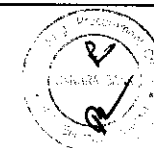


#	RFP Clause	Clause No.	Existing Clause	Bidders Suggestions	Bank Response
1	Annexure 6: Scope of Work	2.3 System Architecture, Point 16 - d	The CDN should support security features like DoS/DDoS prevention, geo-blocking, firewall for threat detection and alerting (real time), intrusion detection, automated blocking of attacks like SQL/script injection and high traffic rate from specific IP addresses, honeypot creation etc.	IDS may not be achieved via CDN/WAF, needs to clarify	Bidder has to comply with RFP Terms & Conditions
2	Annexure 6: Scope of Work	2.3 System Architecture, Point 16 - f	"The CDN should support video hosting and streaming, and provide automated in-line optimization (size reduction, resolution reduction) of all content based on end-user device/quality of connection"	What are the streaming formats used and approx. size of each stream	Requisite details will be shared with the successful bidder
3	Annexure 6: Scope of Work	2.3 System Architecture, Point 16 - i	The CDN's content should automatically get purged based content being updated or get triggered programmatically in case of deployment through the CI/CD pipeline	Purge automation can be done via OPEN API's, Setting up automatic purgin or API script is a scope for bidder or OEM?	Bidder has to comply with RFP Terms & Conditions
4	Annexure 6: Scope of Work	2.4 Security, Point 1	"Complies with the RBI Working group document on "Information Security, Electronic Banking, Technology Risk Management and Cyber Frauds" dated Jan 2011, such as for confidentiality and security and Cyber Security guideline June" 2016, RBI February 2021 Master Circular on Digital Payments security, RBI circular on "Storage of Payment System Canara Bank, DIT Wing, HO -GEM/2023/B/3317348 dated 30/03/2023 Page 15 of 29 Data" dated April 6, 2018 and any other guidelines for mobile banking in India issues by regulatory / statutory bodies such as RBI, NPCI, TRAI, EASE etc."	Can we get a copy of these documents, which needs to be confirmed post checking the document?	These are publicly available published documents, Bidder is required to comply to the guidelines & circulars as per RFP.
5	Annexure 6: Scope of Work	2.4 Security, Point 5	"Bidder should be compliant to RBI Circular dated 02/09/2022, EASE Guidelines & Data Privacy Guidelines"	Can we get a copy of these documents, which needs to be confirmed post checking the document?	These are publicly available published documents, Bidder is required to comply to the guidelines & circulars as per RFP.
6	Annexure 6: Scope of Work	2.4 Security, Point 8	"Encrypts data in transit and at rest through minimum AES256 or TLS/SSL certificates, or other best-in-class security architecture"	Akamai does not store any data on disk and all data in motion is always encrypted using TLS certificates over HTTPs	Bidder has to comply with RFP Terms & Conditions
7	Annexure 6: Scope of Work	2.4 Security, Point 16	"Prevents identity impersonation from lost or stolen mobile devices or device credentials, or through malware"	is this going to be part of initial scope, requires additional module at OEM to provide this functionality	Bidder has to comply with RFP Terms & Conditions



8	Annexure 6: Scope of Work	2.4 Security, Point 41	"Terminates all online sessions are automatically after a configurable fixed period of inactivity "	This is application code level scope and not CDN/WAF level need to clarify	Yes, your understanding is correct.
9	Annexure 6: Scope of Work	2.4 Security, Point 52,c	"The successful bidder should provide: a. Integration with the Bank's existing SIEM b. Conducts final testing and QA of all services before submission c. Vulnerability Assessment and Penetration Testing reports to the Bank d. Closure of all VAPT/ Information Security (IS) Audit observations pertaining to the proposed solution within time frame stipulated by Bank without any additional cost to the Bank. The observations may be made at any frequency by the bank or bank appointed external system audit team"	Akamai does not perform VAPT/IS audit, bank can use third party to perform such operations and share the report and findings with us, closure of any observations and solution will be done by Akamai.	Bidder has to comply with RFP Terms & Conditions Bidder to note that VAPT will be done by the Bank or third party. Vendor is expected to at least perform 1 round of SIT and UAT before the system is handed over to the Bank for UAT. Performance and Load Testing as per volumetrics will have to be done by the Bidder.
10	General Query	Bid Schedule	Last Date, Time and Venue for Submission of Bids	Is it mandatory to submit the documents in sealed documents or only online submission on GeM Portal https://gem.gov.in/	Bidder is required to submit all documents on GeM portal only.
11	Annexure 2 Pre-Qualification Criteria	Footer on EC table	NB : No change/ addition or deletion to be made by the Bidder to any of the above clauses Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory of the Bidder. Relevant portions, in the documents submitted in pursuance of eligibility criteria, should be highlighted. All documents shall be uploaded online on GeM Portal while submitting the bid.	Need clarification, if its both online submission on GeM portal and offline submission of documents at Canara Bank office.	Bidder is required to submit all documents on GeM portal only.
12	6. Bid Preparation and Submission:	6.14	All the envelopes shall be addressed to the Bank and uploaded online and should have name and address of the Bidder.	Need clarification on uploading envelopes online.	Bidder is required to submit all documents on GeM portal only.
13	16. MSE (Micro & Small Enterprises)	16.5	Bids received without EMD for bidders not having valid registration documents for exemption will not be considered. However, Performance Bank Guarantee has to be submitted by the bidder under any circumstance.	Need clarification if Performance Bank Guarantee to be submitted post bid selection process. as Applicable DPIIT approved startups/fintechs	Performance Bank Guarantee is required to be submitted by the successful bidder only.

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14	18. Patent Rights/ Intellectual Property Rights	18	The Intellectual Property Rights for the solution including source code will be owned by the Bank. Any update or upgrade to source code by way of change requests or otherwise shall be informed and made available to the Bank. The same shall be deemed to be a part of the solution.	We as Fintech would keep Technology IP, process designed for Bank would be available to the bank, please clarify on this	Bidder to refer Corrigendum for the revised clause for Intellectual Property Rights
15	Annexure 14 Make in India Certificate	Annexure	Make in India Certificate (To be certified by statutory auditor or cost auditor of the company (in the case of companies) for a tender value above Rs. 10 crores giving the percentage of local content.)	Need clarification, if Annexure 14 - Made in India Certificate is exempted for StartUp's - MSME registered under Department for Promotion of Industry and Internal Trade - DPIIT.	Yes. All Bidders are required to submit Annexure 14
16	2. Project Timeline	General Query	Project Timelines	What is the timeline for the completion of the projects	Bidder to refer Corrigendum for revised Project Timelines
17	18. Patent Rights/ Intellectual Property Rights	General Query	General Query	Who holds the process and Technology IP, as this is a licensed model for 5 years..	Bidder to refer Corrigendum for the revised clause for Intellectual Property Rights
18	Section C 5: Uptime	5.4	Bidder should consider high-availability (active-passive) at DC & DR with RPO of 15 minutes and RTO of 120 minutes.	Request bank to reconsider the RPO & RTO timing	Bidder has to comply with RFP Terms & Conditions
19	5. Uptime	5.7	Contracted minutes of a month = No. of days in that month X 24 X 60.	Request bank to clarify on the contracted time duration, Non office hrs should not be included	Bidder has to comply with RFP Terms & Conditions
20	Section E 4: Compliance with IS Policy	4.1	VAPT will be done by the Bank or third party.	VAPT scan and reports if need to be done by external agency will bank bear the cost or the bidder? At what frequency in a year these scans need to be done?	Bidder to note that VAPT will be done by the Bank or third party. Vendor is expected to at least perform 1 round of SIT and UAT before the system is handed over to the Bank for UAT. Performance and Load Testing as per volumetrics will have to be done by the Bidder. Details of frequency of VAPT will be shared with the successful bidder
21	Annexure 2 Pre-Qualification Criteria	11	The Bidder should be an ISO Certified organization valid as on date of this GeM bid.	Request bank to clarify the required ISO certification	Please refer Corrigendum for the revised Pre-Qualification Criteria
22	Annexure 2 Pre-Qualification Criteria	Note, Pt. 4	Purchase orders without relevant organization confirmation through a credential letter will not be considered as credentials.	Request bank to consider and accept the Purchase order(A legitimate document) as proof of confirmation for both under implementation and live project	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria

23	Annexure 2-3	Annexure	Annexure to be submitted	Request bank to clarify, If the client certificate is sought for the projects implemented/go-live then Annexure 2-3 is asking for repetitive details, Request bank to consider omission of either Client certificate or Annexure 2-3	Bidder has to comply with RFP Terms & Conditions
24	Annexure 4 Technical Evaluation Parameters	4	DLP is implemented across all 3 categories (Retail, MSME, Agri)- 5 marks	Request bank to consider the DLP implementation of all 3 categories across multiple Banks and NBFcs	Bidder has to comply with RFP Terms & Conditions
25	Annexure 4 Technical Evaluation Parameters	5	Implementation expertise and availability of resources from Bidder and OEM	If the Bidder outsources the implementation of the DLP project to the OEM , then the OEM's implementation experience should be considered and the marks for the same to be provided to Bidder. A suitable undertaking to be provided on Bidder letter head to confirm this.	Bidder has to comply with RFP Terms & Conditions
26	Annexure 6: Scope of Work	14	Book keeping and Ledger keeping should be available in the Loan Management System.	Generally Book & Ledger keeping is part of CBS, is bidder supposed to manage ledgers at its end? What will be the source of truth in that case?	DLP integration with CBS is required as per RFP, however, necessary details pertaining to limits should be mirrored as needed.
27	Annexure 6: Scope of Work	15	DLP should support accessibility features for persons with disability.	Request bank to elaborate on this requirement	Bidder has to comply with RFP Terms & Conditions Bidder is required to adhere to the guidelines as per RBI & other statutory and regulatory bodies.
28	Annexure 6: Scope of Work	18	DLP should have a helpdesk module.	This appears to be part of support outside the DLP which bank should be managing. Why is this required?	If a customer is stuck in the journey , he may refer the "Help" section of LOS to complete his journey
29	Annexure 6: Scope of Work	20	DLP should have capability of digital booking of Insurance policies.	Request bank to clarify how many Insurance co. are integrated	Bidder is required to comply to RFP requirement. Requisite details will be shared with the successful bidder.
30	Annexure 6: Scope of Work	g.1	Digital Lending platform should have capability to integrate with various service providers in the eco-system like UIDAI, NPCI, NSDL, Account Aggregators, e-Stamping & e-Signing, Credit Bureaus, CERSAI, SEBI, PAN, GST, MCA, EPFO, ITR, Udyam Portal, Bank Statements, etc. Further, successful bidder has to facilitate any other integrations which may be required for DLP in future, without any additional cost to the Bank	Kindly specify the exact number of APIs with which we need to do the integration with third party datasources like fintech partners, Co-Lending partners, Supply chain finance partners, etc.	Bidder has to comply with RFP Terms & Conditions Bidder to refer Annexure 25 for the detailed list of Integrations.

31	Annexure 6: Scope of Work	g.9	DLP should have ability to integrate with existing SCF Platform of the Bank	Please provide details on the SCF platform and its integration mechanisms	Bidder is required to integrate with Bank's existing SCF platform. Details of existing SCF platform will be shared with the successful bidder.
32	Annexure 6: Scope of Work	J	The proposed Digital Lending Platform should be integrated with Bank's existing Document Management System (DMS)	If Bank's Enterprise DMS is to be used, please let us know: i. What are the integration mechanisms supported (API)? ii. Does it support real time document push? iii. If it is to be pushed using Batch jobs, can it be continuous or only during certain hours of the day? iv. Does it have DR option along with sync mechanism between the two sites? v. Does the Bank DMS provide view document option so that the document can be deleted from DMS within the DLP after it is pushed If documents need to be maintained in Bidder's DMS, what is the archival/purging that needs to be followed. This is for calculation of storage requirements	Bidder is required to integrate with Bank's DMS. As part of DLP, Bidder to ensure that the system has the capability to store data while application processing and later push it to Bank's DMS. Other details will be shared with the successful bidder
33	Annexure 6: Scope of Work	k.2	It should provide multi-lingual feature/ functionality supporting English, Hindi, Punjabi, Marathi, Odiya, Bengali, Tamil, Telugu, Kannada, Malayalam & Gujarati (Bank can add or replace list of languages on their discretion). Bidder to note that it will be responsible for providing data dictionary for translations.	Please confirm if this multi lingual feature capability is required for communication which needs to be done with customer via SMS,Email or Letters	Yes. Multi-lingual functionality is required for all front end communications
34	Annexure 6: Scope of Work	o.2	The self-service app/web would have functionality like Repayment Schedule, SOA, Foreclosure, Due dates, Part Payment, foreclosure simulator, revised loan simulator etc.	This appears to be part of Customer facing web portal or internet banking system which is nowhere mentioned as a requirement of DLP	The Bidder/OEM is required to provide a customer facing Mobile App with App & Web Portal SDK.
35	Annexure 6: Scope of Work	o.4	System should capture customer call disposition, enable auto identification & routing of query/request/complaints to respective desk.	This appears to be part of collection system which is nowhere mentioned as a requirement of DLP. This is a typical Service CRM functionality	This is required for Customer Servicing and not Collection
36	Annexure 6: Scope of Work	4	Complies with PA-DSS guidelines/standards and OWASP top 10	PA-DSS is not applicable to bidder, Request bank to clarify	Requirement for PA DSS stands deleted
37	Annexure 6: Scope of Work	8	Encrypts data in transit and at rest through minimum AES256 or TLS/SSL certificates, or other best-in-class security architecture	Request bank to confirm whether bank will procure the license or bidder needs to procure the same	Bidder is required to provide end to end solution required as per the scope of the RFP



