFP terms.

110	17	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	6. Penalties/Liquidated Damages: 6.2. Penalties/Liquidated damages for not maintaining uptime	6.2.1. Penalties for not maintaining Uptime will be calculated as mentioned below: Level of availability calculated on monthly basis Penalty 99.00% to 100% No penalty 98.00% to 98.99% 0.5% (plus GST) on invoice value* (excluding taxes) 97.00% to than 97.99% 1.00% (plus GST) on invoice value* (excluding taxes) 96.00 % to 96.99% 1.5% (plus GST) on invoice value* (excluding taxes) 95.00% to 95.99% 2.0 % (plus GST) on invoice value* (excluding taxes) Less than 95% 2.5 % (plus GST) on invoice value* (excluding taxes)	We would suggest a revised penalties as follows: 98% - 98.99%- 0.01% 97% - 97.99%- 0.02% 96% - 96.99%- 0.03% 95%- 95.99%- 0.04% Less than 95%- 0.05% subject to maximum of 0.50%	Bidder has to comply with RFP Terms.
111	17	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	Penalties/Liquidated Damages	Penalties/liquidated damages for onsite resources: In case the resources goes on leave/absent, replacements having equivalent or more experience and qualification has to be arranged by the Bidder to ensure that regular functioning of the branch/office does not hamper. In case replacements are not arranged, bank shall pay only the proportionate amount of Resident resource charges during the particular quarter. The Bank shall also impose a penalty of 0.5% (Plus GST) of the Resident resource charges (Excl. of GST) payable to the Bidder for that quarter for each week and part thereof of absence. However, total penalty under this clause will be limited to 20% (Plus GST) of the total charges (Exclusive of GST) payable for Resident Resource charges for that quarter	We would request to limit the penalty under this head to 1%	Bidder to comply with RFP terms.
112	18	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	6. Penalties/Liquidated Damages	6.5. The liquidated damages shall be deducted / recovered by the Bank from any money due or becoming due to the bidder under this purchase contract or may be recovered by invoking of Bank Guarantees or otherwise from bidder or from any other amount payable to the bidder in respect of other Purchase Orders issued under this contract, levying liquidated damages without prejudice to the Bank's right to levy any other penalty where provided for under the contract.	Please help us to understand what will be the process before invocation of BG. We would suggest to agree on a detailed mechanism at the time of contracting such as invocation prior notice of any invocation, etc.	Bidder has to comply with RFP Terms.

113	17	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	6. Penalties/Liquidated Damages: 6.2. Penalties/Liquidated damages for not maintaining uptime	6.2.1. Penalties for not maintaining Uptime will be calculated as mentioned below: Level of availability calculated on monthly basis Penalty 99.00% to 100% No penalty 98.00% to 98.99% 0.5% (plus GST) on invoice value* (excluding taxes) 97.00% to than 97.99% 1.00% (plus GST) on invoice value* (excluding taxes) 96.00 % to 96.99% 1.5% (plus GST) on invoice value* (excluding taxes) 95.00% to 95.99% 2.0 % (plus GST) on invoice value* (excluding taxes) Less than 95% 2.5 % (plus GST) on invoice value* (excluding taxes)	We would suggest a revised penalties as follows: 98% - 98.99%- 0.01% 97% - 97.99%- 0.02% 96% - 96.99%- 0.03% 95%- 95.99%- 0.04% Less than 95%- 0.05% subject to maximum of 0.50%	Bidder to comply with RFP terms.
114	19	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	7. Payment Terms	7.4 Bank will not pay any amount in advance.	We would request that the payments related to license fees, AMC, change requests to be made in advance.	Bidder to comply with RFP terms.
115	19	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	8. Onsite Resource & Local Support	8.2. The Support should be available on 24x7X365 basis for solution..	As per standard practice, we would suggest to modify the clause to "Support 24 x 7 x 365 only for showstopper issues."	Bidder has to comply with RFP Terms.
116	20	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	8. Onsite Resource & Local Support	8.7 The Bidder will be responsible for attending complaints during all hours 24x7x365 basis of contract period.	As per standard practice, we would suggest to modify the clause to "Support 24 x 7 x 365 only for showstopper issues."	Bidder has to comply with RFP Terms.
117	20	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	8. Onsite Resource & Local Support	8.9 Support has to cover to solve day-to-day issue while using the proposed solution in our environment like resolving the issues related to incident, security threat, signature updates, daily updates, product related issues and any other issues to the Bank as per SOW /SLA at no extra cost.	Please provide more details on expectations under "Signature updates" and "Daily updates".	If the products provided by the bidder needs any basic updates including security updates the same has to be covered.
118	20	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	8. Onsite Resource & Local Support	8.11. Response Time and Meantime to Restore [MTTR] 8.11.1. Response Time shall be 2 hours and MTTR shall be 4 hours. 8.11.2. Time specified above is from lodging of complaint.	This clause is not acceptable to the bidder. We propose the below - Critical - 4 hours is our response time. Workaround in 8 hours. High - 8 hours is our response time. Workaround in day 3. Medium - 12 hours is our response time. Workaround in day 5. Low - Day 2 is our response time. Workaround in day 8.	Bidder has to comply with RFP Terms.
119	20	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	9. Escrow arrangement during Contract period	9. Escrow arrangement during Contract period	We would suggest that the cost of escrow to be borne by the Bank, Further release event to be restricted to the insolvency of the bidder and release only after receipt of notice by the executors of the bidder or after 15 days if bidder is liquidated. The detailed terms may be agreed mutually in an escrow agreement.	Bidder to comply with RFP terms.

