

Sl. No.	Gem Bid Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	Bid Number: GEM/2021/B/1777280 Final Bid Document Annexure-3 Technical Evaluation Criteria	Sl. No. 1 Criteria: Bidder must have successfully implemented the solution in any of the category mentioned in evaluation parameter in India in last three years, i.e. FY 2019-20, 2020-21 & 2021-22 from the date of RFP. Evaluation Parameters: 1. Experience in PSU Banks- 6 marks (3 marks for each and maximum 6 marks). 2. Experience in Scheduled Commercial Banks (Private Bank) /Small Finance Banks: 5 Marks (2.5 marks for each and maximum 5 marks). 3. Experience in Insurance Companies /Any NBFCs in India : 3 marks(1.5 marks for each and maximum 3 marks). Documents to be submitted: Documentary evidence of contracts executed. Reference from customer along with customer contact details are required.	Considering the fact that AA ecosystem is only 5 months old and considering the interests of the MSEs, it becomes difficult to comply with this condition. Hence, this condition should be modified and the entities which are currently under implementation should also be considered along with successful implementations.	Subject Gem bid clause is amended as under: Project under implementation within the last financial years(i.e. FY 2019-20, 2020-21 & 2021-22 from the date of RFP) will also be considered. Appropriate document proof such as purchase order copy, Letter from the implementing organisation to be provided by the bidder.
2	Bid Number: GEM/2021/B/1777280 Final Bid Document Annexure-4 Scope of Work 2. Financial Information Provider (FIP) Module:	2.5. The FIP need to take care of the following responsibilities: Register with the Central Registry - Digital Signature, other details. The connection is through Standard APIs defined by Sahamati. □ Register with Central Trust Store.	Please explain what is this.	Bidder to take care of Registering the FIP services with the central registry. There is a central trust store for the Account Aggregator Ecosystem and is a prototype based on ReBIT API definition. The registration under the same are to be taken care by the bidder.
3	Bid Number: GEM/2021/B/1777280 Final Bid Document Annexure-4 Scope of Work 3. Financial Information User (FIU) Module:	3.2. The FIU Module need to be provided on SaaS model. (It is a software distribution model in which a cloud provider hosts application and make them available to end users over the internet) with high availability. Bidder has to comply all the existing and regulatory guidelines. Dedicated instance to be provided to the bank by the bidder.	Can we have dedicated FIP and multi-tenancy FIU?	Dedicated instance for both FIP and FIU to be provided by the bidder.

4	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>Annexure-4 Scope of Work</p> <p>5. Other Technical Requirements for FIP and FIU software</p>	<p>5.3. Solution should provide automated alerts through Email / SMS / portal during downtime of the solution / error. Any exception should be sent to the bank's team through these alerts instantly. Admin portal should have reports on these exceptions / non-processing due to technical issue / downtime of the solution.</p>	<p>Will it be our SMTP and SMS service or Bank's service? We prefer ours</p>	
5	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>Annexure-4 Scope of Work</p> <p>6. Management Console for FIP and FIU software:</p>	<p>6.1. Bidder need to provide Operational management Console to manage FIP/FIU Frameworks for the bank (but not limited) to monitor the following functionalities</p> <ul style="list-style-type: none"> ▫ Health of FIP/FIU Framework ▫ Health of Connectivity to Internal Systems. ▫ Health of connectivity with various NBFC - AA ▫ Consent provided by customers. 	<p>need more clarify on this .</p>	<p>Bidder should provide a separate Operational management console module as part of the solution to the banks users to manage FIP/FIU Frameworks for the bank (but not limited) to monitor the following functionalities</p> <ul style="list-style-type: none"> ▫ Health of FIP/FIU Framework ▫ Health of Connectivity to Internal Systems. ▫ Health of connectivity with various NBFC - AA ▫ Consent provided by customers.
6	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>Annexure-4 Scope of Work</p> <p>9. Security Aspects:</p>	<p>9.3. The customer's data must not be stored anywhere in the solution provided by the vendor.</p>	<p>Please elaborate. The cloud is a dedicated cloud for use by Canara bank only. Data can be either pushed to LOS/LMS or downloaded via our FIU interface. Certainly, there is no data stored in TSP-FIP (auto purge if AA doesn't call the FIP)</p>	<p>Bidder to comply the same. No customer's data to be stored anywhere by the solution provider.</p>
7	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>Annexure-4 Scope of Work</p> <p>11. Data integrity management:</p>	<p>11.7. Ensure no customer sensitive information or PII information will be saved or transferred to cloud.</p>	<p>Please elaborate. The cloud is a dedicated cloud for use by Canara bank only. Data can be either pushed to LOS/LMS or downloaded via our FIU interface. Certainly, there is no data stored in TSP-FIP (auto purge if AA doesn't call the FIP)</p>	<p>Bidder to comply the same. No customer sensitive information or PII information data to be stored or transferred to the cloud by the solution provider.</p>