38	Annexure 6: Scope of Work	14	Protects customer's sensitive information from exposure to unintended third parties	As the DLP solution is preferred at On-premise, The bidder understanding is security level aspects will lie with the bank, request bank to clarify bidder understanding	Security Infrastructure (including security components) will be provided by the Bank. Bidder is required to leverage the same and deploy on the proposed Private cloud infrastructure (on-premise deployment). Bidder to note that implementation is to be done as per Bank's Security Policies. Security Policies will be shared with the successful Vendor.
39	Annexure 6: Scope of Work	18	Provides co-browsing option (ability to share screen without control)	Request bank to elaborate the requirement/relevance	If customer is dropped off in any journey, outbound call centre agent can call the customer, co-browse the screen and help customer complete his digital journey
40	Annexure 6: Scope of Work	25	Provides PII data masking and isolation as per Bank's security standards and other regulatory standards	Request bank to help us with further clarification for non OTS solutions	Bidder has to comply with RFP Terms & Conditions
41	Annexure 6: Scope of Work	30	Bidder is required to implement a passwordless authentication/MFA solution	Request bank to elaborate on passwordless authentication	Bidder has to comply with RFP Terms & Conditions
42	Annexure 6: Scope of Work	36	Provides role-based authorization (OAuth with JWT token). Provide integration to Privileged Identity Management (PIM), file integrity management (FIM)	Is Bank extending their PAM to bidder, We have 2FA and PIM/PAM solution in place, whether bank will extend the solution to bidder or bidder need to procure the licenses.	Security Infrastructure including security components like PAM will be provided by the Bank. Bidder is required to leverage the same and deploy on the proposed Private cloud infrastructure (on-premise deployment). Bidder to note that implementation is to be done as per Bank's Security Policies. Security Policies will be shared with the successful Vendor.
43	Annexure 6: Scope of Work	38	Provides administrative portals with strong authentication and authorization mechanism	Request bank to clarify on admin portal	Bidder has to comply with RFP Terms & Conditions
44	Annexure 6: Scope of Work	2.4 (43)	The Bank and its authorized representatives, including Reserve Bank of India (RBI) or any other regulator shall have the right to visit any of the Bidder's premises without prior notice to ensure that data provided by the Bank is not misused. The Bidder shall cooperate with the authorized representative/s of the Bank and shall provide all information/ documents required by the Bank	As the DLP solution is preferred at On-premise, Request bank to clarify the relevance	Bidder has to comply with RFP Terms & Conditions

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45	Annexure 6: Scope of Work	2.4	Integrates with Bank's EFRMS System for providing alerts and takes actions based on the risk assessment	What is the scope of integration with the existing EFRMS solution? Kindly provide details of the solution provider along with its version.	Bidder is required to integrate with Bank's existing EFRMS. Details of existing EFRMS will be shared with the successful bidder.
46	Annexure 6: Scope of Work	2.5	All software envisaged for DLP is required to be on-premises perpetual software licensed to Canara Bank	Bidder understanding is Software licensed can be extended for the duration of contract period and any extension mutually agreed, Request bank to clarify the understanding	Bidder has to comply with RFP Terms & Conditions
47	Annexure 6: Scope of Work	2.5	All licenses should be in the name of Canara Bank	Bidder understanding is, Bidder is not transferring the ownership of licenses to canara bank, The license is extended for utilization. Request bank to clarify understanding	Bidder has to comply with RFP Terms & Conditions Bidder to note that all software envisaged for DLP is required to be on-premises perpetual software licensed to Canara Bank
48	Annexure 6: Scope of Work	1-5	The tape library offered should be of modular design to allow configuration, and addition of capacity to increase performance. Offered Tape Drives in the Tape Library should be LTO7/8	Request bank to clarify if the bidder is using the higher version like Nutanix Native Tool will the same be accepted	The specifications mentioned in the RFP are minimum, Bidder may propose a higher version as per their solutioning.
49	Annexure 6: Scope of Work	2.17	Escrow	It is not clear as to how many years escrow arrangement is required by the Bank though the project contract is for 5 years after Go-live. Hence, we request that this aspect be taken care of by the Bank, leaving only License+ implementation+ AMC cost for the Bidder to claim from the Bank and Bank to directly make payment to Escrow agent.	Bidder to refer Corrigendum for the revised clause of Escrow. Responsibility of Escrow lies with the Bidder.
50	Annexure 6: Scope of Work	2.5	All software envisaged for DLP is required to be on-premises perpetual software licensed to Canara Bank	We request bank to consider subscription model as well and change the clause as " All software envisaged for DLP is required to be on-premises perpetual/subscription software licensed to Canara Bank"	Bidder to note that this condition is for DLP software to be on-premise perpetual software licensed to Canara Bank
51	Annexure 6: Scope of Work	2.6	Bidder to note that it is required to either quote for Server & Store OR HCI, however other components are mandatory. Please note that compliance to all other Technical Specifications are mandatory and Bidder should be 100% Compliant.	If the bidder is proposing HCI then there is no need of SAN switches and external storage. So, we understand that bidder providing HCI solution need not to comply to the technical specifications of SAN switches & Storage please confirm.	If a bidder proposes HCI solution, Servers, SAN Switches & Storage is not required to be quoted. Bidder to ensure that the required usable storage is delivered from HCI Solution.

52	Annexure 6: Scope of Work	2.6	•SAN Switch with hardware level redundancy at DC and DR	SAN switches are not applicable incase of HCI solution so we request bank to please change this point as below. "•Hardware level redundancy at DC and DR for all the components and there should not be any single point of failure "	If a bidder proposes HCI solution, Servers, SAN Switches & Storage is not required to be quoted. Bidder to ensure that the required usable storage is delivered from HCI Solution.
53	Annexure 6: Scope of Work	2.6	3.Offered tape library/ tape drives in the library should have a minimum of two redundant connections to SAN switches.	We request bank to change this specification as below. "Offered tape library/ tape drives in the library should have a minimum of two redundant connections "	Bidder to refer Corrigendum for the revised clause
54	Annexure 2 Pre-Qualification Criteria	7	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	We request Bank to ammend the clause to " The bidder or the OEM should have experience of having implemented/implementing Digital Lending Platform/Solution in a Bank or NBFC in India with an asset size of INR 2,500 crore	Bidder has to comply with RFP Terms & Conditions
55	Annexure 2 Pre-Qualification Criteria .	7	For Projects Completed 1. Copy of Contract/ Purchase Order along with Completion letter/ sign off from client 2. Credential letter must specify the name of the OEM whose product is implemented, date of completion and confirm that the performance was satisfactory	Considering the NDA signed with clients , the Contract / PO would be difficult to submit . Request Bank to consider reference letter with OEM name mentioned as supporting document	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria
56	Annexure 2 Pre-Qualification Criteria	OEM 2	The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 10,000 crores) -Of the above, at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches -Ongoing/ under implementation project will be considered. However, it is mandatory to have at least one completed project	Request Bank to consider "The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least 2 organisations or Digital Lending Platform/Solution in a Bank or NBFC in India with an asset size of INR 2,500 crore"	Bidder has to comply with RFP Terms & Conditions

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57	Annexure 4 Technical Evaluation Parameters	2	Bidder Credentials and Experience Clause: The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	We request Bank to ammend the clause to " The bidder or the OEM should have experience of having implemented/implementing Digital Lending Platform/Solution in a Bank or NBFC in India with an asset size of INR 2,500 crore and exclude the requirment of at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches	Bidder has to comply with RFP Terms & Conditions
58	Annexure 4 Technical Evaluation Parameters	3	OEM Credentials and Experience- DLP Clause The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 10,000 crores)	Request Bank to consider "The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least 2 organisations or Digital Lending Platform/Solution in a Bank or NBFC in India with an asset size of INR 2,500 crore"	Bidder has to comply with RFP Terms & Conditions
59	Annexure 4 Technical Evaluation Parameters	4	OEM Credentials and Experience- DLP Clause OEM's End to End DLP should have been implemented across the 3 categories (Retail, MSME, Agri) in a scheduled Commercial Bank in India with at least 500 branches in India or a NBFC in India with an asset size of over INR 10,000 cr	OEM's End to End DLP should have been implemented across 2 out of the 3 categories (Retail, MSME, Agri) in in a Bank or NBFC in India with an asset size of INR 2,500 crore	Bidder has to comply with RFP Terms & Conditions
60	Annexure 4 Technical Evaluation Parameters	General Query	General	Request Bank to add the mentioned point in additional to the existing evaluation criteria Additional Points : Fully no-code platform, without any coding for customization or API -	Bidder has to comply with RFP Terms & Conditions
61	Annexure 4 Technical Evaluation Parameters	General Query	General	Request Bank to add the mentioned point in additional to the existing evaluation criteria Additional Point : The proposed Solution should not have any history of data lost/hacked.	Bidder has to comply with RFP Terms & Conditions
62	Annexure 2 Pre-Qualification Criteria	4	Annual Turnover and Profit	Since we have Demerged from the parent company in Nov21 only the details for year ending 31.03.22 can be provided . Rest we can submit supporting document from CA on turnover and networkth . Request Bank to consider	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria

63	8. Inspection of Records	8	Inspection of Records:	Bidder proposes to consider limiting the frequency of audits/inspections once in a year and with a 30 days notice. However, in case there are more than one audit required due to regulatory reasons such as from RBI, the same shall be accommodated. Bidder understand that the audits will be only in relation to services (except costing and pricing data) provided by the bidder under this contract.	Bidder has to comply with RFP Terms & Conditions
64	General Query	General Query	Bank Guarantee	The provisions of the Bank Guarantee viz invocation , duration and extension needs to be discussed and mutually agreed.	Bidder has to comply with RFP Terms & Conditions
65	18. Order cancellation / termination of contract	18	Order Cancellation/Termination of Contract:	<p>"Bidder recommends the following language for termination for cause: Either party may terminate this Contract if the other materially breaches this Contract; provided that the party that is non-compliant is given a written notice by the other party and thirty (30) days' notice period to remedy such non-compliance, and the Contract shall then be terminated when the defaulting party fails to remedy such non-compliance within such notice period. In the event of such termination of this Contract, Bank shall pay Bidder for all the Services Kyndryl delivers through the effective date of termination in addition to payment for, applicable wind -down charges and expenses incurred by Kyndryl.</p> <p>Secondly, in specific response to this Section 11, please note that Section 11.1.1, Section 11.1.2 and Section 11.1.3 are widely worded and can be bracketed in one category of termination of cause where Bidder has committed or materially breaches its obligations under the contract. Section 11.2 again can be bracketed as a termination for material breach for example if there is a material delay in the execution leading to a material breach of the terms of the contract. Further Section 11.2.1 is fairly stringent as any order form will be discussed</p>	Bidder has to comply with RFP Terms & Conditions

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66	28. Indemnity	28	Indemnity:	<p>Bidder request below changes :</p> <p>Indemnification: Bidder will indemnify Bank for third party claims for only any breach of IPR violations by the Bidder on material if any supplied by Bidder from the use of unaltered Company manufactured products , provided the Bank gives the Company prompt notice of any such claim and Bidder is allowed to take sole defense and control of any such claim. For clarity, this does not apply to any third party Products or Software supplied by Bidder. Further, Bidder shall not indemnify Bank for any inter se claims or for any general indemnity related to any breaches under contract as Indemnification is for specific requirements under the contract.</p> <p>Limitation of Liability: Bidder submits the following language to be included in the contract. Bidder's entire liability for all claims related to the Agreement will not exceed the aggregate amount of any actual direct damages incurred by up to the amounts paid (if recurring charges, up to 12 months' charges apply) by Bank for the product or service that is the subject of the claim, regardless of the basis of the claim. This limit applies collectively to Bidder, its subsidiaries, contractors, and suppliers. Bidder will not be liable for special, incidental, consequential, indirect, or economic consequential</p>	Bidder to refer Corrigendum for revised clause for Indemnity
67	9. Negligence	9	Negligence	<p>"The bidder proposes that the Bank may terminate the contract only if Bidder is not able to remediate the breach within the remedial period.</p> <p>Bidder requests that the liability of successful bidder is restricted only to incremental cost incurred by Bank and capped at 120% of original cost of the product, services or solution as applicable."</p>	Bidder has to comply with RFP Terms & Conditions
68	18. Patent Rights/Intellectual Property Rights	18	Patent Rights/Intellectual Property Rights:	<p>The Bidder submits that non-Bidder products are sold under the Agreement as-is, without warranties of any kind. Warranties on Non-Bidder products shall be as provided by the Third party.</p>	Bidder has to comply with RFP Terms & Conditions

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69	Annexure 6: Scope of Work	2.3	1.Digital Lending Platform must be hosted in an on-premise Private Cloud Environment at Bank's Data Centre (DC) and Disaster Recovery Center (DRC)	Bidder requests Bank to consider a Virtual Private Cloud Deployment in Hyperscaler in a Dedicated Tenant in the Bank's Landing Zone. This will assist the Bank with Higher Agility, Greater Elasticity and Higher Resilience	Bidder has to comply with RFP Terms & Conditions
70	Annexure 6: Scope of Work	2.3	2.DLP should be designed with MACH (microservices, API, cloud native and headless), scalable, plug and play, composable, modular, independent and loosely coupled architecture	<p>Since a Cloud Native architecture can exploit the full capability of Cloud Computing including dynamic elasticity and better resilience, the bidder requests that the Bank considers a Private Cloud deployment in one of the Hyperscalers in Bank's Dedicated Tenant</p> <p>Cloud enables Organizations to build highly scalable, fault tolerant and highly available microservices and APIs on cloud and APIs can run on cloud managed API Gateways that further enhances the availability, scalability, security, resilience and optimizes the cost .</p> <p>Importantly we can enable end to end observability using cloud native services and integrate and automate the microservices and APIs with cloud native DevSecOps to further improve the productivity.</p>	Bidder has to comply with RFP Terms & Conditions
71	Annexure 6: Scope of Work	2.3	3.DLP should have an event driven architecture	<p>Since a Cloud Native Event Driven architecture can exploit the full capability of Cloud Computing including dynamic elasticity and better resilience, the bidder requests that the Bank considers a Private Cloud deployment in one of the Hyperscalers in Bank's Dedicated Tenant</p> <p>Cloud native event driven architecture provides high scalability, better error handling/retries and high performance . Cloud native event driven architecture also improves the resilience, loose coupling and flexibility. Cloud native event driven architectures make the applications future proof by making them extensible and flexible</p>	Bidder has to comply with RFP Terms & Conditions