120	21	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	11. Warranty	11.1. The selected bidder shall provide warranty for a period of Three Year from the date of Go live. Such Warranties shall be applicable to post Go live support for application and infrastructure.	We normally provide post implementation warranty of 90 days (FOC). If the Warranty is required for 3 years, we would price it accordingly. Additionally, the warranty would be applicable only for the Financial Supply Chain Management application being implemented. Warranty for infrastructure will not be applicable. Please confirm.	Bidder has to comply with RFP Terms.
121	21	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	11. Warranty	11.2. The selected bidder shall .provide all products(s) and documentation updates, patches/fixes and version upgrades within 15 days of their availability/ release date and should carry out installation and make operational the same at no additional cost to the Bank. Bidder will have to obtain all necessary licenses,approvals, consents of third parties/ principle manufactures and all necessary technology, hardware and software to enable it to provide the solution at no additional cost to the Bank.	Warranty would be applicable only for the Financial Supply Chain Management application being implemented. Warranty for infrastructure will not be applicable. Please confirm.	Bidder has to comply with RFP Terms.
122	21	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	12. Annual Maintenance Contract (AMC) / Annual Technical Support (ATS) (if contracted)	12. Annual Maintenance Contract (AMC) / Annual Technical Support (ATS) (if contracted)	We would request that the payment to be made in advance and scope of AMC to be finalized mutually.	Bidder has to comply with RFP Terms.
123	21	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	12. Annual Maintenance Contract (AMC) / Annual Technical Support (ATS) (if contracted)	12.3 Support for maintenance of solution (including Software and software license) supplied should be available for a minimum period of Three (3) years, covering all parts, maintenance and support, after expiry of warranty period.	After standard warranty of 3 months bank is encouraged to have a contract for annual AMC/ ATS	Bidder has to comply with RFP Terms.