8	<p>Bid Number: GEM/2021/B/1777280 Final Bid Document</p> <p>A. INTRODUCTION</p> <p>8. Delivery, Installation, Integration and Commissioning:</p>	8.2. The proposed services will be on SAAS model and cloud server to be located within India. Bidder to provide the rights of the hosted solution in cloud.	<p>The IP of the solution will remain with the bidder and the services would be provided in SAAS Model.</p> <p>Please clarify what the bank means by the below statement on the rights for the solution - "Bidder to provide the rights of the hosted solution in cloud."</p>	8.2. The proposed services will be on SAAS model and cloud server to be located within India. Bidder to provide right to audit for the services in the cloud provisioned for Canara Bank.
9	<p>Bid Number: GEM/2021/B/1777280 Final Bid Document</p> <p>A. INTRODUCTION</p> <p>8. Delivery, Installation, Integration and Commissioning:</p>	8.8. The solution will be accepted after complete integration and satisfactory working of the solution.	<p>Request the bank to rephrase this clause as "8.8. The solution will be accepted if it meets the completion criteria as set out in the contract which would be mutually agreed"</p>	Bidder to comply with the terms & conditions of the Gem Bid.
10	<p>Bid Number: GEM/2021/B/1777280 Final Bid Document</p> <p>A. INTRODUCTION</p> <p>11. Penalties/Liquidated damages for not maintaining uptime:</p>	11.1.2. The maximum penalty levied as per above clause shall not be more than the 50% (Plus GST) of amount payable (exclusive of Taxes) for one Year.	<p>The total penalty for delay in a particular phase, should be capped at .5% of the Phase cost. The total cumulative penalty under this RFP should be capped at 5% of the Contract Value.</p>	Bidder to comply with the terms & conditions of the Gem Bid.
11	<p>Bid Number: GEM/2021/B/1777280 Final Bid Document</p> <p>A. INTRODUCTION</p> <p>12. Payment Terms:</p>	<p>12.1. Payment schedule on successful Assessment of Domains in each Phase.</p> <p>Sl. No. 4. Annual Platform usage and maintenance charges</p> <p>100 % payment on Annual Platform usage and maintenance charges will be paid annually every year after completion of one year.</p>	<p>Bidder requests the bank to modify as below</p> <p>"Annual Platform usage and maintenance charges will be applicable post go live date and it should be payable - quarterly in advance."</p>	Bidder to comply with the terms & conditions of the Gem Bid.



12	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>A. INTRODUCTION</p> <p>11. Penalties/Liquidated damages for not maintaining uptime:</p>	<p>11.6. Any financial loss to the Bank on account of fraud taking place due to Successful Bidder, its employee or their services provider's negligence shall be recoverable from the Successful Bidder along with damages if any with regard to the Bank's reputation and goodwill.</p>	<p>Bidder suggest to modify the clause to take care of mutual interests.</p>	<p>Bidder to comply with the terms & conditions of the Gem Bid.</p>
13	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>A. INTRODUCTION</p> <p>23. Order Cancellation/Termination of Contract:</p>	<p>23.1. 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:</p> <p>23.1.1. Delay in delivery of services in the specified period.</p> <p>23.1.2. Serious discrepancies noted in the inspection.</p> <p>23.1.3. Breaches in the terms and conditions of the Order.</p>	<p>Such termination should be mutually discussed with the Bidder and proper notice of termination should be given along with full release of payment for work done and for any loss that the bidder may suffer due to such termination.</p>	<p>Bidder to comply with the terms & conditions of the Gem Bid.</p>
14	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>A. INTRODUCTION</p> <p>31. Assignment:</p>	<p>31.2. If the Bank undergoes a merger, amalgamation, takeover, consolidation, reconstruction, change of ownership etc., this Gem bid 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 Gem bid.</p>	<p>Bidder suggest to modify the clause to have mutual agreement in such a scenario.</p>	<p>Bidder to comply with the terms & conditions of the Gem Bid.</p>
15	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>A. INTRODUCTION</p>	<p>"We hereby confirm compliance to all the Terms & Conditions mentioned from point no 1 to 48 of Additional Terms and Conditions for Selection of technical service provider for account aggregator solution in Canara Bank."</p>	<p>As the Bidder is offering solution as SaaS model under the RFP and as Bidder IP is involved, the terms and conditions governing Bidder SaaS services and Bidder IP will be governed by standard terms and conditions</p> <p>We request the bank to allow submitting such deviations as part of the proposal submission.</p>	<p>Bidder to comply with the terms & conditions of the Gem Bid.</p>
16	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>Annexure-1 Bid Covering Letter</p>	<p>"We accept all the Instructions, Terms and Conditions and Scope of Work of the subject Gem BID (RFP)."</p> <p>"We confirm that we have noted the contents of the Gem Bid (RFP) and have ensured that there is no deviation in filing our response to the Gem Bid (RFP) and that the Bank will have the right to disqualify us in case of any such deviations."</p>	<p>Bidder requests the bank allow to submit the bid with listing the deviations/suggestions/best practices The Bid Covering letter and annexures will be modified accordingly.</p>	<p>Bidder to comply with the terms & conditions of the Gem Bid.</p>