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72	Annexure 6: Scope of Work		17.The bidder is required to: a. Implement horizontal scalability at module/service level to handle required transaction volumes and composable architecture	Cloud offers features for dynamic scaling of resources with pay as you use model for the resources which provides greater elasticity and lower costs.	Bidder has to comply with RFP Terms & Conditions
73	Annexure 6: Scope of Work	2.6 Private On-Premise Cloud Deployment	Bidder should consider high availability at all three layers . Web layer and Application layer should be load balanced in Active- Active at DC and DRC and database layer can be proposed in active-passive.	A Multi Availability zone deployment can increase the overall uptime of the application by running multiple nodes of applications across geographically separated Data Center in an Active Active manner. This provides resilience to not only server or Rack failures but also Data Center failures. Bidder requests that the Primary and DR be allowed to be considered on a Dedicated Tenants in the Bank's Landing Zone in the Hyperscalers.	Bidder has to comply with RFP Terms & Conditions
74	Annexure 6: Scope of Work	2.6 Private On-Premise Cloud Deployment	The architecture at disaster recovery centre should be a 100% replica of primary data center.	On Cloud a 100% DR can be built with minimal cost by using the Pilot light DR methodology. Bidder requests that the Primary and DR be allowed to be considered on a Dedicated Tenants in the Bank's Landing Zone in the Hyperscalers.	Bidder has to comply with RFP Terms & Conditions
75	6. Evaluation of Bid:	Part C- Commercial Bid	The Part C- Commercial Bid of only those bidder who qualified in Part B-Technical Proposal (With minimum 75% and above marks) will be opened with due communication by the Bank. The Part C- Commercial Bid submitted by the bidder will be evaluated based on Bill of Material submitted by the Bidder.	Request Bank to consider Minimum qualification criteria be reduced to 65%-70% which is general industry norm.	Bidder has to comply with RFP Terms & Conditions
76	2. Definitions	2.13	2"Product" means all the hardware, it's all components, peripheral apparatus, associated software/ firmware/ operating software, Software Agent(s).	Does this mean bidder needs to provide both hardware and software for supplying DLP	Bidder is required to propose and quote for all software, hardware, middleware, OS, tools reqd. for the successful operationalization & commissioning of DLP.
77	3. About RFP	3.1	The Bank intends to float-RFP for Selection of Vendor for Development, Implementation, Management and Maintenance of End to End Digital Lending Solution in Canara Bank for 5 years.	As project is going to be implemented in 3 phases spread over several months, 5 years period will commence from which date	Project starts from the date of Acceptance of Purchase Order



78	4. Objective	4.1	Bank proposes to select a bidder (based on the eligibility and technical scoring and commercial rates as proposed during Reverse Auction quoted by Bidders)	Is commercial bid going to be on RA or closed commercial bid ?	This Bid is based on Quality & Cost Based Selection (QCBS) with out reverse auction
79	5. Participation methodology	5	Participation methodology	Is consotium of multiple OEMs allowed	No
80	Annexure 6: Scope of Work	1.3	private on-premise cloud deployment	Can an explanation be provided on this line item	Bidder has to comply with RFP Terms & Conditions
81	Section C	1.5	The proposed services will be hosted on Perpetual License Model and Private On-Premise Cloud Deployment model with all Servers being hosted on premises	What is meaning of Perpetual Licence Model when the contract itself is asked for 5 years	Bidder has to comply with RFP Terms & Conditions
82	4.Compliance with IS Security Policy:	4.Compliance with IS Security Policy	Vendor to meticulously follow following control measures -	What is meaning of 3rd party in several line items in this table If this is going to be an on-premises deployment then why is the need for sharing data with 3rd party (e.g. - item 31 in table)	Bidder has to comply with RFP Terms & Conditions
83	4.Compliance with IS Security Policy:	4.15	At the end of the project, after sharing all the Bank's data with the Bank, all the bank's data must be completely erased by using tools like disk eraser by the vendor. The vendor and its deployed resources should certify and confirm the Bank that all data associated with the project has been deleted from their laptops/PCs/email/cloud drives etc. Whatever data the consultancy firm is having in their hard disk etc. related to the project, the same should be destroyed or returned to the Bank. At the end of the project the consultancy firm to confirm that they are not having any data on account of this project. If the Bank requires the services of the Consultancy firm after project is completed, the Bank shall share the required data with the firm. Office copies of the papers delivered to the Bank may be retained, subject to confidentiality obligation and should be destroyed within a reasonable period.	What is role of Consultancy Firm here	Bidder has to comply with RFP Terms & Conditions

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84	Purchase Price	6.7	The Bidder will pass on to the Bank, all fiscal benefits arising out of reductions, if any, in Government levies viz. custom duty, GST etc. or the benefit of discounts if any announced in respect of the cost of the items for which orders have been placed during that period.	What happens if tax rates go up or new tax/levy is imposed by the Government	Taxes will be paid on actuals by the Bank basis the prevailing tax rates as per Govt. of India
85	18. Patent Rights/Intellectual Property Rights	18.3	The Intellectual Property Rights for the solution including source code will be owned by the Bank. Any update or upgrade to source code by way of change requests or otherwise shall be informed and made available to the Bank. The same shall be deemed to be a part of the solution.	The IP rights of the product can not be transferred to Bank. This clause needs to be deleted	Bidder to refer Corrigendum for the revised clause for Intellectual Property Rights
86	34. Taxes and Duties:	34.2	Prices quoted should be inclusive of all Taxes including GST.	Generally prices are exclusive of taxes including GST as it is likely to vary during the contract period. Therefore same shall be considered	Bidder is required to quote all prices inclusive of GST as per format provided in Annexure 8
87	Section H: Purchase Preference	Section H: Purchase Preference	Purchase Preference to Micro and Small Enterprises (MSEs), Startups and Purchase Preference linked with Local Content (PP-LC) shall be applicable subject to full compliance of other terms and conditions of the RFP and Contract.	Request Bank to consider extending the benefit of MSE and Startup if OEM being a MSE and Startup bidding with an SI	Bidder has to comply with RFP Terms & Conditions
88	Annexure 2 Pre-Qualification Criteria	7	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	The benefit of MSE and Startup shall be extended if OEM being a MSE and Startup bidding with an SI.	Bidder has to comply with RFP Terms & Conditions
89	Annexure 2 Pre-Qualification Criteria	7	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	Request Bank to consider the combined experience of Bidder/OEM in eligibility criteria	Bidder has to comply with RFP Terms & Conditions
90	Annexure 2 Pre-Qualification Criteria	11	The Bidder should be an ISO Certified organization valid as on date of this GeM bid.	Please consider Bidder/OEM for this clause	Please refer Corrigendum for the revised Pre-Qualification Criteria
91	Annexure 4 Technical Evaluation Parameters	2	Bidder Credentials and Experience	This shall be not be counted for MSE and Startup as counting them here while giving exemption in eligibility criteria defeats the very purpose of Government of India guidelines to encourage MSE and Startups	Bidder has to comply with RFP Terms & Conditions

92	Annexure 4 Technical Evaluation Parameters	3	OEM Credentials and Experience- DLP	This shall be not be counted for MSE and Startup as counting them here while giving exemption in eligibility criteria defeats the very purpose of Government of India guidelines to encourage MSE and Startups	Bidder has to comply with RFP Terms & Conditions
93	Annexure 4 Technical Evaluation Parameters	4	OEM Credentials and Experience- DLP	This shall be not be counted for MSE and Startup as counting them here while giving exemption in eligibility criteria defeats the very purpose of Government of India guidelines to encourage MSE and Startups	Bidder has to comply with RFP Terms & Conditions
	Annexure 6: Scope of Work	2.1 (a)	5.It should be able to integrate with other required systems like middleware (IBM IIB, CP4I/ACE), API gateway etc. & new platforms like (but not limited to) integration platform, CRM, Customer Care, facilitate third party onboarding, aggregation platforms etc. which are introduced as part of the ongoing technology transformation.	Request if customer can share existing landscape of the application platform of Middleware, API gateway and existing CRM, Customer care and other 3rd party tools and technologies	Requisite details will be shared with the successful bidder.
	Annexure 6: Scope of Work	2.6 Private On-Premise Cloud Deployment	Bidder should consider high availability at all three layers. Web layer and Application layer should be load balanced in Active- Active at DC and DRC and database layer can be proposed in active-passive.	while the stated need is to provide HA at all 3 layers (DB, APP & WEB) and DB can be proposed in Active-Passive. Does DR need to in 100% architecture alignment with DC in terms of compute, storage and configuration?	Bidder has to comply with RFP Terms & Conditions
94	8. Onsite / Offsite Resources	8	Onsite/Offsite Resources availability	1. The said clause mentions that the resources may be made available either Onsite or Offsite, however, Clause 6.5 (Page 24) lays down penalties due to absence of Team lead/project manager onsite, kindly clarify the position as to availability of resources as will be required by the bank. 2. Additionally, requesting the Bank to accommodate remote availability of Team leads/ engineers. 3. Basis clarification on point 1, requesting further clarity on whether the resources involved in the project be required as per the working days/ calendar of the Bank or 24*7*365 days?	1. All resources are required to be deployed onsite 2. Not Accepted. All requisite resources are required to be available onsite. 3. Support Resources (L1, L2 & L3 as reqd.) are required to be onsite on all days. Project Manager, Business Analyst, Solution Architect, UI/UX Resource & Project Management Resources are required to work as per working days of the Bank.

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95	22. Human Resource Requirement	22.10	Eligibility criteria and Experience of the resources to be deployed by the Bidder.	Whether relevant qualifications and certifications along with team specific experience, will be considered for evaluation of suitability of candidates to be involved for the Project or B.tech should be mandatory criteria?	Minimum qualification, certification & Experience of resources to be deployed are mentioned in the RFP. Bank reserves its right to interview the proposed manpower resources to be provided and the resources will be on-boarded only after obtaining the consent of user department.
96	43. Authorized Signatory	43.2	The bidder shall indicate the authorized signatories who can discuss, sign negotiate, correspond and any other required formalities with the bank, with regard to the obligations. The selected bidder shall submit, a certified copy of the resolution of their Board, authenticated by Company Secretary along with Power of Attorney duly stamped, authorizing an official or officials of the company to discuss, sign with the Bank, raise invoice and accept payments and also to correspond. The bidder shall furnish proof of signature identification for above purposes as required by the Bank	The company has Board Constituted Committee empowered to take decision on its behalf. Whether Resolution of the said committee suffice for the authorization?	Bidder is required to furnish the Power of Attorney/Board resolution/Authorization letter in the name of the signing authority.
97	51. Submission of Business Continuity Plan (BCP)	51	Submission of Business Continuity Plan	1. We understand the said compliance will only be applicable for the Successful bidder. Kindly confirm the same. 2. Also, will there be any timeline for undergoing testing of BCP? 3. Whether, appropriate ISO Certification suffice the requirement?	Bidder has to comply with RFP Terms & Conditions
98	Annexure 2 Pre-Qualification Criteria	4	The Bidder should have a turnover of Rs. 200 Crores or more for each year during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies	The company has all the required capabilities and used by all the Banking entities. The Company being MSE eventhough having proven track records and having existing product aligning the scope of RfP is not falling under the said requirement. In view of the MSEs /Fintech Scenarios, we request the authority to amend the clause as follows: "The Bidder should have an average turnover of Rs. 10 Crores or more for the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies"	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria

99	Annexure 2 Pre-Qualification Criteria	1	OEM's Eligibility Criteria The OEM for DLP should have an average annual turnover of Rs. 25 Crores or more during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies	The Company is OEM/OSD so whether this requirement be applicable to the company or the Turnover criteria of 200 Crore as per current requirement is to be adhered? Further we request you to consider average annual turnover of Rs. 10 crores considering MSE status of the prospected bidders.	In case the OEM is directly bidding, all criteria's mentioned for Bidder & OEM will be applicable & evaluated
100	Annexure 2 Pre-Qualification Criteria	General Query	NA	Whether Bidder's criteria will be adhered to or OEM's Eligibility criteria to be adhered to? Or both to be complied? Kindly clarify	Bidder has to comply with RFP Terms & Conditions
101	Annexure 2-1	General Query	Profit Before Tax	We understand that Profit in last financial years is not the eligibility criteria for this RfP. If the same is criteria, we request you to kindly remove this criteria. Kindly clarify	Bidder has to comply with RFP Terms & Conditions
102	Annexure 4 Technical Evaluation Parameters	2	Supporting Documents 1. Copy of Contract/ Purchase Order along with Completion letter/ sign off from client 2. Credential letter must specify the name of the OEM whose product is implemented, name of unique product journeys implemented along with the category (Retail/ MSME/ Agri) under which this unique product journey lies, date of completion and confirm that the performance was satisfactory	1. Whether Purchase order and recent Invoice along with recent payment copy will suffice the requirements as our clients are public sector banks? 2. Further, company has email confirmation for the go-live obtained at the time of go-live of the product in place of Completion letter whether same qualifies for the requirement? 3. Can we take email confirm in place of credential letter as timelines are challenging? 4. Whether credential letter obtained for other RfP of the Public Sector Bank prior to this RfP will suffice the requirement if the required details asked by Canara Bank is present in that letter?	Bidder to refer Corrigendum for revised Technical Evaluation Parameters

103	Annexure 4 Technical Evaluation Parameters	3	OEM Credentials and Experience	<p>1. Whether Purchase order and recent Invoice along with recent payment copy will suffice the requirements as our clients are public sector banks?</p> <p>2. Further, company has email confirmation for the go-live obtained at the time of go-live of the product in place of Completion letter whether same qualifies for the requirement?</p> <p>3. Can we take email confirm in place of credential letter as timelines are challenging?</p> <p>4. Whether credential letter obtained for other RfP of the Public Sector Bank prior to this RfP will suffice the requirement if the required details asked by Canara Bank is present in that letter?</p>	Bidder to refer Corrigendum for revised Technical Evaluation Parameters
104	Annexure 4 Technical Evaluation Parameters	3	For OEM- End to end digital lending platform is where all the steps involved in underwriting /onboarding of customer including lead generation, data capture , pre-sanction, sanction , decision , approval and disbursement of loan happens digitally either by STP through customer or assisted in case some part of journey can't be digitised because of or compliance /regulatory issues	<p>We have implemented end-to end digital lending platform and we have all the journey live till in-principle approval stage. Banks can utilize the disbursement module as per their requirement. However, at present not all the banks have opted for the disbursement module.</p> <p>We request you to allow till in-principle journey appropriate modules will be showcased during the presentation which will be having disbursement module.</p>	Bidder has to comply with RFP Terms & Conditions
105	Annexure 4 Technical Evaluation Parameters	4	<p>OEM Credentials and Experience - DLP Supporting Documents</p> <p>1. Copy of Contract/ Purchase Order along with Completion letter/ sign off from client</p> <p>2. Credential letter must specify the name of the OEM whose product is implemented, name of product along with the category (Retail/ MSME/ Agri) implemented, date of completion and confirm that the performance was satisfactory</p>	<p>1. Whether Purchase order and recent Invoice along with recent payment copy will suffice the requirements as our clients are public sector banks?</p> <p>2. Further, company has email confirmation for the go-live obtained at the time of go-live of the product in place of Completion letter whether same qualifies for the requirement?</p> <p>3. Can we take email confirm in place of credential letter as timelines are challenging?</p> <p>4. Whether credential letter obtained for other RfP of the Public Sector Bank prior to this RfP will suffice the requirement if the required details asked by Canara Bank is present in that letter?</p>	Bidder to refer Corrigendum for revised Technical Evaluation Parameters