124	23	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	16. Access to Audit:	16. Access to Audit: 16.1. Periodically audit may be conducted either by Bank's internal auditors or by Bank's external auditors or by regulatory authorities in respect of security/network access and authorization controls and procedures, backup and recovery and other Deliverables/Services provided by Bidder. The Bank shall have the right to conduct Cyber security audit in the proposed solution on completion of the implementation. In order to conduct the Audit it may be necessary for the Auditors to access the servers and also to interact with their personnel. Bidder at request of the Bank shall provide access to the Bank's Auditors in this regard to the facilities/ installations/technical resources related to the project. 16.2. Whenever any Government or Regulatory Authority, including RBI or Securities & Exchange Board of India requests for information from the Bank's for any compliance, regulatory or legal purpose relating to the proposal, then upon the Bank's request, Bidder shall assist the Bank in responding to such a request, by providing the required information to the Bank, or such a government authority.	In the event the software is installed and implemented in the Bank's infra please help us to understand the reason and scope of the audit at the premises of Bidder	Bidder has to comply with RFP Terms.
125	73	Annexure-8	Scope of Work	6. Hardware: 6.1. Bank will be providing required Hardware as virtual machines (ESXi) or physical servers and other items at the discretion of the Bank. Bidder has to provide the sizing requirement for both the options. 6.2. System should be sized to ensure that data relating to the solution would be retained online for entire lifecycle. 6.3. The selected Bidder is required to provide appropriate interface for quick retrieval of data from the archives as and when required without any intervention by the bidder once the system goes live. Data archival must be an automated process based on certain business rules which will be shared with the successful bidder and data retrieval system needs to be user friendly on demand system without the intervention of the selected Bidder once the system is online. 6.4. The design should be such that the minimum availability requirements as specified in the SLA section of the RFP are met. 6.5. The Proposed Application should support Active-Active configuration.	We would request bank to provide volume details to arrive at Hardware and software sizing in the below format	Details will be shared with the Selected Bidder.
					Total Corporates (including sole prop)	1202
					No of active corporates for projected years	300
					Total Corporate users for projected years	1500
					Total active corporate users for projected years	1200
					Total Bank users for projected years	5000
					Total Branches for projected years	2000
					No of concurrent bank users accessing through internet for first (base) year	50
					No of concurrent corporate users accessing through internet for first (base) year	300
					YOY growth for concurrency for bank Users in percentage from second year	15%
					YOY growth for concurrency for Corporate Users in percentage from second year	10%
					Total average transactions per day through internet for first year including all modules	300
					YOY growth for transaction volume in percentage from second year	350
					How many years to be considered for projection	10 years
					No of Inquiry / report to be downloaded from system for first year	Bank expects no limit on the report or inquiries done in FSCM application. There should not be any limitations in the MIS report downloads

					If current database to be migrated than what is data file size	Scope of RFP does not involve any data migration, hence data migration is not required by the Bank
					Any Preference on Application Server / Web Server / DB Server	DB Server - Oracle
					Any Preference on OS platform	Bank has no specific preference in the hardware
126	71	Annexure-8	Scope of Work	2. Solution / System capability 2.24. Configuration / administration of the system: 2.24.1. The rule engines required for running the financial supply chain Software should be configured based on Bank data and as per the Bank requirement. 2.24.2. Further basing on any change in the policy / bank requirement, the rule engines should be configurable by the bank team through a portal/ API.	Please elaborate on expectations under Rule engine.	Bank has no specific expectations on the rule engine. If vendor provides the in-built rule engines the same would be considered.
127	71	Annexure-8	Scope of Work	2. Solution / System capability 2.27. Regulatory Compliance: 2.27.4. The bidder should provide the parameters to audit the tools by 3rd party auditors (for security) and any vulnerability observed shall be rectified by the bidder without any additional cost to the Bank.	Please note that the vendor will be responsible only for Financial supply chain management application Peripheral systems or server will have to be managed by bank's team.	Bidder responsibility will be limited to FSCM Application.
128	72	Annexure-8	Scope of Work	3. Deployment of Financial Supply Chain Software Solution: 3.2. The bidder has to implement the solutions at DC (Bengaluru) and DRC (Mumbai). Bidder may also need to implement part of proposed solution/application at offices of the Bank and other locations within the Bank or its associates etc. depending on the proposed solution. During implementation, the selected bidder needs to adhere to all the requirements provided by Bank as part of this RFP.	Please note that, only FscmPro application related guidance will be given to setup DC-DR. Bank will have to perform the actual DC-DR setup.	Bidder responsibility will be limited to FSCM Application.
129	74	Annexure-8	Scope of Work	7. Database: 7.3. The selected Bidder will have to provide complete support for installation, implementation, maintenance etc. during the period of the contract.	Since hardware supply is not part of the RFP scope, HW management, including database installation, implementation, maintenance etc.will not be in scope of current RFP. Please confirm.	Vendor will be responsible only for the Software Deployment and its Integration with other applications.
130	75	Annexure-8	Scope of Work	11. API based Integration to Canara Bank Systems: 11.3. To ensure the tight integration of the system, the selected bidder needs to integrate all the software modules. The selected bidder will be responsible for fault detection and rectification.	The vendor will be responsible for handling integrations related only to FSCM application.	Yes, Vendor will be responsible only for integrations related to FSCM Application.
131	78	Annexure-13	Manufacturer Authorization Form	Manufacturer Authorization form as per Annexure-13.	We understand that in the event the product is of Bidder's proprietary product, this would not be applicable. Please confirm.	Yes, in case Bidder is an OEM, MAF is not applicable.