17	<p>Bid Number: GEM/2021/B/1777280 Final Bid Document Annexure-1 Bid Covering Letter (EMD)</p>	<p>We agree to abide by this offer till 180 days from the date of Commercial Bid opening and for such further period as mutually agreed between the bank and selected bidder, and agreed to in writing by the selected bidder. We also agree to keep the Earnest Money Deposit/Bank Guarantee in lieu of EMD during the entire validity period of the tender. However, if we withdraw our offer within the said validity period, you shall have the right to forfeit the EMD/invoke the Bank Guarantee in lieu of EMD, without reference to us. We agree to abide by and fulfil all the terms and conditions of the tender and in default thereof, to forfeit and pay to you or your successors, or authorized nominees such sums of money as are stipulated in the conditions contained in tender together with the return acceptance of the contract.</p>	<p>Request the Bank to accept the EMD in the form of Bidder to comply with the terms & Bank Guarantee. Validity period of Earnest Money Deposit (EMD)/ Bid Security to be counted from bid due date not from date of actual opening of the bid.</p>	
18	<p>Bid Number: GEM/2021/B/1777280 Final Bid Document Annexure-2 Eligibility Criteria Declaration</p>	<p>Sl. No. A Eligibility Criteria The bidder (including its OEM, if any) should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16-09-2020. Documents to be submitted for Eligibility Criteria Compliance Certificate of local content to be submitted as per Annexure-8 or Annexure-9 as applicable.</p>	<p>Bidder requests bank to provide additional time to provide the local content certificate post bid submission deadline as it is a elaborate process to acquire the same.</p>	<p>Bidder to comply with the terms & conditions of the Gem Bid.</p>



19	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document Annexure-3</p> <p>Technical Evaluation Criteria</p>	<p>Sl. No. 1</p> <p>Criteria: Bidder must have successfully implemented the solution in any of the category mentioned in evaluation parameter in India in last three years, i.e. FY 2019-20, 2020-21 & 2021-22 from the date of RFP.</p> <p>Evaluation Parameters:</p> <ol style="list-style-type: none"> 1. Experience in PSU Banks- 6 marks (3 marks for each and maximum 6 marks). 2. Experience in Scheduled Commercial Banks (Private Bank) /Small Finance Banks: 5 Marks (2.5 marks for each and maximum 5 marks). 3. Experience in Insurance Companies /Any NBFCs in India : 3 marks(1.5 marks for each and maximum 3 marks). <p>Documents to be submitted: Documentary evidence of contracts executed. Reference from customer along with customer contact details are required.</p>	<p>As Account aggregator is a new framework in the Banking Domain , Bidder requests to waive the clause or suggest alternate eligibility criteria to enable multiple bidders to participate</p>	<p>Subject GEM bid clause is amended as under: Project under implementation within the last financial years(i.e. FY 2019-20, 2020-21 & 2021-22 from the date of RFP) will also be considered. Appropriate document proof such as purchase order copy, Letter from the implementing organisation to be provided by the bidder.</p>
20	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document Annexure-3</p> <p>Technical Evaluation Criteria</p>	<p>Sl. No. 2</p> <p>Criteria: The Technical Service Provider must have completed the Certifications as per ReBIT Standards for Technical Service Provider and/or Account Aggregator.</p> <p>Evaluation Parameters:</p> <ol style="list-style-type: none"> 1. Technical Service Provider [Yes: 8 Marks ; No: 0 Marks] 2. Account Aggregator [Yes: 8 Marks ; No: 0 Marks] <p>Documents to be submitted: Technical Service Provider means implementation of both FIP & FIU Modules. Necessary supporting documents need to be provided.</p>	<p>Bidder enquires the certification requirement for this parameter</p>	<p>Digi Sahamati Certification as per ReBIT standards for Technical Service provider , Account Aggregator in the name of the bidder to be provided.</p>