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106	Annexure 7 Bank Guarantee Format for Earnest Money Deposit	Annexure	Bank Guarantee Format for EMD	We believe, at present this is not to be submitted by MSE bidders. Kindly confirm	The bidder seeking EMD exemption, must submit the valid supporting document for the relevant category as per GeM GTC with the bid. Under MSE category, only manufacturers for goods and Service Providers for Services are eligible for exemption from EMD. Traders are excluded from the purview of this
107	Annexure 16 Undertaking Letter for Central Minimum Wages Act & Labour Laws	Annexure	Proof of compliance and labour license needs to be submitted along with the quotation.	Kindly clarify which documents may be submitted as proofs. Since, the company is not a manufacturer, the company does not hold labour licenses. Will ESIC registration certificate or PF registration certificate suffice the requirements of evidence?	Yes, Bidders may submit ESIC registration certificate or PF registration certificate
108	Annexure 25 Data Integrations/ Data Aggregator services	Annexure	Data Integrations Services	We understand the bidder should have integration capabilities with the required portals and should integrate with the newly developed portal by successful bidder. Kindly confirm	Bidder has to comply with RFP Terms & Conditions
109	General Query	Bid Schedule	Bid End Date/ Time/	The proposed timeline of 25th April is not feasible considering the scope of work. We request the bank to consider an extension of minimum 45 days.	Bidder to refer Corrigendum for the revised submission date.
110	10. Techno Commercial Evaluation Process	10.8	QCBS Weightage(Technical:Financial):70:30	We request the bank to consider changing the weightage of Technical: Commercial to 80:20	Bidder has to comply with RFP Terms & Conditions
111	1. Bid Schedule	12 (Pt. 2)	2.No suggestions or queries shall be entertained after pre-bid meeting	We request the bank to give the bidders more time post the initial pre bid meeting to submit further queries. We request extension to submission of queries till 14th April 2023.	Bidder has to comply with RFP Terms & Conditions
112	Annexure 4 Technical Evaluation Parameters	1	Compliance to Functional Specifications as per Annexure 3.2	There is a huge gap in the scoring for fully compliant and when there is customization required, the timelines are defined in the RFP, the requirements will be met even where customization is required, we request the bank to consider reducing the impact due to requirements needing customization. Suggested scoring 10 for fully compliant, 7 for partial with customization.	Bidder has to comply with RFP Terms & Conditions
113	Annexure 4 Technical Evaluation Parameters	2	Bidder Credentials and Experience	We request the bank to update to include global banks and NBFC companies based on an AUM value.	Bidder has to comply with RFP Terms & Conditions

120	18. Patent Rights/Intellectual Property Rights	Addition	We request the bank to consider adding this additional clause.	Any indemnity under this clause shall be reduced to the extent that the claim of infringement results from: (a) the Bidder's compliance with bank's instruction, (b) any free and open source software used with written consent of bank; (c) modification of the relevant material other than by or on behalf of the Bidder or in a manner contemplated by the Contract; or (d) Bank's use or combination of the material with items not provided by the Bidder, if such claim would have been avoided by not so combining the material in question. Rationale for the change: Bidder will not indemnify Bank for any infringement which is not attributable to Bidder. Further, open source software does not come with any warranty or liability. If Bank allows us to use open source software, it is assumed that Bank has accepted the associated risk of the same. This is business decision of each organization and the risk cannot be outsourced.	Bidder has to comply with RFP Terms & Conditions
121	GeM Document Appendix H: Draft Agreement	8.1	IMMEDIATE TERMINATION-8.1. The Bank reserves its right to cancel the entire / unexecuted part of CONTRACT 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: 8.1.1. Delay in delivery beyond the specified period for delivery. 8.1.2. Serious discrepancies noted in the items delivered. 8.1.3. Breaches in the terms and conditions of the Order.	We request the bank to remove this clause as we can only agree to allow termination for material breaches; that too with a cure period of minimum 30 days. Ability to furnish cure period is a right granted to the service provider as per settled law.	Bidder has to comply with RFP Terms & Conditions

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122	GeM Document Appendix H: Draft Agreement	8.2	<p>TERMINATION FOR CAUSE-8.2. The Bank reserves the right to cancel the contract placed on the Vendor/Service Provider and recover expenditure incurred by the Bank on the following circumstances: 8.2.1. Non submission of acceptance of order within 7 days of order. 8.2.2. Excessive delay in execution of order placed by the Bank. 8.2.3. The Vendor/Service Provider commits a breach of any of the terms and conditions of the bid. 8.2.4. The Vendor/Service Provider goes in to liquidation voluntarily or otherwise. 8.2.5. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the bid. 8.2.6. The progress made by the Vendor/Service Provider is found to be unsatisfactory. 8.2.7. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.</p>	<p>8.2. The Bank reserves the right to cancel the contract placed on the Vendor/Service Provider upon 30 days prior written notice and recover expenditure incurred by the Bank on the following circumstances: 8.2.1. Non submission of acceptance of order within 7 days of order. 8.2.2. Excessive delay that amounts to material breach in execution of order placed by the Bank. 8.2.3. The Vendor/Service Provider commits a material breach of any of the terms and conditions of the bid. 8.2.4. The Vendor/Service Provider goes in to liquidation voluntarily or otherwise. 8.2.5. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the bid. 8.2.6. The progress made by the Vendor/Service Provider is found to be unsatisfactory to such an extent that it amounts to material breach. 8.2.7. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price. 8.2.8 Vendor reserves the right to cancel the contract upon 30 day's prior written notice if Bank commits a material breach (which may include non-payment) of any of the terms and conditions of</p>	Bidder has to comply with RFP Terms & Conditions
123	GeM Document Appendix H: Draft Agreement	8.3	<p>TERMINATION FOR CONVENIENCE-Bank shall serve the notice of termination to the Vendor/Service Provider at least 30 days prior, of its intention to terminate services without assigning any reasons.</p>	<p>Bank shall serve the notice of termination to the Vendor/Service Provider at least 90 30 days prior, of its intention to terminate services without assigning any reasons upon payment of termination fees.</p>	Bidder has to comply with RFP Terms & Conditions

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114	Annexure 4 Technical Evaluation Parameters	3	OEM Credentials and Experience- DLP Clause The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 10,000 crores)	We request the bank to update to include global banks and NBFC companies based on an AUM value.	Bidder has to comply with RFP Terms & Conditions
115	Annexure 4 Technical Evaluation Parameters	3	OEM Credentials and Experience- DLP Clause The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 10,000 crores)	In the case of OEM credentials, the purchase order and all communication on the implementation would have been with the SI partner for the end clients and so the OEM will not be able to produce these as proof due to a number of issues such as NDA. We request the bank to consider accepting a letter from the authorized signatory on OEM letterhead providing all required details along with customer email or letter confirming usage of the product/ solution.	Bidder to refer Corrigendum for revised Technical Evaluation Parameters
116	Annexure 4 Technical Evaluation Parameters	3	OEM Credentials and Experience- DLP OEM's End to End DLP should have been implemented across the 3 categories (Retail, MSME, Agri) in a scheduled Commercial Bank in India with at least 500 branches in India or a NBFC in India with an asset size of over INR 10,000 cr	We request the bank to update to include global banks and NBFC companies based on an AUM value.	Bidder has to comply with RFP Terms & Conditions
117	Annexure 4 Technical Evaluation Parameters	3	OEM Credentials and Experience- DLP OEM's End to End DLP should have been implemented across the 3 categories (Retail, MSME, Agri) in a scheduled Commercial Bank in India with at least 500 branches in India or a NBFC in India with an asset size of over INR 10,000 cr	In the case of OEM credentials, the purchase order and all communication on the implementation would have been with the SI partner for the end clients and so the OEM will not be able to produce these as proof due to a number of issues such as NDA. We request the bank to consider accepting a letter from the authorized signatory on OEM letterhead providing all required details along with customer email or letter confirming usage of the product/ solution.	Bidder to refer Corrigendum for revised Technical Evaluation Parameters

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118	18. Patent Rights/Intellectual Property Rights	18.1	Bidder warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. The bidder should ensure that the Hardware and Software supplied to the Bank shall not infringe the third party intellectual property rights, if any. The bidder has to ensure that third party rights are not infringed even in case of equipment /software supplied on behalf of consortium as bidder	Bidder warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. The bidder should ensure that the Hardware and Software supplied to the Bank shall not infringe the third party intellectual property rights, if any. The bidder has to ensure that third party rights are not infringed even in case of equipment /software supplied on behalf of consortium as bidder. The warranty under this clause related to patent infringement is limited to the best of the knowledge of the Bidder on the date of delivery. Rationale for the change: Since there is no measure available as per present state of art to "warrant with certainty" regarding patent non-infringement, we can warrant the same to the best of our knowledge. However, knowledge qualifier will not limit your right to get indemnity from us in case of ANY IP (including patent) infringement	Bidder to refer Corrigendum for the revised clause for Intellectual Property Rights
119	18. Patent Rights/Intellectual Property Rights	18.3	The Intellectual Property Rights for the solution including source code will be owned by the Bank. Any update or upgrade to source code by way of change requests or otherwise shall be informed and made available to the Bank. The same shall be deemed to be a part of the solution.	The Intellectual Property Rights for the solution developed by Bidder under the Contract including source code will be owned by the Bank. Any update or upgrade to source code by way of change requests or otherwise shall be informed and made available to the Bank. The same shall be deemed to be a part of the solution. Rationale for the change: Bidder can assign the rights only for those materials/solution developed under the agreement but not any Bidder owned IP and/or third party IP.	Bidder to refer Corrigendum for the revised clause for Intellectual Property Rights

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124	GeM Document Appendix H: Draft Agreement	8.4 and 8.5	<p>STEP-IN-8.4 In case the Vendor/Service Provider fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the Vendor/Service Provider by giving 7 days' prior notice to the Vendor/Service Provider.</p> <p>8.5 After the award of the contract, if the Vendor/Service Provider 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 Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur 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.</p>	We request the bank to consider removing this clause. We do not agree to step-in clause as per policy. Bank has other remedies as per law and contract. Step-In is not a practicable solution given the complexity of the deals in the modern service environment. Also giving access to third party software/systems/clouds to smoothly enforce step-In may further be contractually prohibited. Parties can discuss formulating other safeguards in the event of default.	Bidder has to comply with RFP Terms & Conditions
125	GeM Document Appendix H: Draft Agreement	8.6	SET-OFF- The Bank reserves the right to recover any dues payable by the Vendor/Service Provider from any amount outstanding to the credit of the Vendor/Service Provider, including the pending bills and security deposit, if any, under this contract.	We request the bank to remove this clause as it is not acceptable to us. We do not agree to set-off as per policy. In the event of outstanding claims bank can initiate dispute process as per contract or seek redress as per settled law.	Bidder has to comply with RFP Terms & Conditions
126	GeM Document Appendix H: Draft Agreement	10.5, 10.6 and 10.7	INTELLECTUAL PROPERTY RIGHTS (background IP)- To be added.	10.5 All rights, title and interest, including all associated intellectual property rights in the Vendor materials created independent of the Agreement or pre-existing the Agreement or any incidental intellectual property created in providing Services shall be owned by Vendor or its licensors (as applicable).	Bidder to refer Corrigendum for the revised clause for Intellectual Property Rights

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127	GeM Document Appendix H: Draft Agreement	11.1	INDEMNITY-11.1. VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of: 11.1.1.The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER; 11.1.2.Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER;	We request the bank to remove this clause as we do not indemnify for breach of agreement/warranty or breach of applicable laws as these are wide blanket non specific. Bank may seek remedies as per settled law.	Bidder has to comply with RFP Terms & Conditions & Changes made in Corrigendum
128	GeM Document Appendix H: Draft Agreement	11.2	INDEMNITY FOR 3rd PARTY IP BREACH-11.2. VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of Solution supplied by them.	11.2. VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings arising from third party claims, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of Solution supplied by them.	Bidder has to comply with RFP Terms & Conditions & Changes made in Corrigendum
129	GeM Document Appendix H: Draft Agreement	11.2.4	EXCEPTION TO IP INDEMNITY- This sub clause is added as missing.	This indemnity shall not extend to any claim of infringement to the extent resulting from: (i) Bank's specifications, (ii) third party software, where the Vendor's use of such software has been in accordance with relevant licensing terms (iii) modification of the deliverables/Solution unless made by Vendor, (iv) use or incorporation of the deliverables/Solution in a manner for which they were not designed; or (v) use or combination of the deliverables/Solution with items not provided by Vendor	Bidder has to comply with RFP Terms & Conditions & Changes made in Corrigendum

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130	GeM Document Appendix H: Draft Agreement	12.3 (Provision)	CONFIDENTIALITY-THESE CONFIDENTIALITY OBLIGATIONS SHALL SURVIVE THE TERMINATION OF THIS CONTRACT AND THE VENDOR/ SERVICE PROVIDER SHALL BE BOUND BY THE SAID OBLIGATIONS	THESE CONFIDENTIALITY OBLIGATIONS SHALL SURVIVE THE TERMINATION OF THIS CONTRACT FOR A PERIOD OF 5 YEARS FROM DISCLOSURE AND THE VENDOR/ SERVICE PROVIDER SHALL BE BOUND BY THE SAID OBLIGATIONS. The confidentiality obligations shall apply mutatis mutandis to BANK to the extent any confidential information is shared by Vendor to Bank.	Bidder has to comply with RFP Terms & Conditions
131	GeM Document Appendix H: Draft Agreement	15.3	AUDIT-15.3. The VENDOR shall, whenever required by the PURCHASER, furnish all relevant information, records/data to such auditors and/or inspecting officials of the PURCHASER/Reserve Bank of India and or any regulatory authority. The PURCHASER reserves the right to call and/or retain for any relevant material information/reports including auditor review reports undertaken by the VENDOR (e.g., financial, internal control and security reviews) and findings made on VENDOR in conjunction with the services provided to the PURCHASER	15.3. The VENDOR shall, whenever required by the PURCHASER, furnish all relevant information, records/data to such auditors and/or inspecting officials of the PURCHASER/Reserve Bank of India and or any regulatory authority. However, the auditors cannot audit the internal costs and margins expenses, third party costs, internal audit information or any data related to other customers. The PURCHASER reserves the right to call and/or retain for any relevant material information/reports including auditor review reports undertaken by the VENDOR (e.g., financial, internal control and security reviews) and findings made on VENDOR in conjunction with the services provided to the PURCHASER	Bidder has to comply with RFP Terms & Conditions
132	4. Acceptance	4	ACCEPTANCE-4.1 Any deliverable that has not been implemented or not operational or delayed, will be deemed or treated as Non-Delivery thereby excluding Bank from all payments obligations under this RFP or agreement	We request the bank to remove this clause as this is not acceptable. 4.1 Any deliverable that has not been implemented or not operational or delayed, will be deemed or treated as Non-Delivery thereby excluding Bank from all payments obligations under this RFP or agreement	Bidder has to comply with RFP Terms & Conditions