132	86	Appendix-L VENDOR RISK ASSESSMENT	III)LEGAL ISSUES AND OBLIGATIONS:	Whether all statutory dues like ESI, PF, tax, etc., are paid upto last ABS.	We would like to provide a declaration on the letter head for the company for the, or the monthly remittance copies or registration documents. Will that suffice the requirement of supporting document? And please let us know what ABS stands for.	
133	32	General Conditions	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 warranty and AMC etc., shall be provided by the Bidder at no extra cost to the Bank for completing the scope of work as per this RFP.	We would be happy to provide items which falls under the bidders scope of work. However, there might be third party components which may have to be procured by the bank. We understand these are excluded. We would request to add such clarification here.	Bidder has to comply with RFP Terms.
134	32	General Conditions	Roles & Responsibility of selected bidder	3.2 The Bank will call for Audited Balance Sheet of the selected Bidder at any point of time during warranty and AMC period and the selected Bidder shall provide the same.	The balance sheet is prepared and audited on annual basis as per the provisions of the Companies Act, 2013. We would be happy to share the same at the time of publication of the same as per the provisions of the said act. However, we being the listed company our Limited Review quarterly results are published on the stock exchange which can be accessed by the Bank. Therefore, we would request to omit this clause.	Bidder has to comply with RFP Terms.
135	32	General Conditions	Human Resource Requirement	4.3 In case the performance of the Bidder/their CSP/agent/employees engaged in the project is not satisfactory or is detrimental to the interests of the Bank, The Bidder shall have to replace the said person within the time limits stipulated by the Bank. Where the Bidder fails to comply with the Bank's request, the Bank may replace the said person or their agents/employees on its own.	Please help us to understand how it will be determined that the performance is not satisfactory? What process will be followed for such determination? Please also help us to understand what will be the time period for replacement of resource?	Bidder has to comply with RFP Terms.
136	32	General Conditions	Responsibility for Completeness	5.3 The Bidder shall be responsible for any discrepancies, errors and omissions or other information submitted by him irrespective of whether these have been approved, reviewed or otherwise accepted by the bank or not. The bidder shall take all corrective measures arising out of discrepancies, error and omission other information as mentioned above within the time schedule and without extra cost to the bank.	The services may be subject to acceptance and testing process. Therefore, please help us to understand how the bidder will be responsible for the task upon acceptance?	Bidder has to comply with RFP Terms.
137	32	General Conditions	Negligence	7. In connection with the work or contravenes the provisions of General Terms, if the selected bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the selected bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the selected bidder.	Please help us to understand how negligence will be determined? What will be the process to determine negligence?	Bidder has to comply with RFP Terms.

138	32	General Conditions	Assignment	8.2 If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this RFP shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the Vendor under this RFP.	These events may substantially impact on going services and may also require additional man days efforts and license scaling. Therefore, we would request assignment in any such event will be subject to additional charges.	Bidder has to comply with RFP Terms.
139	32	General Conditions	Intellectual Property Rights	12.2 In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, bidder shall at its choice and expense: [a] procure for Bank the right to continue to use such deliverables; [b] replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or [c] if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse bank for any amounts paid to bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the bank to use the proposed solution	We would be happy to provide the replacement or workarounds. In the event we fail to do so, Bank may always levy penalties and also has got other rights under contract act. Therefore, we would request to omit sub-point C	Bidder has to comply with RFP Terms.
140	32	General Conditions	Confidentiality and Non-Disclosure	13.2 No media release/public announcement or any other reference to the RFP or any program there under shall be made without the written consent of the Bank, by photographic, electronic or other means.	We would request to provide an exception if such release/announcement is required under any regulation or law.	Bidder has to comply with RFP Terms.
141	32	General Conditions	Indemnity		We would be happy to indemnify against third party claims of software infringement however, in respect of any breach of contract, the Bank can always claim damages. Therefore, we would request to omit 14.1.1 and 14.1.2. Further since the commercials will be linked with the contract duration, we would request to link the duration of the indemnity with the contract term.	Bidder has to comply with RFP Terms.
142	32	General Conditions	Responsibilities of the Bidder	16.5 If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the Bidder at no additional cost to the Bank.	We would be happy to provide the services as per the agreed scope. However, we would request that any items which are not included in the scope and have any commercial impact may be provided at mutually agreed commercials.	Bidder has to comply with RFP Terms.