21	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>Annexure-3</p> <p>Technical Evaluation Criteria</p>	<p>Sl. No. 3</p> <p>Criteria:</p> <p>The Technical Service Provider must be the OEM for FIP and FIU Module for Account Aggregator.</p> <p>Evaluation Parameters:</p> <p>[Yes:10 Marks ; No: 0 Marks]</p> <p>Documents to be submitted:</p> <p>Certifications as per ReBIT standards for both FIP and FIU in the name of the bidder to be provided.</p>	<p>Bidder enquires the certification requirement for this parameter</p>	<p>Sahamati Certification as per ReBIT standards for Technical Service provider for both FIP and FIU , Account Aggregator in the name of the bidder to be provided.</p>
22	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>Annexure-4</p> <p>Scope of Work</p> <p>2. Financial Information Provider (FIP) Module:</p>	<p>2.2. The FIP Module need to be provided on SaaS model. (It is a software distribution model in which a cloud provider hosts application and make them available to end users over the internet) with high availability. Bidder has to comply all the existing and regulatory guidelines. Dedicated instance for the bank to be ensured by the bidder.</p>	<p>Bidder would like to clarify that as part of the application under SAAS Model as a normal practice - requirements mentioned in the Gem bid to be it will be a on shared Infra with DB partitioned for each customer.</p> <p>Kindly advise if this is acceptable</p>	<p>Dedicated cloud instance as per the requirements mentioned in the Gem bid to be provided by the bidder and not shared infra.</p>
23	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>Annexure-4</p> <p>Scope of Work</p> <p>2. Financial Information Provider (FIP) Module:</p>	<p>2.5 The FIP need to take care of the following responsibilities: Register with the Central Registry - Digital Signature, other details.</p>	<p>Is the bidder expected to procure Digital signatures ? or Bank will provide the same</p>	<p>Bank will be providing the digital signature.</p>
24	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>Annexure-4</p> <p>Scope of Work</p> <p>5. Other Technical Requirements for FIP and FIU software</p>	<p>5.1. Successful Bidder to ensure Integration with all the Account Aggregators as per the list of Aggregators as published by RBI from time to time free of cost. Further, Successful Bidder to also integrate and implement the Solution as per scope of work with additional Account Aggregators which will be LIVE in the Account Aggregator Ecosystem after the date of release of this RFP.</p>	<p>Bidder proposes additional integrations of newly added Account Aggregators on chargeable basis post award of contract</p>	<p>Bidder to comply as per the RFP.</p>



25	<p>Bid Number: GEM/2021/B/1777280 Final Bid Document</p> <p>Annexure-4 Scope of Work</p> <p>4. Feature and Functionalities for FIP and FIU software :</p>	<p>4.1. The proposed solution should provide the APIs for the integration with the Bank Current Systems or the Systems which will be procured in future by Bank.</p>	<p>Bidder requests to share the number of current systems proposed to be integrated with the AA integrations to the banks systems should be Solution. Any additional integrations can be taken up as part of Change Request process</p>	<p>Bidder to comply as per Gem bid and the AA integrations to the banks systems should be done at no extra charge/ change request.</p>
26	<p>Bid Number: GEM/2021/B/1777280 Final Bid Document</p> <p>Annexure-4 Scope of Work</p> <p>4. Feature and Functionalities for FIP and FIU software :</p>	<p>4.2. Proposed solution should have highly scalable architecture, initially supporting minimum 30 transactions per second (TPS 30 each for both FIP and FIU gateway solutions) and thereafter to be scalable to 250 or more as per the bank's requirements.</p>	<p>Bidder would like to understand the volumetric projection with year on year TPS.</p>	<p>Bidder to comply as per Gem bid and the projection details will be shared only to the selected bidder.</p>
27	<p>Bid Number: GEM/2021/B/1777280 Final Bid Document</p> <p>Annexure-4 Scope of Work</p> <p>4. Feature and Functionalities for FIP and FIU software :</p>	<p>4.3. System should be capable of integrating with various existing and future applications of the Bank and other outside third-party applications if required by the Bank.</p>	<p>Can we have the list of applications - Internal and Third Party to which integration's needs to be done . Any additional / future integrations can be taken up as part of Change Request process</p>	<p>Bidder to comply as per Gem bid and integrations to the banks systems should be done at no extra charge/ change request.</p>
28	<p>Bid Number: GEM/2021/B/1777280 Final Bid Document</p> <p>Annexure-4 Scope of Work</p> <p>5. Other Technical Requirements for FIP and FIU software</p>	<p>(5.4) The Solution should have proper Business Continuity Plan. As part of BCP, The solution should have Data Center & Disaster Recovery Center in different seismic zone in India.</p>	<p>Please clarify in the frequency of BCP drills to be followed</p>	<p>BCP drills to be followed as per Bank's BCP policy and the same will be shared to the selected bidder only.</p>