133	4. Acceptance	4	<p>ACCENTANCE-4.2 Bank will evaluate the offered Solution implemented by the bidder. If the Solution experiences no failures and functions according to the requirements of the GeM bid as determined by the Bank during the implementation period, then the solution will be accepted by the Bank.</p>	<p>4.2 Bank will evaluate the offered Solution implemented by the bidder within 15 days from the Services are performed from Bidder (Acceptance Period). If the Solution experiences no failures and functions within 15 days from the date of Acceptance Period according to the requirements of the GeM bid as determined by the Bank during the implementation period, then the solution will be deemed accepted by the Bank.</p> <p>If Bank notifies Bidder in writing of any material non-conformance in the Services in accordance with Section 4.2, then the Bidder shall, within fifteen (15) days (or within such other time as agreed in the Agreement of such notice, modify the Services in a reasonable effort to make them materially conform to the Acceptance Criteria. The acceptance testing process shall be repeated in such cases. If the Bidder is unable to remedy any such material non-conformance despite three (3) attempts to do so, Bank's sole and exclusive remedy shall be to reject the defective and non-conforming Services and to recover from Bidder the amount paid in advance by Bank to Bidder for the defective and non-conforming Services.</p>	Bidder has to comply with RFP Terms & Conditions
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134	11. Defect Liability	11	<p>DEFECT LIABILITY (FOR EQUIPMENTS SOURCED FROM OEM) AND WARRANTY FOR SOLUTIONS (ADDED)-In case any of the supplies and equipment delivered under the Contract are found to be defective as to material and workmanship and / or not in accordance with the requirement, and/or do not achieve the guaranteed performance as specified herein, within the warranty period of the contract, the selected Bidder shall forthwith replace/make good such defective supplies at no extra cost to the bank without prejudice to other remedies as may be available to the bank as per GeM bid terms</p>	<p>In case any of the supplies and equipment or delivered under the Contract are found to be defective as to material and workmanship and / or not in accordance with the requirement, and/or do not achieve the guaranteed performance as specified herein, within the warranty period as provided by the original equipment manufacturer (OEM) of the contract, the selected Bidder shall forthwith replace/make good such defective supplies at no extra cost to the Bank as per terms of the OEM warranty without prejudice to other remedies as may be available to the bank as per GeM bid terms.</p> <p>To be added (with respect to Solution): 11.2 Bidder warrants to Bank that it will provide the Solution in accordance with generally accepted industry standards and practices. This warranty shall survive for a period of thirty (30) days following delivery of the Solution. Notwithstanding anything to the contrary in this Agreement, in no event shall Bidder be responsible for any failure to perform in accordance with the requirements of this Agreement to the extent such failure results from: (i) the acts or omissions of Bank or any agent, vendor or contractor of Bank; (ii) hardware, software or system failures not attributable to Bidder's negligence; or (iii) a Force Majeure Event as defined</p>	Bidder has to comply with RFP Terms & Conditions
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135	11. Powers to Vary or Omit Work	11	<p>CHANGE ORDER-The Bank shall have full powers, subject to the provision herein after contained, from time to time during the execution of the contract, by notice in writing to instruct the successful Bidder to make any variation without prejudice to the contract. The finally selected Bidder shall carry out such variation and be bound by the same conditions as far as applicable as though the said variations occurred in the contract documents. If any, suggested variations would, in the opinion of the finally selected Bidder, if carried out, prevent him from fulfilling any of his obligations under the contract, he shall notify Bank thereof in writing with reasons for holding such opinion and Bank shall instruct the successful Bidder to make such other modified variation without prejudice to the contract. The finally selected Bidder shall carry out such variation and be bound by the same conditions as far as applicable as though the said variations occurred in the contract documents. If the Bank confirms its instructions, the successful Bidder's obligations shall be modified to such an extent as may be mutually agreed, if such variation is substantial and involves considerable extra cost. Any agreed difference in cost occasioned by such variation shall be added to or deducted from the contract price as the case may be.</p>	<p>The Bank shall have full powers, subject to the provision herein after contained, from time to time during the execution of the contract, by notice in writing to instruct the successful Bidder to make any variation without prejudice to the contract. The finally selected Bidder shall carry out such variation within 20 days of Bidder's receipt of such proposal (or other period of time as agreed by the parties), Bidder shall in good faith develop and deliver to Bank a change order (each a "Change Order") and be bound by the same conditions as far as applicable as though the said variations occurred in the contract documents. If any, suggested variations would, in the opinion of the finally selected Bidder, if carried out, prevent him from fulfilling any of his obligations under the contract, he shall promptly notify Bank thereof in writing with reasons for holding such opinion and on receipt of such Change Order, Bank shall within 7 days shall provide acceptance or written instructions to the successful Bidder to make such other modified variation without prejudice to the contract. The finally selected Bidder shall carry out such variation and be bound by the same conditions as far as applicable as though the said variations occurred in the contract documents. If the Bank confirms its instructions, the successful Bidder's obligations shall be modified to</p>	Bidder has to comply with RFP Terms & Conditions
136	12. Validity of Agreement	12	<p>TERM-Agreement/ SLA will be valid for the period of Five (05) years which can be extended upto two (02) years, solely at the discretion of the Bank. The Bank reserves the right to terminate the Agreement as per the terms of RFP.</p>	<p>Agreement/ SLA will be valid for the period of Five (05) years which can be extended upto two (02) years, as mutually agreed between the parties solely at the discretion of the Bank. The Bank Each party reserves the right to terminate the Agreement as per the terms of RFP.</p>	Bidder has to comply with RFP Terms & Conditions

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137	13. Limitation of liability	13.1	<p>LIMITATION OF LIABILITY-For breach of any obligation mentioned in this RFP and/or respective Agreements, subject to obligations mentioned in this clause, in no event Service Provider shall be liable for damages to the Bank arising under or in connection with this Agreement for an amount exceeding the total Cost of the Project. Service provider will ensure Bank's data confidentiality and shall be responsible for liability arising in case of breach of any kind of security and/or leakage of confidential customer/Bank's related information to the extent of loss so caused.</p>	<p>For breach of any obligation mentioned in this RFP and/or respective Agreements, subject to obligations mentioned in this clause, in no event Service Provider shall be liable for damages to the Bank as a total or cumulative liability arising under or in connection with this Agreement or any statement of work/Order whether in tort, contracts or otherwise shall be limited for an average amount paid by the Bank during each consecutive 12 months under the applicable statement of work/Order following the effective date exceeding the total Cost of the Project. Service provider will ensure Bank's data confidentiality and shall be responsible for liability arising in case of breach of any kind of security and/or leakage of confidential customer/Bank's related information to the extent of loss so caused. IN NO EVENT SHALL EITHER PARTY BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES HOWSOEVER CAUSED, ARISING OUT OF OR IN CONNECTION WITH THIS AGREEMENT AND WHETHER OR NOT THE PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.</p> <p>IN NO EVENT SHALL EITHER PARTY BE LIABLE FOR BUSINESS INTERRUPTION, LOSS OF ANTICIPATED SAVINGS, LOSS OF GOODWILL OR REPUTATION OR LOSS OF PROFITS HOWSOEVER CAUSED, ARISING OUT</p>	Bidder has to comply with RFP Terms & Conditions
138	13. Limitation of liability	13.2	<p>EXCEPTION TO LIMITATION OF LIABILITY-The limitations set forth herein shall not apply with respect to:</p> <ul style="list-style-type: none"> ▫Claims that are the subject of indemnification pursuant to IPR infringement, ▫Damage(s) occasioned by the gross negligence, fraud or willful misconduct of Service Provider, ▫Damage(s) occasioned by Service Provider for breach of Confidentiality Obligations, ▫When a dispute is settled by the Court of Law in India. ▫Regulatory or statutory fines imposed by a Government or Regulatory agency for non-compliance of statutory or regulatory guidelines applicable to the Bank, provided such guidelines were brought to the notice of Service Provider. 	<p>The limitations set forth herein shall not apply with respect to:</p> <ul style="list-style-type: none"> ▫Claims that are the subject of indemnification pursuant to IPR infringement, ▫Damage(s) occasioned by the gross negligence, fraud or willful misconduct of Service Provider, ▫Damage(s) occasioned by Service Provider for breach of Confidentiality Obligations, ▫When a dispute is settled by the Court of Law in India. ▫Regulatory or statutory fines imposed by a Government or Regulatory agency for non-compliance of statutory or regulatory guidelines applicable to the Bank, provided such guidelines were brought to the notice of Service Provider. 	Bidder has to comply with RFP Terms & Conditions & Changes made in Corrigendum

139	14. Confidentiality	14	<p>CONFIDENTIALITY-14.1 Bidder acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, contract, purchase order to be issued, data papers and statements and trade secret of the Bank relating to its business practices and their competitive position in the market place provided to the selected Bidder by the Bank in connection with the performance of obligations of Bidder under the purchase order to be issued, in part or complete shall be considered to be confidential and proprietary information ("Confidential Information") and shall not be disclosed to any third party/published without the written approval of the Bank.</p> <p>14.2 The Confidential Information will be safeguarded and Bidder will take all the necessary action to protect it against misuse, loss, destruction, alterations or deletions thereof. In the event of a breach or threatened breach by Bidder of this section, monetary damages may not be an adequate remedy; therefore, Bank shall be entitled to injunctive relief to restrain Bidder from any such breach, threatened or actual.</p> <p>14.2 Any document, other than the Contract itself</p>	<p>14.1 Receiving party Bidder acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, contract, purchase order to be issued, data papers and statements and trade secret of the disclosing party Bank relating to its business practices and their competitive position in the market place provided to the receiving party selected Bidder by the disclosing party Bank in connection with the performance of obligations of receiving party Bidder under the purchase order to be issued, in part or complete shall be considered to be confidential and proprietary information ("Confidential Information") and shall not be disclosed to any third party/published without the written approval of the disclosing party Bank.</p> <p>14.2 The Confidential Information will be safeguarded and receiving party Bidder will take all the necessary action to protect it against misuse, loss, destruction, alterations or deletions thereof. In the event of a breach or threatened breach by receiving party Bidder of this section, monetary damages may not be an adequate remedy; therefore, disclosing party Bank shall be entitled to injunctive relief to restrain receiving party Bidder from any such breach, threatened or actual.</p>	Bidder has to comply with RFP Terms & Conditions
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140	25. Termination for Default	25	<p>25.1 The Bank, without prejudice to any other remedy for breach of contract, shall have the right to terminate the contract in whole or part, at any time by giving a written notice of 30 days to the Service Provider, if Service Provider fails to deliver any or all of the deliverables within the period(s) specified in this Agreement, or within any extension thereof granted by the Bank pursuant to conditions of Agreement or if service provider fails to perform any other obligation(s) and/or breach any of terms and conditions of the RFP/Agreement provided a cure period of not less than 60 days (term) is given to service provider to rectify the defects.</p> <p>25.2 In the event the Bank terminates the Contract in whole or in part for the breaches attributable to the Vendor, the Bank may procure, upon such terms and in such manner as it deems appropriate, Products and Services similar to those undelivered, and the Vendor shall be liable to the Bank for any increase in cost for such similar Products and/or Services. However, the Vendor shall continue performance of the Contract to the extent not terminated.</p> <p>25.3 If the contract is terminated under any termination clause, the vendor shall handover all</p>	<p>25.1 The Bank, without prejudice to any other remedy for breach of contract, shall have the right to terminate the contract in whole or part, at any time by giving a written notice of 30 days to the Service Provider, if Service Provider fails to deliver any or all of the deliverables within the period(s) specified in this Agreement, or within any extension thereof granted by the Bank pursuant to conditions of Agreement or if service provider fails to perform any other obligation(s) and/or breach any of terms and conditions of the RFP/Agreement provided a cure period of not less than 60 days (term) is given to service provider to rectify the defects. Bank shall pay to Bidder any unpaid charges and any unrecovered costs incurred in performing all Services to Bank up to the effective date of termination and any other termination fees agreed.</p> <p>25.2 In the event the Bank terminates the Contract in whole or in part for the breaches attributable to the Vendor, the Bank may procure, upon such terms and in such manner as it deems appropriate, Products and Services similar to those undelivered, and the Vendor shall be liable to the Bank for any increase in cost for such similar Products and/or Services. However, the Vendor shall continue performance of the Contract to the extent not</p>	Bidder has to comply with RFP Terms & Conditions
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141	29: Termination for Insolvency	29	The Bank may, at any time, terminate the Contract without notice to the Vendor, if the Vendor becomes Bankrupt or insolvent or any application for bankruptcy, insolvency or winding up has been filed against it by any person. In this event, termination will be without compensation to the Vendor, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Bank.	The Bank— Either party may, at any time, terminate the Contract without 30 days notice to the other party Vendor , if either party the Vendor becomes Bankrupt or insolvent or any application for bankruptcy, insolvency or winding up has been filed against it by any party or any third person under any bankruptcy Act or an application for a receiver of the other party is made by anyone and such petition or application is not dismissed within one hundred and twenty (120) days or (ii) the other party sells all or substantially all of its assets. In the event that any of the above events occurs in relation to a party, that party shall immediately notify the other party of its occurrence.. In this event, termination will be without compensation to the Vendor, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Bank.	Bidder has to comply with RFP Terms & Conditions
142	30. Termination for Convenience	30	The Bank, by written notice of not less than 60 (Sixty) days sent to the Vendor, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of the Vendor under the Contract is terminated, and the date upon which such termination becomes effective. However, Bidder to note that Bidder will be paid for products and services till termination.	Either party The Bank, by written notice of not less than 90 (Ninety) days sent to the other party Vendor, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the either partyBank's convenience, the extent to which performance of the either party Vendor under the Contract is terminated, and the date upon which such termination becomes effective. However, Bidder to note that Bidder will be paid for products and services till termination and any work in progress shall continue to be governed under the terms and conditions of the Agreement. The Bank shall pay all the charges and fees for the termination assistance to the Bidder.	Bidder has to comply with RFP Terms & Conditions