143	32	General Conditions	Corrupt and Fraudulent Practices	17.6 The decision of Bank in determining the above aspects will be final and binding on the all the Bidders.	Please help us to understand how the decision will be arrived and what process will be followed?	Bidder has to comply with RFP Terms.
144	NA	NA	Additional suggested clauses	NA	We would like to suggest additional clauses to be considered and added at the time of contracting stage such as limitation of liability, IPR ownership, non solicitation, pre-requisite, dependencies, etc.	Bidder has to comply with RFP Terms.
145	31	Ownership and awarding contract	Proposal Ownership	2. The proposal and all supporting documentation submitted by the bidder shall become the property of the Bank. As the Bidder's proposal is central to the evaluation and selection process, it is important that, the bidder carefully prepares the proposal as per the prescribed format only. Under no circumstance, the format can be changed, altered or modified. Bidders must provide categorical and factual replies to specific questions. Bidders may provide additional technical literature relating to their proposal but in a separate Annexure. Correct and current technical details must be completely filled in. The Appendices/Annexures to this RFP shall form integral part of the RFP.	Please help us to understand how the confidential information contained in the proposal will be dealt with by the Bank?	Bidder has to comply with RFP Terms.
146	31	Ownership and awarding contract	Acceptance of Offer	4.1 The Bank reserves its right to reject any or all the offers without assigning any reason thereof whatsoever	We would request that the Bank communicate the reason in case of rejection of bid.	Bidder has to comply with RFP Terms.
147	31	Ownership and awarding contract	Award of Contract	5.4 The selected bidder shall submit the acceptance of the order within seven days from the date of receipt of the order. No conditional or qualified acceptance shall be permitted. The effective date for start of provisional contract with the selected Bidder shall be the date of acceptance of the order by the bidder	We would request more time for submission of acceptance and terms to be finalized mutually.	Bidder has to comply with RFP Terms.
148	31	Ownership and awarding contract	Security Deposit / Performance Bank Guarantee	8.2 If the Security Deposit /Performance Guarantee is not submitted within the time stipulated above, penalty at 0.50% for each completed calendar week of delay or part thereof on the value of the order (Exclusive of Taxes) plus GST will be deducted from the delivery payment or from any other payments for the delay in submission of Bank Guarantee. The total penalty under this clause shall be restricted to 5% of the total order value (Exclusive of Taxes) plus GST.	We would suggest to omit this sub-clause	Bidder has to comply with RFP Terms.

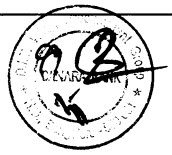
149	31	Ownership and awarding contract	Execution of Agreement	9. Execution of Agreement 9.1. Within 21 days from the date of acceptance of the Purchase Order/LOI or within 30 days from the date of issue of Purchase Order/LOI whichever is earlier, the selected bidder shall sign a stamped "Agreement" with the Bank at Bengaluru as per the format provided by the Bank. Failure to execute the Agreement makes the EMD liable for forfeiture at the discretion of the Bank and also rejection of the selected Bidder. 9.2. The Agreement shall include all terms, conditions and specifications of RFP and also the Bill of Material and Price, as agreed finally after Bid evaluation. The Agreement shall be executed in English language in one original, the Bank receiving the duly signed original and the selected Bidder receiving the photocopy. The Agreement shall be valid till all contractual obligations are fulfilled. 9.3. The Integrity Pact Agreement submitted by the bidder during the Bid submission will automatically form a part of the Contract Agreement till the conclusion of the contract.	We would request to finalize mutually the time for signing and format of the contract.	Bidder has to comply with RFP Terms.
150	31	Ownership and awarding contract	Pricing	10.3 No escalation in price quoted is permitted for any reason whatsoever. Prices quoted must be firm till the price validity period	We would request to keep the flexibility to increase price mutually on the account of increase in prices of input items.	Bidder has to comply with RFP Terms.
151	31	Ownership and awarding contract	Order Cancellation/Termination of Contract	11.1. The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions: 11.1.1. Delay in delivery of e-Procurement services in the specified period. 11.1.2. Serious discrepancies noted in the inspection. 11.1.3. Breaches in the terms and conditions of the Order.	We would request to provide period of 60 days in the event of any delay or discrepancy to rectify the same and if that is not rectified within such period, the Bank may terminate the contract.	Bidder has to comply with RFP Terms.
152	31	Ownership and awarding contract	Order Cancellation/Termination of Contract	11.5 In this event, the selected bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	In the event of non-performance, the Bank may terminate the contract as per above clauses. Further there are provisions of penalties in the contract. Therefore, we would request omission of this clause.	Bidder has to comply with RFP Terms.
153	33	Section H (PURCHASE PRE	1. Micro & Small Enterprises (MSEs	2.5. Bidder has to submit as self-declaration accepting that if they are awarded the contract and they fail to sign the contract, or to submit a performance security before the deadline defined in the RFP, they will be suspended for the period of three years from being eligible to submit Bids for contracts with Canara Bank as per Form PP-B.	Please help us to understand if this clause is applicable to even non MSMEs?	Kindly refer the Section H.