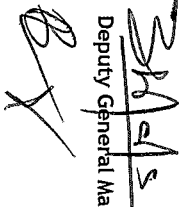


29	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>Annexure-4 Scope of Work</p> <p>6. Management Console for FIP and FIU software:</p>	<p>6.1. Bidder need to provide Operational management Console to manage FIP/FIU Frameworks for the bank (but not limited) to monitor the following functionalities</p> <ul style="list-style-type: none"> ▫ Health of FIP/FIU Framework ▫ Health of Connectivity to Internal Systems. ▫ Health of connectivity with various NBFC - AA ▫ Consent provided by customers. 	<p>Can bank elaborate on the requirements / features of Management Console</p>	<p>Bidder should provide a separate Operational management console module as part of the solution to the banks users to manage FIP/FIU Frameworks for the bank (but not limited) to monitor the following functionalities</p> <ul style="list-style-type: none"> ▫ Health of FIP/FIU Framework ▫ Health of Connectivity to Internal Systems. ▫ Health of connectivity with various NBFC - AA ▫ Consent provided by customers.
30	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>Annexure-4 Scope of Work</p> <p>8. Regulatory Compliance:</p>	<p>8.2 Any new advisory/guidelines issued by regulatory authorities like RBI, MoF, DFS, GOI, SEBI, NPCI, IBA, SIDBI, NABARD etc. need to be implemented free of cost.</p>	<p>Bidder would like to understand that any regulatory changes as on date of PO will be as part of the new advisory/guidelines issued by regulatory solution and future regulatory changes during the contract would be taken up as CR</p>	<p>Bidder to comply as per GEM bid and Any new advisory/guidelines issued by regulatory authorities like RBI, MoF, DFS, GOI, SEBI, NPCI, IBA, SIDBI, NABARD etc. need to be implemented at no extra charge/ change request as the services are SAAS model</p>
31	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>Annexure-4 Scope of Work</p> <p>8. Regulatory Compliance:</p>	<p>8.1. Successful Bidder should be able to comply with the regulatory & statutory requirements and to get the required certifications done as per the requirements of the Ecosystem on on-going basis.</p>	<p>Bidder would like to understand the certification requirements. Any future certification requirements will be on chargeable basis</p>	<p>The certifications to be done by the bidder and future certification requirements will not be chargeable as the solution is SAAS model.</p>
32	<p>Bid Number: GEM/2021/B/1777280</p> <p>Final Bid Document</p> <p>Annexure-4 Scope of Work</p> <p>9. Security Aspects:</p>	<p>9.6. The solution must undergo software and audit (OWASP threats, code audit by CERT-in empaneled auditor, VAPT audit in the bank end, etc.) as per stipulations and all remarks / observations in the audit reports to be rectified / incorporated.</p>	<p>Hope Bank will engage the CERT-IN auditor and the role of the bidder is to fix the observations of the Audit. Is bidder understanding correct ?</p>	<p>Bidder to provide clean audit report for the applicable audits such as OWASP threats, code audit by CERT-in empaneled auditor, VAPT audit in the bank end, etc. and bank will not engage CERT_IN auditor as the solution is SAAS model.</p>



33	Bid Number: GEM/2021/B/1777280 Final Bid Document	Price (Incl. of Taxes)	Bidder requests that prices should be EXCLUSIVE of Bidder to comply with the terms & taxes. Taxes should be at charged at actuals at the conditions of the Gem Bid. time of invoicing.
	Annexure-6 Bill of Material		
34	Additional Query	NA	Since it's a cloud based platform, is there any Meity approved Cloud services to be used. preference for the same from your side?
35	Additional Query	NA	Is the certification cost to be included in the Certification to be done by the bidder quotation & any preference from the bank on the without any extra cost. certifying body?

Date:14/03/2022
Place: Bangalore


Deputy General Manager