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143	34. Taxes & Duties	34	<p>TAX-34.1. The Vendor shall be liable to pay all corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India and the price Bid by the Vendor shall include all such taxes in the contract price.</p> <p>34.2. Prices quoted should be inclusive of all Taxes including GST.</p> <p>34.3. Prices payable to the Vendor as stated in the Contract shall be firm and not subject to adjustment during performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations, any upward revision in Custom duty. The Bidder will pass on to the Bank, all fiscal benefits arising out of reductions, if any, in Government levies viz. custom duty or the benefit of discounts if any announced in respect of the cost of the items for which orders have been placed during that period.</p> <p>34.4. Income / Corporate Taxes in India: The Bidder shall be liable to pay all corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India and the price Bid by the Bidder shall include all such taxes in the contract price.</p> <p>34.5. All expenses, stamp duty and other charges/ expenses in connection with the execution of the</p>	<p>34.1. The Bank Vendor shall be liable to pay all corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India and the price Bid by the Vendor shall include all such taxes in the contract price.</p> <p>34.2. Prices quoted should be exclusive inclusive of all transaction Taxes including GST. Bidder shall separately state in the relevant statement of work, the invoicing location and beneficiary location for any Services provided thereunder.</p> <p>34.3. Prices payable to the Vendor as stated in the Contract shall be firm and not subject to adjustment during performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations, any upward revision in Custom duty. The Bidder will pass on to the Bank, all fiscal benefits arising out of reductions, if any, in Government levies viz. custom duty or the benefit of discounts if any announced in respect of the cost of the items for which orders have been placed during that period.</p> <p>34.4. Income / Corporate Taxes in India: The Bidder shall be liable to pay all corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India and the price Bid by the Bidder shall include all such</p>	Bidder has to comply with RFP Terms & Conditions
144	Addition	Addition	Missing clause	<p>Non-Solicitation: Neither party should directly or indirectly employ any personnel of the other party who have been directly involved in the provision or receipt of the services during the term of their involvement and for a minimum of 12 months thereafter. This restriction does not apply to personnel who are hired by a party in response to a bona fide advertisement to the public at large, so long as the personnel was not directed to the advertisement or was otherwise invited to apply.</p>	Bidder has to comply with RFP Terms & Conditions
145	Addition	Addition	Missing Clause	<p>Precedence- In the event of any conflict between the terms of the RFP and the Service Level Agreement (Annexure-H) executed between the Parties, the latter shall override.</p>	Bidder has to comply with RFP Terms & Conditions

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146	Annexure 12 Pre-Contract Integrity Pact	8	The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER undertakes that it has not supplied/is not supplying similar product/systems or subsystems/services at a price lower than that offered in the present bid to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law and if it is found at any stage that similar product/systems or sub systems/services was supplied by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law, at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to the BUYER, if the contract has already been concluded.	We request the bank to remove this clause as this is unacceptable and is not as per the current industry standards and practices.	Bidder has to comply with RFP Terms & Conditions Bidder has to execute Integrity Pact in non judicial stamp paper with minimum value of Rs 200 or as per state stamp act which ever is higher.
147	6. Penalties & Liquidated Damages:	6	Penalties & Liquidated Damages:	Please confirm that all the penalties being listed under the subsections of section 6 all fall under the overall cap of 10% of TCV.	Bidder has to comply with RFP Terms & Conditions

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148	6. Penalties & Liquidated Damages:	6.8	Penalties/liquidated damages for Onsite/Offsite 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 solution does not hamper. In case the 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 5% (Plus GST) of the total charges (Exclusive of GST) payable for Resident Resource charges for that quarter	Please remove this clause. This is a fixed price bid, where the onus to deliver on time and of quality lies with the bidder and we will ensure to manage that with the resourcing we deploy and have available. We should have the freedom in terms of counts, skills and expertise to manage the program, there are penalties and controls in place to ensure timely and quality deliverables. So this is not acceptable.	Bidder has to comply with RFP Terms & Conditions
149	6. Penalties & Liquidated Damages:	6.9	Penalties/Liquidated Damages for non-performance: If the bidder does not meet the specifications of the RFP during various tests, the bidder shall rectify the same at bidders cost to comply with the specifications immediately to ensure the committed uptime, failing which the Bank reserves its right to invoke the Bank Guarantee.	There needs to be a specific penalty defined and once there is a breach of a cap in the penalty, then and only then should the bank have a right to invoke the bank guarantee. Please revise the clause to make it acceptable.	Bidder has to comply with RFP Terms & Conditions
150	6. Penalties & Liquidated Damages	6.10	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 consider updating this clause to reflect the acceptance of a credit note from the bidder after mutual agreement on the penalties to be levied and remove the clause associated with direct deduction from payments to be issued to the bidder.	Bidder has to comply with RFP Terms & Conditions
151	6. Penalties & Liquidated Damages:	6.11	All the above LDs are independent of each other and are applicable separately and concurrently.	Please confirm that the sum total of all the penalties levied shall not be above the overall cap of 10% of TCV.	Bidder has to comply with RFP Terms & Conditions

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152	Annexure 6: Scope of Work	1.5	The proposed services will be hosted on Perpetual License Model and Private On-Premise Cloud Deployment model with all Servers being hosted on premises.	We request the bank to accept Subscription based model as most of the standard OEMs do not offer perpetual licenses anymore.	Bidder to note that this condition is for DLP software to be on-premise perpetual software licensed to Canara Bank
153	7. Payment Terms	7.1	Implementation Cost - 20% on phase 1 completion of 3 products	Proposed payment terms are not acceptable, we suggest to change this to below for all phases - Phase 1 - 35% of payment as below, Phase 2 - 35% of payment, Phase 3 - 30%. Finalization of SRS & its Signoff - 10% Completion of Development - 10% Completion of User Acceptance Testing & Audit compliance - 5% Go Live - 10% This needs to repeat for Phase 2. For Phase 3, Finalization of SRS & its Signoff - 5% Completion of Development - 10% Completion of User Acceptance Testing & Audit compliance - 5% Go Live - 10%	Bidder to refer Corrigendum for revised Payment Terms
154	General Query	General Query	General Query	Is building of new mobile apps in scope for the bidder or will there be integration with existing mobile apps?	Yes, It is the responsibility of the bidder to build new mobile apps.
155	Annexure 6: Scope of Work	2.15 Facilities Management & AMC ATS	The Bidder will be single point of contact and responsible for ATS, guarantees & warranties for all, components, software, etc. the products and solutions proposed by the Bidder by way of this RFP should come with warranty. Thereafter, the Bidder should provide ATS for these products and solutions (a warranty of 1 Year for Software).	Proposing Warranty period to be changed to 90 days.	Bidder has to comply with RFP Terms & Conditions
156	Annexure 6: Scope of Work	2.1, point r	Analytics, Business Intelligence, MIS, Dashboard and reporting requirements It is the responsibility of the Bidder to: 14. Provide complete reports, dashboards, customized analytical reports pertaining to Digital Lending Platform and Turnaround time at each level of sanction /disbursement of loans.	What all reports we need to consider? Please share names of reports.	List of reports will be discussed & finalized with the successful bidder

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157	Annexure 6: Scope of Work	2.10 Implementation, point 9- 10	9.Bidder is required to engage a third party to benchmark the proposed hardware to ensure that the hardware caters to the terminal year sizing & meets the SLAs and performance parameters stated in the RFP. 10.Bidder is required to engage a third party to verify and perform a functional benchmark to confirm that the solution is implemented as per the Functional & Technical Specifications stated in the RFP.	1. Please remove the term "benchmark" since benchmarking is a much larger term that means to measure the entire performance on all parameters with other competitor. Proposing to change this to perform a functional review to confirm that the solution is implemented as per the acceptance criterion and agreed terms in the agreement/SOW. 2. Also please elaborate clearly on what is the exact expectation from this requirement.	Bidder has to comply with RFP Terms & Conditions
158	28: Indemnity	28	28.2.The breach, default or non-performance of undertakings, warranties, covenants or obligations by the bidder; 28.3.Any contravention or non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by the bidder; 28.5.Bidder's aggregate liability shall be subject to an overall limit of the total Cost of the project.	28.2 - This is open ended, please provide specifics and detail this requirement. 28.3- Please change any applicable laws to any applicable laws as applicable to the business of Infosys, regulations, rules, statutory or legal requirements by the bidder that are applicable to the business of the bidder. 28.5 - Please refer to the liability capping change proposed for Section E General Conditions, clause 13.1 and change accordingly.	Bidder has to comply with RFP Terms & Conditions
159	36. Inspection & Audit	36.1	36.1.Successful Bidder shall be subject to annual audit by internal/external Auditors appointed by the Bank/ inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/ such auditors in the areas of products (IT hardware/ software) and services etc. provided to the Bank and Successful Bidder shall submit such certification by such Auditors to the Bank.	1. Please mention what all audits are in scope. 2. Proposing to change - Successful Bidder shall be subject to annual audit by internal/external Auditors appointed by the Bank who are not direct competitors of the bidder/ inspecting official....	Bidder has to comply with RFP Terms & Conditions
160	Annexure 6: Scope of Work	14	14. Digital Lending Platform should have the facility to manage Disbursement, Repayments, Overdue Calculations including Penal charges, other incidental charges. Integrate forward and backwards i.e. DLP to CBS and CBS to DLP for data transfer. Integrate with Customer Care (Call Centre/CRM) and Collection Management Systems and various communication channels. Book keeping and Ledger keeping should be available in the Loan Management System.	Please confirm that there is no LMS (Loan Management System) module required to be procured or deployed but it will be an integration with the existing LMS of the bank.	Yes, Bidder is required to integrate DLP with Bank's CBS and any other system as desired by the Bank. Further, Bidder is also required to integrate with LAPS for the purpose of Reporting

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161	Annexure 6: Scope of Work	18	18. DLP should have a helpdesk module.	Please clarify on the ask here: a) A module which supports ticketing from helpdesk perspective b) supports integration with an existing ticketing platform	If a customer is stuck in the journey , he may refer the "Help" section of LOS to complete his journey
162	Annexure 6: Scope of Work	20	20. DLP should have capability of digital booking of Insurance policies.	Please confirm that the ask here is only for integration with an internal/ partner Insurance administration system and the DLP does not need to bring in Insurance related capabilities.	Yes, requirement if of integration. Bidder is required to comply to RFP requirement. Requisite details will be shared with the successful bidder.
163	Annexure 6: Scope of Work	2	2. The platform shall have the functionality to send automated e-mails, SMSs, Notifications to ETB and NTB customers during their loan product journey with details specified by the Bank.	Please confirm that the trigger will be from the DLP platform, but it will be realized using existing SMS and Email gateways of the bank.	DLP should integrate with Bank's existing Email/SMS/Communication system
164	Annexure 6: Scope of Work	10	10. The platform should be big data ready.	Please clarify on the ask here.	The system should have capability to capture structured as well as unstructured data and integrate with API who can run analytics on big data to derive insights/action out of it
165	Annexure 6: Scope of Work	Digital Communication Capabilities:	It should provide multi-lingual feature/ functionality supporting English, Hindi, Punjabi, Marathi, Odiya, Bengali, Tamil, Telugu, Kannada, Malayalam & Gujarati (Bank can add or replace list of languages on their discretion). Bidder to note that it will be responsible for providing data dictionary for translations.	Please ensure that the exact list of languages is provided to the bidder as we will need to estimate for the cost of translation. In case there are any changes to the list of languages which involves additional work outside of the platform, then this will go through a Change management process.	List of languages are provided in the RFP. It is the responsibility of the bidder to ensure data dictionary is provided. Further, Bidder to refer Corrigendum for revised Project Timelines & Payment Terms
166	Annexure 6: Scope of Work	r. Analytics, Business Intelligence, MIS, Dashboard and reporting requirements It is the responsibility of the Bidder to:	1. Ensure platform complies with both the regulator's as well as bank's guidelines on data storage	Please confirm that the bank will be responsible for notifying the bidder on regulatory changes which will need to be incorporated and the verification of the correctness of the solution will also be done by the bank at its own cost.	Bidder has to comply with RFP Terms & Conditions
167	Annexure 6: Scope of Work	2.2 Product Categorization & Prioritization	Scope of Work	Please provide a complete list of product and sub product list so that the bidder can do an effective computation of implementation effort and cost.	List of products is provided in the RFP. Other details will be shared with the successful bidder.
168	7. Payment Terms	7.1	Software Cost & Hardware Cost	We request payout of 90% of the cost on delivery of licenses to the bank.	Bidder to refer Corrigendum for revised Payment Terms

169	8. Onsite / Offsite Resources	8.1	<p>Resume latest (Candidate Photograph should be part of Resume only) and Print should be in color only.</p> <p>Address Proof (Local and Permanent)- Duly attested photocopy by candidate and Bidder HR.</p> <p>Aadhar Card - Duly attested photocopy by candidate and Bidder HR.</p> <p>Relieving Certificate of Previous employer - Duly attested photocopy by candidate and Bidder HR.</p> <p>Passport - Duly attested photocopy by candidate and Bidder HR.</p> <p>Background Police Verification report - Duly attested photocopy by candidate and Bidder HR.</p>	Please remove this entire clause as it is not acceptable as per our policies. Please accept appropriate internal company communication on the resourcing being done and the resources will have present with them the Infosys ID card.	Bidder has to comply with RFP Terms & Conditions
170	General Query	General Query	General Query	Please provide volumetrics of :- 1.Total number of concurrent users 2. Total number of loans disbursed till date. 3. Total number of loans disbursed per year	Bidder to refer Corrigendum for Volumetrics
171	General Query	General Query	General Query	Are all DBs currently residing on On-Premise Servers Or they are on the cloud VMs? If Cloud, which is the Cloud provider?	Everything is on-premise
172	General Query	General Query	General Query	What are the versions of Databases used?	Requisite details will be shared with the successful bidder.
173	General Query	General Query	General Query	Please provide current Architecture landscape including applications, DB and Infra?	Requisite details will be shared with the successful bidder.
174	General Query	General Query	General Query	How many Production/Non-Prod DBs available	Requisite details will be shared with the successful bidder.
175	General Query	General Query	General Query	What is the current size of Production DBs?	Bidder has to comply with RFP Terms & Conditions
176	General Query	General Query	General Query	Please provide the defined backup retention policy of Canara Bank . Also, clarify on the expectations regarding frequency of back up needed from DC and DR.	Requisite details will be shared with the successful bidder.
177	Annexure 6: Scope of Work	2.17 Escrow	Canara Bank and the Bidder shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code of any customization done on Commercial off the shelf software products supplied/ procured by the Bidder to Canara Bank for Digital Lending Platform in order to protect its interests in an eventual situation.	Normally OEM don't allow to put their source code in ESCROW	Bidder to refer Corrigendum for the revised clause of Escrow. Responsibility of Escrow lies with the Bidder.