154	33	Section H (PURCHASE PRE	2. Startup	2.5 Bidder has to submit as self-declaration accepting that if they are awarded the contract and they fail to sign the contract, or to submit a performance security before the deadline defined in the RFP, they will be suspended for the period of three years from being eligible to submit Bids for contracts with Canara Bank as per Form PP-B	Please help us to understand if this clause is applicable to even non start ups?	Kindly refer the Section H.
155	15	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	3. Security	3.6 Any kind of change like update, upgrades etc. in the system after complete installation will not lead into any commercial during contract tenure.	We would be happy to carry out the changes without any additional cost which do not have commercial implication. However, some changes may require extensive time and procurement of few components therefore, in such situations we would request that charging for such changes	Bidder to comply with RFP terms. Kindly Refer Table-B of Annexure 14 for any additional/ customizations cost.
156	31	Ownership and awarding contract	Security Deposit / Performance Bank Guarantee	If the Security Deposit /Performance Guarantee is not submitted within the time stipulated above, penalty at 0.50% for each completed calendar week of delay or part thereof on the value of the order (Exclusive of Taxes) plus GST will be deducted from the delivery payment or from any other payments for the delay in submission of Bank Guarantee. The total penalty under this clause shall be restricted to 5% of the total order value (Exclusive of Taxes) plus GST.	We would suggest to omit this sub-clause	Bidder to comply with RFP terms.
157	48	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 2. Solution provides various stages of work flow with an option to configure required work flows. Should support Initiation, Verification, Authorisation and Release.	By release, we understand, bank requires option to initiate finance request with bank. Please confirm.	Initiation: Upload purchase order / sales invoice. Verification: Approval / Acceptance of invoice by corporate. Authorization: Verifying the approved Seller/ Limit Availability/ Margin etc . Release: Disbursement of invoice amount minus our interest and other charges.
158	48	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 3. System should be capable of handling vendor financing as well as Distributor-Dealer financing by way of Purchase Orders (PO),Invoice and Bill discounting.	We understand, bill discounting workflow is nothing but financing on basis of invoices. Please confirm. If no, please elaborate on the workflow associated with bill discounting.	Bill Discounting= Vendor Financing. Invoice Discounting = Dealer Financing.
159	49	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 5. Provision to set direct as well as indirect limits on corporate/vendor/dealer/distributor	1. Please elaborate difference between direct and indirect limits. 2. We understand that dealer and distributor are the same entities.	Indirect Limits could be a sub limit of an overall (total) limit assigned to a particular corporate. Dealer and Distributor are the same entities.

160	51	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 22.Once the client opts for financing either thru STP or manual, the discounting process can also be either STP or manual intervention at bank side	We understand that limits are maintained in core bank/ limit system and proposed FSCm system needs to be integrated with the core bank/ limit system for validation of limits. Please confirm.	Yes, Limits will be maintained for the corporate in Core Banking and this data has flow to FSCM Module. Similarly utilized limit from FSCM module has to flow back to Core Banking.
161	52	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 32. Provision to set limit for Product as a whole	By product we understand, bank requires maintenance of limits on the dealer finance/ vendor finance product for an anchor corporate. Please confirm.	Yes, Limits are needed on Dealer Finance / Vendor Finance Product for corporate as a whole.
162	54	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 47. Robust fool proof accounting system for invoice discounting, charges, liquidation, cheque/payment bounce, etc	Please elaborate the use case for cheque bounce/ payment bounce.	Provision to accept Cheque as a Mode of Payment, Linking Cheque with Advance.
163	54	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 48. Printing of invoice / PO / hundi / bill with facsimile signatures at vendor /dealer or corporate level.	Please elaborate on use case for Hundi?	Hundi is a form of Bill of Exchange for which payment is made on Usance Basis.
164	54	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	Parameter:	Requirement 7. Pricing of product based on: a) Benchmark rate b) Customer Grade Rate c) Min and Max Rate per product	Please elaborate on customer grade rate with an example	Customer Grade Rate implies the Credit Risk Rating (CRR) of the customer- ROI is linked to CRR of the corporate , with Min and Max ROI limit also set in the package to avoid Operational errors.
165	55	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	Parameter: Charges	Requirement 4. Parameter to capture mode of charge collection. Ex: Upfront or In-arrears.	Please clarify whether this requirement is for collection of charges or interest as interest is collected on basis of upfront or through arrears.	This requirement is only for collection of interest, charges will be collected upfront.
166	56	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	Parameter: Other Parameters:	Requirement 4. Templates for frequently used phrases. Customisable formats for use in creation of Invoices and Purchase Orders	Please elaborate more on "Frequently used phrases' with examples for better understanding.	Templates will be shared after the Vendor is selected.
167	57	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	FILE UPLOAD / DOWNLOAD	Requirement 5. Provision to call external procedure before and after processing the file	We would request bank to provide more details on expectations on calling "external procedure before and after processing the file"	Calling External Procedure might involve getting the Account Details, limits etc., from Core Banking System.

168	60	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	REPORTS MODULE	Requirement: 3. Generation of various reports that can be customized as per requirement viz. (not limited to below list) - Agewise Overdues -Risk Rating Wise - Corporate Categorisation Wise - Sector Specific Exposure - Geographical Distribution - Customer limit utilization - Total Income generated - Total Overdues - Total Margin held for any constituent - Penal Charges collected - Bills due for liquidation for the day or any day - Escrow flows - Business between any two dates. Template for DD Covering letter	Please elaborate on below reports: -Risk Rating Wise report - Corporate Categorization Wise - Geographical Distribution - Escrow flows - Template for DD Covering letter	Generation of Reports- Corporate Customer ID Wise, Corporate/Vendor Location-Wise/ Generation of Cover-Letter based on Bills Discounted/ Invoices Discounted etc.,
169	62	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	REPORTS MODULE	Requirement: 17. Exception reports	BY exception report, we understand bank requires report for cases where limit is exceeded during financing. Please confirm.	Bills Overdue, SMA Status, Crystallized Bill Liability, NPA Statement , Bills approaching Due Date , Limit Overdues, Limit fully utilised.
170	62	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	REPORTS MODULE	Requirement: 18. Reports pertaining to Payment Record, Business Turnover, Size of Bills,etc for taking business decisions	Please elaborate on expectation under "Size of bills report"	Bill Amount- INR Crore (Slabs to be made available upto 1 Crore, Upto 10 Crore, above 100 Crores etc.,)
171	62	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	ADDITIONAL FEATURES	Requirement: 5. System should provide a Copy function: to re-use existing data and hence avoid re-keying information.	We understand requirement is for saving invoice details as template and reusing the same during initiate of new invoice entry. Please confirm.	Yes, Saving Invoice Details as Template and Reusing the same during new invoice initiation.
172	65	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	SECURITY	Requirement: 5. Supports multi-level authorisation matrix for both Master and Transaction work-flow.	Please specify the masters for which multi-level authorization will be required.	Master maintenance includes adding Corporates, Dealer/Vendors, Rate Maintenance, Product Maintenance etc., Transaction includes Uploading Invoices, Payment Processing etc., in short all transactions should have Maker-Checker Concept.
173	65	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	SECURITY	Requirement: 10. Provide many level of authorization, such as authorization by amount, product type etc	By product type, we understand bank means different authorization matrix for invoice upload, invoice finance. Please confirm.	Option for Parametrization of Authorization Matrix is needed based on Product Type.