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178	General Query	General Query	General Query	Please confirm if Data Migration is in scope. If yes, what is the size of data to be migrated to cloud?	Bidder may be required to migrate data from Bank's existing LAPS (LOS).
179	General Query	General Query	General Query	Please confirm the expected e-sign solution version, is it esign 2.x or 3.x to be considered.	Yes. Bank has a e-sign solution. Bidder can leverage the same. Requisite details of e-sign solution will be shared with the successful bidder.
180	General Query	General Query	General Query	Please confirm if we need to offer our single sign-on (SSO) as part of project scope or digital lending solution will be integrated with the existing SSO solution, please confirm	Bank has a Single Sign-on Solution. Bidder is required to integrate with Bank's SSO
181	General Query	General Query	General Query	Please confirm whether Identity and Access Management solution (IAM) should be considered as part of project scope or not, if yes kindly let us know the existing IAM solution which need to be integrated with new IAM solution	Security Infrastructure including security components like IAM will be provided by the Bank. Bidder is required to leverage the same and deploy on the proposed Private cloud infrastructure (on-premise deployment). Bidder to note that implementation is to be done
182	General Query	General Query	General Query	Our understanding is that Digital signature solution (dsc) and e-Sign solution should be considered as part of project scope, kindly confirm	Bank has a e-sign solution. Bidder can leverage the same. Requisite details of e-sign solution will be shared with the successful bidder.
183	General Query	General Query	General Query	If IAM is part of current project, please confirm the number of applications need to be integrated with IAM	Security Infrastructure including security components like IAM will be provided by the Bank. Bidder is required to leverage the same and deploy on the proposed Private cloud infrastructure (on-premise deployment). Bidder to note that implementation is to be done
184	6. Evaluation of Bid:	Part C- Commercial Bid	The Part C- Commercial Bid of only those bidder who qualified in Part B-Technical Proposal (With minimum 75% and above marks) will be opened with due communication by the Bank. The Part C- Commercial Bid submitted by the bidder will be evaluated based on Bill of Material submitted by the Bidder.	Minimum qualification criteria be reduced to 65%-70% which is general industry norm.	Bidder has to comply with RFP Terms & Conditions
185	Annexure 6: Scope of Work	2.13	2"Product" means all the hardware, it's all components, peripheral apparatus, associated software/ firmware/ operating software, Software Agent(s).	Does this mean bidder needs to provide both hardware and software for supplying DLP	Bidder has to comply with RFP Terms & Conditions

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186	3. About RFP	3.1	The Bank intends to float RFP for Selection of Vendor for Development, Implementation, Management and Maintenance of End to End Digital Lending Solution in Canara Bank for 5 years.	As project is going to be implemented in 3 phases spread over several months, 5 years period will commence from which date	Project starts from the date of Acceptance of Purchase Order
187	4. Objective	4.1	Bank proposes to select a bidder (based on the eligibility and technical scoring and commercial rates as proposed during Reverse Auction quoted by Bidders)	Is commercial bid going to be on RA?	This Bid is based on Quality & Cost Based Selection (QCBS) without reverse auction
188	5. Participation methodology	5	Participation methodology	Is consotium of multiple OEMs allowed	No
189	Annexure 6: Scope of Work	1.3	private on-premise cloud deployment	Can an explanation be provided on this line item	Bidder has to comply with RFP Terms & Conditions
190	Annexure 6: Scope of Work	1.5	The proposed services will be hosted on Perpetual License Model and Private On-Premise Cloud Deployment model with all Servers being hosted on premises	What is meaning of Perpetual Licence Model when the contract itself is asked for 5 years	Bidder has to comply with RFP Terms & Conditions
191	8. Onsite / Offsite Resources	8.16	Response Time and Meantime to Restore [MTTR].	There shall be SLA defined for various severity issues and MTTR shall be defined based on the severity of the issue	Bidder has to comply with RFP Terms & Conditions
192	4.Compliance with IS Security Policy:	4.Compliance with IS Security Policy	Vendor to meticulously follow following control measures -	What is meaning of 3rd party in several line items in this table If this is going to be an on-premises deployment then why is the need for sharing data with 3rd party (e.g. - item 31 in table)	Bidder has to comply with RFP Terms & Conditions

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193	4. Compliance with IS Security Policy:	4.15	At the end of the project, after sharing all the Bank's data with the Bank, all the bank's data must be completely erased by using tools like disk eraser by the vendor. The vendor and its deployed resources should certify and confirm the Bank that all data associated with the project has been deleted from their laptops/PCs/email/cloud drives etc. Whatever data the consultancy firm is having in their hard disk etc. related to the project, the same should be destroyed or returned to the Bank. At the end of the project the consultancy firm to confirm that they are not having any data on account of this project. If the Bank requires the services of the Consultancy firm after project is completed, the Bank shall share the required data with the firm. Office copies of the papers delivered to the Bank may be retained, subject to confidentiality obligation and should be destroyed within a reasonable period.	What is role of Consultancy Firm here	Bidder has to comply with RFP Terms & Conditions
194	Purchase Price	6.7	The Bidder will pass on to the Bank, all fiscal benefits arising out of reductions, if any, in Government levies viz. custom duty, GST etc. or the benefit of discounts if any announced in respect of the cost of the items for which orders have been placed during that period.	What happens if tax rates go up or new tax/levy is imposed by the Government	Taxes will be paid on actuals by the Bank basis the prevailing tax rates as per Govt. of India
195	18. Patent Rights/Intellectual Property Rights:	18.3	The Intellectual Property Rights for the solution including source code will be owned by the Bank. Any update or upgrade to source code by way of change requests or otherwise shall be informed and made available to the Bank. The same shall be deemed to be a part of the solution.	The IP rights of the product can not be transferred to Bank. This clause needs to be deleted	Bidder to refer Corrigendum for the revised clause for Intellectual Property Rights
196	34. Taxes & Duties	34.2	Prices quoted should be inclusive of all Taxes including GST.	Generally prices are exclusive of taxes including GST as it is likely to vary during the contract period. Therefore same shall be considered	Bidder has to comply with RFP Terms & Conditions

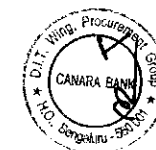
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197	Section H: Purchase Preference	Section H: Purchase Preference	Purchase Preference to Micro and Small Enterprises (MSEs), Startups and Purchase Preference linked with Local Content (PP-LC) shall be applicable subject to full compliance of other terms and conditions of the RFP and Contract.	The benefit of MSE and Startup shall be extended if OEM being a MSE and Startup bidding with an SI	Bidder has to comply with RFP Terms & Conditions
198	Annexure 2 Pre-Qualification Criteria	7	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	The benefit of MSE and Startup shall be extended if OEM being a MSE and Startup bidding with an SI.	Bidder has to comply with RFP Terms & Conditions
199	Annexure 2 Pre-Qualification Criteria	7	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	The combined experience of Bidder/OEM shall be taken for considering this eligibility criteria	Bidder has to comply with RFP Terms & Conditions
200	Annexure 2 Pre-Qualification Criteria	11	The Bidder should be an ISO Certified organization valid as on date of this GeM bid.	Please consider Bidder/OEM for this clause	Please refer Corrigendum for the revised Pre-Qualification Criteria
201	Annexure 4 Technical Evaluation Parameters	2	Bidder Credentials and Experience	This shall be not be counted for MSE and Startup as counting them here while giving exemption in eligibility criteria defeats the very purpose of Government of India guidelines to encourage MSE and Startups	Bidder has to comply with RFP Terms & Conditions
202	Annexure 4 Technical Evaluation Parameters	3	OEM Credentials and Experience- DLP	This shall be not be counted for MSE and Startup as counting them here while giving exemption in eligibility criteria defeats the very purpose of Government of India guidelines to encourage MSE and Startups	Bidder has to comply with RFP Terms & Conditions
203	Annexure 4 Technical Evaluation Parameters	4	OEM Credentials and Experience- DLP	This shall be not be counted for MSE and Startup as counting them here while giving exemption in eligibility criteria defeats the very purpose of Government of India guidelines to encourage MSE and Startups	Bidder has to comply with RFP Terms & Conditions
204	Annexure 6: Scope of Work	3	Complies with PA-DSS guidelines/standards and OWASP top 10	As DLP is not a payment platform, why shall there be need for PA-DSS guidelines compliance	Requirement for PA DSS stands deleted
205	Annexure 4 Technical Evaluation Parameters	2,3,4	Bidder Credentials and Experience OEM Credentials and Experience- DLP	The bidder's and OEM's past experience has been provided weightage of 30% whereas in last year's RFP this was only 7% (30 out of 410 marks). The same may please be considered in same proportion like last RFP.	Bidder has to comply with RFP Terms & Conditions

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206	Annexure 3.1: Technical Requirements	Technical Requirements, 26	DLP should provide Website Analytics - An administrative centre for reviewing, filtering and exporting overall website statistics, including the ability to view statistics by page or section and presenting the information in a graphical representation.	Website analytics is provided using Google analytics cost of which will need to be paid by the bank	Bidder should have in-built analytics capabilities. Bidder can also propose their own website analytics tool at no additional cost to the bank.
207	Annexure 3.1: Technical Requirements	Technical Requirements, 27	DLP should provide Website Analytics - An administrative centre for reviewing, filtering and exporting overall website statistics, including the ability to view statistics by page or section and presenting the information in a graphical representation.	Epik has separate analytics platform which will licences separately	Bidder should have in-built analytics capabilities. Bidder can also propose their own website analytics tool at no additional cost to the bank.
208	Annexure 3.1: Technical Requirements	Technical Requirements, 28	DLP should provide advanced features such as personalization, user tracking (usage, clicks etc.), conversational UX integrated into the digital lending journeys	for user tracking we will need to integrate with such service provider. Cost of this external service to be borne by the bank	Bidder has to comply with RFP Terms & Conditions
209	Annexure 3.1: Technical Requirements	Technical Requirements, 35	DLP should have the ability to provide system performance metrics.	We use New Relic to provide server performance metrics. The cost of tool shall be provided by the bank	Bidder is required to integrate with Bank's APM solution for Application Monitoring.
210	Annexure 3.1: Technical Requirements	Technical Requirements, 52	DLP should support , reading the SIM serial no. and IMEI (International Mobile Equipment Identity) number (SIM and device binding), and stores for monitoring and audit	This can only be possible in Android mobile app and not in web application	Yes, your understanding is correct. This is required for Android mobile app.
211	Annexure 3.1: Technical Requirements	Technical Requirements, 54	Provide a Consent Management Platform (CMP) to comply with Indian data privacy regulations and GDPRs	As DLP is going to be used in India, requirement of GDPR shall be removed	Bidder has to comply with RFP Terms & Conditions
212	Annexure 3.1: Technical Requirements	Technical Requirements, 60	DLP should conform to Zero Trust security model, PA-DSS guidelines, OWASP top 10, PCI-DSS Compliant, data encryption standards etc	As DLP is not a payment platform, why shall there be need for PA-DSS guidelines and PCI-DSS Compliant compliance	Requirement for PA DSS stands deleted
213	Annexure 6: Scope of Work	2.6	SAN Switch with hardware level redundancy at DC and DR	Our solution does not require SAN switch, as we use Software Defined Storage. Thus we request bank to remove this clause or amend as 'SAN switch with hardware level redundancy at DC and DR, if required by solution'.	If a bidder proposes HCI solution, Servers, SAN Switches & Storage is not required to be quoted. Bidder to ensure that the required usable storage is delivered from HCI Solution.
214	Annexure 6: Scope of Work	2.6	Bidder is required to consider and propose SAN Switch	Our solution does not require SAN switch, as we use Software Defined Storage. Thus we request bank to remove this clause or amend as 'SAN switch with hardware level redundancy at DC and DR, if required by solution'.	If a bidder proposes HCI solution, Servers, SAN Switches & Storage is not required to be quoted. Bidder to ensure that the required usable storage is delivered from HCI Solution.

215	Annexure 3.1: Technical Requirements	Storage, 3	Storage must come with its own Racks and PDUs. There is required to be redundant power supplies.	Our Storage solution is Hyperconverged, thus it co lives with the compute nodes on the Private Cloud. Thus racks / PDUs are shared with Compute resources. Request bank to consider this HCI approach as well.	Bidder has to comply with RFP Terms & Conditions
216	Annexure 3.1: Technical Requirements	Storage, 4	Storage is required to be configured with FC and is required to be configured with QoS.	Our Storage solution is a Software Defined Storage with Scale out architecture, that grows with the private cloud. Our solution does not use Fiber Channel (FC), rather it uses IP networking based storage. Thus we request bank to remove this clause or amend as FC / IP.	Bidder to refer Corrigendum for the revised clause.
217	Annexure 3.1: Technical Requirements	Storage, 19	The proposed storage must support Synchronous and/ or Asynchronous replication across sites / storages for FC data on the storage.	We use IP data on the Storage. Request bank to amend clause as FC / IP .	Bidder to refer Corrigendum for the revised clause.
218	Annexure 3.1: Technical Requirements	Storage, 20	The storage must support clustering solutions like Microsoft cluster, MS SQL cluster, SUN Solaris cluster, Linux cluster, Veritas cluster, HP-UX cluster, IBM AIX cluster etc.	Operating System clusters require shared storage. Our storage solution shall provide shared storage services. However Operating System specific clusters are not to be addressed by Storage. Request bank to give clarity on Storage dependancy for OS clusters.	Bidder has to comply with RFP Terms & Conditions
219	Annexure 3.1: Technical Requirements	Storage, 24	The proposed storage is required to have compatibility with VT (Virtualization Technology) features like VASA (vStorage APIs for Storage Awareness), VAAI (VMWare vSphere Storage APIs Array Integration), VVols (Virtual Volumes) etc., Thin provisioning. If licensed separately, the vendor needs to provide all the necessary licenses for entire offered capacity.	We will be proposing Private Cloud solution with Software Defined Storage. Our total solution does not require VASA / VAAI - which are vendor specific. Request bank to remote vendor specific clauses and amend.	Bidder to refer Corrigendum for the revised clause.
220	Annexure 3.1: Technical Requirements	Storage, 25	Must support Replication, Snapshot technology, Cloning, online LUN extension & basic file auditing capabilities	Request bank to provide details on Basic File auditing capabilities.	Query not relevant
221	Annexure 3.1: Technical Requirements	Storage, 37	The storage must provide mandatory migration of data capabilities from existing storage to new proposed storage seamlessly without any disruption to current storage layout.	Request bank to provide details of data capabilities of existing storage, make , model etc.	It is the responsibility of the Bidder to propose Storage as per Scope & Specifications provided in the RFP.