174	67	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	PROCESS FLOW	Requirement: 8. Restrictions on Branches and Currencies should be parameterisable. Only Branches and their customers who are allowed to transact on the package can be allowed to do so. Transaction can happen only through allowed currency.	Supply chain finance is primarily used in case of single local currency. Please confirm whether multi-currency would be applicable? - Incase yes, please also elaborate on the scope for multi-currency.	Single Local Currency is only needed, if facility for adding Multi-Currency is provided by vendor then Bank is ready to add that feature also.
175	67	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	PROCESS FLOW	Requirement: 9.Provision to capture Basic MIS related details for Suppliers/Dealers whether customers or not. Not limited to the below: a) Sector Code b) Basel Customer Type c) BSR Code d) Sub Sector Code e) Priority/Non-priority f) Risk Rating.	We understand, details such as Basel customer type, BSR code, risk rating, priority/ Non-priority are stored during customer onboarding for information purpose. Incase of no, please elaborate on the use case for each detail.	Yes, these details will be maintained while on boarding the customer but option should be given to modify these details later. Audit trail of the changes should be maintained for the MIS details.
176	68	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	PROCESS FLOW	Requirement: 13.Provision to map customer id of CBS system with customer id of the solution should be available. Further mass mapping should also be possible	Please elaborate on Mass mapping of customer ids.	Mass mapping includes uploading excel file with details for creation of corporate in FSCM.
177	82	Appendix A	Instructions to be noted while preparing/submitting Part A-Conformity to Eligibility Criteria	All the pages of the submitted bids should be filed and paginated (serially numbered) with seal and signature (not initials) of the authorized signatory	Is that okay to put initials and stamp on every page of the proposal document. Please confirm. But we will provice entire signature on the forms.	Bidder has to comply with RFP Terms.
178	83	Appendix-B	Instructions to be noted while preparing/submitting Part B-Technical Proposal	9. Masked bill of Material as per Annexure-14.	We understand that, point no. 12 is nothing but Masked Bill of material as per Annexure 14. Please confirm.	Yes, Kindly Comply with the RFP term.
179	83	Appendix-B	Instructions to be noted while preparing/submitting Part B-Technical Proposal	Undertaking of Authenticity for Supply, Installation, Implementation and Maintenance of Financial Supply Chain Software Solution for Canara Bank as per Annexure-9.	Annexure 9 - Undertaking of authenticity letter is applicable for a SI which is going to participate with a OEM. This would not be applicable for an OEM that is participating directly, and should not be part of the proposal submission. Please confirm.	Bidder has to comply with RFP Terms. However, Bidder liability will be limited to FSCM Application.
180	83	Appendix-B	Instructions to be noted while preparing/submitting Part B-Technical Proposal	Undertaking of Authenticity for Supply, Installation, Implementation and Maintenance of Financial Supply Chain Software Solution for Canara Bank as per Annexure-9.	Since, HW delivery, maintenance, support, etc. is not part of the RFP scope, we would suggest that we would remove this clause while providing the undertaking letter.	Bidder has to comply with RFP Terms. However, Bidder liability will be limited to FSCM Application.
181	83	Appendix-B	Instructions to be noted while preparing/submitting Part B-Technical Proposal	Undertaking of Authenticity for Supply, Installation, Implementation and Maintenance of Financial Supply Chain Software Solution for Canara Bank as per Annexure-9.	We would require clarification on this point, vendor is expected to quote the BOM with GST, but bank is going to pay the vendor exclusive of tax. These are conflicting statements. Please clarify.	Bidder to submit Bill of Material as per Annexure-14. Kindly comply with RFP terms.
182	83	Appendix-B	Instructions to be noted while preparing/submitting Part B-Technical Proposal	Compliance Statement as per Annexure-10	We would suggest, we include deviations/ remarks w.r.t. the annexures/ appendices under point 1. Compliance to Terms and Conditions	Bidder has to comply with RFP Terms.



183	42	Annexure-2	Eligibility Criteria Declaration	Eligibility Criteria: The Financial Supply Chain Software Solution quoted by the Bidder should have been implemented (not necessarily by the Bidder) in at least 3 Government Organizations/ Banking Financial Services and Insurance sector in India/Global. Out of these 3, at least one of these organizations should be Scheduled Commercial Bank in India/Global. Documents to be submitted for Eligibility Criteria Compliance: Purchase Order copies/reference letters from the customer clearly mentioning the solution name should be submitted by the bidder.	It is surprising to note that the bank is not asking for implementation experience by the bidder itself for such a domain enriched platform like FSCM which is not a standard practice. This clause needs to be amended as the bidder themselves should have the experience of implementing the FSCM solution. We request the bank to amend the clause as: The Financial Supply Chain Software Solution quoted by the Bidder should have been implemented by the Bidder in at least 3 Government Organizations/ Banking Financial Services and Insurance sector globally. Out of these 3, at least one of these organizations should be Scheduled Commercial Bank in India.	Bidder has to comply with RFP Terms.

Place Bengaluru
Date 06-11-2020

Deputy General Manager