222	Annexure 3.1: Technical Requirements	SAN Switch	SAN Switch	Our solution does not require SAN switch, as we use Software Defined Storage. Thus we request bank to remove this clause or amend as 'SAN switch features to be supported, if required by solution'. Also, the same may be considered optional in Annexure 8 - BoM.	If a bidder proposes HCI solution, Servers, SAN Switches & Storage is not required to be quoted. Bidder to ensure that the required usable storage is delivered from HCI Solution.
223	Section C 5: Uptime	5.4	Bidder should consider high-availability (active-passive) at DC & DR with RPO of 15 minutes and RTO of 120 minutes.	Request bank to reconsider the RPO & RTO timing	Bidder has to comply with RFP Terms & Conditions
224	5. Uptime	5.7	Contracted minutes of a month = No. of days in that month X 24 X 60.	Request bank to clarify on the contracted time duration, Non office hrs should not be included	Bidder has to comply with RFP Terms & Conditions
225	4.Compliance with IS Security Policy:	3.1	VAPT will be done by the Bank or third party.	VAPT scan and reports if need to be done by external agency will bank bear the cost or the bidder? At what frequency in a year these scans need to be done?	Bank will bear the cost of VAPT. Frequency of VAPT will as per Bank's policy.
226	Annexure 2 Pre-Qualification Criteria	11	The Bidder should be an ISO Certified organization valid as on date of this GeM bid.	Request bank to clarify the required ISO certification	Please refer Corrigendum for the revised Pre-Qualification Criteria
227	Annexure 2 Pre-Qualification Criteria	Note, Pt.4	Purchase orders without relevant organization confirmation through a credential letter will not be considered as credentials.	Request bank to consider and accept the Purchase order(A legitimate document) as proof of confirmation for both under implementation and live project	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria
228	Annexure 2-3	Annexure	Annexure to be submitted	Request bank to clarify, If the client certificate is sought for the projects implemented/go-live then Annexure 2-3 is asking for repetative details, Request bank to consider omission of either Client certificate or Annexure 2-3	Bidder has to comply with RFP Terms & Conditions
229	Annexure 4 Technical Evaluation Parameters	4	DLP is implemented across all 3 categories (Retail, MSME, Agri)- 5 marks	Request bank to consider the DLP implementation of all 3 categories across multiple Banks and NBFcs	Bidder has to comply with RFP Terms & Conditions
230	Annexure 4 Technical Evaluation Parameters	5	Implementation expertise and availability of resources from Bidder and OEM	If the Bidder outsources the implementation of the DLP project to the OEM , then the OEM's implementation experience should be considered and the marks for the same to be provided to Bidder. A suitable undertaking to be provided on Bidder letter head to confirm this.	Bidder has to comply with RFP Terms & Conditions
231	Annexure 6: Scope of Work	14	Book keeping and Ledger keeping should be available in the Loan Management System.	Generally Book & Ledger keeping is part of CBS, is bidder supposed to manage ledgers at its end? What will be the source of truth in that case?	DLP integration with CBS is required as per RFP, however, necessary details pertaining to limits should be mirrored as needed.

232	Annexure 6: Scope of Work	15	DLP should support accessibility features for persons with disability.	Request bank to elaborate on this requirement	Bidder has to comply with RFP Terms & Conditions Bidder is required to adhere to the guidelines as per RBI & other statutory and regulatory bodies.
233	Annexure 6: Scope of Work	18	DLP should have a helpdesk module.	This appears to be part of support outside the DLP which bank should be managing. Why is this required?	If a customer is stuck in the journey , he may refer the "Help" section of LOS to complete his journey
234	Annexure 6: Scope of Work	20	DLP should have capability of digital booking of Insurance policies.	Request bank to clarify how many Insurance co. are integrated	Bidder is required to comply to RFP requirement. Requisite details will be shared with the successful bidder.
235	Annexure 6: Scope of Work	g.1	Digital Lending platform should have capability to integrate with various service providers in the eco-system like UIDAI, NPCI, NSDL, Account Aggregators, e-Stamping & e-Signing, Credit Bureaus, CERSAI, SEBI, PAN, GST, MCA, EPFO, ITR, Udyam Portal, Bank Statements, etc. Further, successful bidder has to facilitate any other integrations which may be required for DLP in future, without any additional cost to the Bank	Kindly specify the exact number of APIs with which we need to do the integration with third party datasources like fintech partners, Co-Lending partners, Supply chain finance partners, etc.	Bidder has to comply with RFP Terms & Conditions Bidder to refer Annexure 25 for the detailed list of Integrations.
236	Annexure 6: Scope of Work	g.9	DLP should have ability to integrate with existing SCF Platform of the Bank	Please provide details on the SCF platform and its integration mechanisms	Bidder is required to integrate with Bank's existing SCF platform. Details of existing SCF platform will be shared with the successful bidder.
237	Annexure 6: Scope of Work	J	The proposed Digital Lending Platform should be integrated with Bank's existing Document Management System (DMS)	If Bank's Enterprise DMS is to be used, please let us know: i. What are the integration mechanisms supported (API?) ii. Does it support real time document push? iii. If it is to be pushed using Batch jobs, can it be continuous or only during certain hours of the day? iv. Does it have DR option along with sync mechanism between the two sites? v. Does the Bank DMS provide view document option so that the document can be deleted from DMS within the DLP after it is pushed If documents need to be maintained in Bidder's DMS, what is the archival/purging that needs to be followed. This is for calculation of storage requirements	Bidder is required to integrate with Bank's DMS. As part of DLP, Bidder to ensure that the system has the capability to store data while application processing and later push it to Bank's DMS. Other details will be shared with the successful bidder

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238	Annexure 6: Scope of Work	k.2	It should provide multi-lingual feature/ functionality supporting English, Hindi, Punjabi, Marathi, Odiya, Bengali, Tamil, Telugu, Kannada, Malayalam & Gujarati (Bank can add or replace list of languages on their discretion). Bidder to note that it will be responsible for providing data dictionary for translations.	Please confirm if this multi lingual feature capability is required for communication which needs to be done with customer via SMS,Email or Letters	Yes. Multi-lingual functionality is required for all front end communications
239	Annexure 6: Scope of Work	o.2	The self-service app/web would have functionality like Repayment Schedule, SOA, Foreclosure, Due dates, Part Payment, foreclosure simulator, revised loan simulator etc.	This appears to be part of Customer facing web portal or internet banking system which is nowhere mentioned as a requirement of DLP	The Bidder/OEM should have customer facing Mobile App/Web Portal SDK which should get integrated with Bank's existing Mobile App and Internet banking portal
240	Annexure 6: Scope of Work	o.4	System should capture customer call disposition, enable auto identification & routing of query/request/complaints to respective desk.	This appears to be part of collection system which is nowhere mentioned as a requirement of DLP. This is a typical Service CRM functionality	This is required for Customer Service and not collection
241	Annexure 6: Scope of Work	4	Complies with PA-DSS guidelines/standards and OWASP top 10	PA-DSS is not applicable to bidder, Request bank to clarify	Requirement for PA DSS stands deleted
242	Annexure 6: Scope of Work	8	Encrypts data in transit and at rest through minimum AES256 or TLS/SSL certificates, or other best-in-class security architecture	Request bank to confirm whether bank will procure the license or bidder needs to procure the same	Bidder is required to provide end to end solution required as per the scope of the RFP
243	Annexure 6: Scope of Work	14	Protects customer's sensitive information from exposure to unintended third parties	As the DLP solution is preferred at On-premise, The bidder understanding is security level aspects will lie with the bank, request bank to clarify bidder understanding	Security Infrastructure (including security components) will be provided by the Bank. Bidder is required to leverage the same and deploy on the proposed Private cloud infrastructure (on-premise deployment). Bidder to note that implementation is to be done as per Bank's Security Policies. Security Policies will be shared with the successful Vendor.
244	Annexure 6: Scope of Work	18	Provides co-browsing option (ability to share screen without control)	Request bank to elaborate the requirement/relevance	If customer is dropped off in any journey, outbound call centre agent can call the customer, co-browse the screen and help customer complete his digital journey
245	Annexure 6: Scope of Work	25	Provides PII data masking and isolation as per Bank's security standards and other regulatory standards	Request bank to help us with further clarification for non OTS solutions	Bidder has to comply with RFP Terms & Conditions
246	Annexure 6: Scope of Work	30	Bidder is required to implement a passwordless authentication/MFA solution	Request bank to elaborate on passwordless authentication	Bidder has to comply with RFP Terms & Conditions

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247	Annexure 6: Scope of Work	36	Provides role-based authorization (OAUTH with JWT token). Provide integration to Privileged Identity Management (PIM), file integrity management (FIM)	Is Bank extending their PAM to bidder, We have 2FA and PIM/PAM solution in place, whether bank will extend the solution to bidder or bidder need to procure the licenses.	Security Infrastructure (including security components) will be provided by the Bank. Bidder is required to leverage the same and deploy on the proposed Private cloud infrastructure (on-premise deployment). Bidder to note that implementation is to be done as per Bank's Security Policies. Security Policies will be shared with the successful Vendor.
248	Annexure 6: Scope of Work	38	Provides administrative portals with strong authentication and authorization mechanism	Request bank to clarify on admin portal	Bidder has to comply with RFP Terms & Conditions
249	Annexure 6: Scope of Work	2.4 (43)	The Bank and its authorized representatives, including Reserve Bank of India (RBI) or any other regulator shall have the right to visit any of the Bidder's premises without prior notice to ensure that data provided by the Bank is not misused. The Bidder shall cooperate with the authorized representative/s of the Bank and shall provide all information/ documents required by the Bank	As the DLP solution is preferred at On-premise, Request bank to clarify the relevance	Bidder has to comply with RFP Terms & Conditions
250	Annexure 6: Scope of Work	2.4	Integrates with Bank's EFRMS System for providing alerts and takes actions based on the risk assessment	What is the scope of integration with the existing EFRMS solution? Kindly provide details of the solution provider along with its version.	Bidder is required to integrate with Bank's existing EFRMS. Details of existing EFRMS will be shared with the successful bidder.
251	Annexure 6: Scope of Work	2.5	All software envisaged for DLP is required to be on-premises perpetual software licensed to Canara Bank	Bidder understanding is Software licensed can be extended for the duration of contract period and any extension mutually agreed, Request bank to clarify the understanding	Bidder has to comply with RFP Terms & Conditions
252	Annexure 6: Scope of Work	2.5	All licenses should be in the name of Canara Bank	Bidder understanding is, Bidder is not transferring the ownership of licenses to canara bank, The license is extended for utilization. Request bank to clarify understanding	Bidder has to comply with RFP Terms & Conditions
253	Annexure 6: Scope of Work	1-5	The tape library offered should be of modular design to allow configuration, and addition of capacity to increase performance. Offered Tape Drives in the Tape Library should be LT07/8	Request bank to clarify if the bidder is using the higher version like Nutanix Native Tool will the same be accepted	The specifications mentioned in the RFP are minimum, Bidder may propose a higher version as per their solutioning.

254	Annexure 6: Scope of Work	2.17	Escrow	It is not clear as to how many years escrow arrangement is required by the Bank though the project contract is for 5 years after Go-live. Hence, we request that this aspect be taken care of by the Bank, leaving only License+ implementation+ AMC cost for the Bidder to claim from the Bank and Bank to directly make payment to Escrow agent.	Bidder to refer Corrigendum for the revised clause of Escrow. Responsibility of Escrow lies with the Bidder.
255	Annexure 6: Scope of Work	2.5	All software envisaged for DLP is required to be on-premises perpetual software licensed to Canara Bank	We request bank to consider subscription model as well and change the clause as " All software envisaged for DLP is required to be on-premises perpetual/subscription software licensed to Canara Bank"	Bidder to note that this condition is for DLP software to be on-premise perpetual software licensed to Canara Bank
256	Annexure 6: Scope of Work	2.6	Bidder to note that it is required to either quote for Server & Store OR HCI, however other components are mandatory. Please note that compliance to all other Technical Specifications are mandatory and Bidder should be 100% Compliant.	If the bidder is proposing HCI then there is no need of SAN switches and external storage. So, we understand that bidder providing HCI solution need not to comply to the technical specifications of SAN switches & Storage - please confirm.	If a bidder proposes HCI solution, Servers, SAN Switches & Storage is not required to be quoted. Bidder to ensure that the required usable storage is delivered from HCI Solution.
257	Annexure 6: Scope of Work	2.6	SAN Switch with hardware level redundancy at DC and DR	SAN switches are not applicable incase of HCI solution so we request bank to please change this point as below. "Hardware level redundancy at DC and DR for all the components and there should not be any single point of failure "	If a bidder proposes HCI solution, Servers, SAN Switches & Storage is not required to be quoted. Bidder to ensure that the required usable storage is delivered from HCI Solution.
258	Annexure 6: Scope of Work	2.6	3. Offered tape library/ tape drives in the library should have a minimum of two redundant connections to SAN switches.	We request bank to change this specification as below. "Offered tape library/ tape drives in the library should have a minimum of two redundant connections "	Bidder to refer Corrigendum for the revised clause
259	Annexure 6: Scope of Work	2.3 System Architecture, Point 16 - d	The CDN should support security features like DoS/DDoS prevention, geo-blocking, firewall for threat detection and alerting (real time), intrusion detection, automated blocking of attacks like SQL/script injection and high traffic rate from specific IP addresses, honeypot creation etc.	IDS may not be achieved via CDN/WAF, needs to clarify	Bidder has to comply with RFP Terms & Conditions
260	Annexure 6: Scope of Work	2.3 System Architecture, Point 16 - f	"The CDN should support video hosting and streaming, and provide automated in-line optimization (size reduction, resolution reduction) of all content based on end-user device/quality of connection"	What are the streaming formats used and approx. size of each stream	Requisite details will be shared with the successful bidder

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261	Annexure 6: Scope of Work	2.3 System Architecture, Point 16 - i	The CDN's content should automatically get purged based content being updated or get triggered programmatically in case of deployment through the CI/CD pipeline	Purge automation can be done via OPEN API's, Setting up automatic purgin or API script is a scope for bidder or OEM?	Bidder has to comply with RFP Terms & Conditions
262	Annexure 6: Scope of Work	2.4 Security, Point 1	"Complies with the RBI Working group document on "Information Security, Electronic Banking, Technology Risk Management and Cyber Frauds" dated Jan 2011, such as for confidentiality and security and Cyber Security guideline June" 2016, RBI February 2021 Master Circular on Digital Payments security, RBI circular on "Storage of Payment System Canara Bank, DIT Wing, HO - GEM/2023/B/3317348 dated 30/03/2023 Page 15 of 29 Data" dated April 6, 2018 and any other guidelines for mobile banking in India issues by regulatory / statutory bodies such as RBI, NPCI, TRAI, EASE etc."	Can we get a copy of these documents, which needs to be confirmed post checking the document?	Bidder has to comply with RFP Terms & Conditions These are publicly available published documents, Bidder is required to comply to the guidelines & circulars as per RFP.
263	Annexure 6: Scope of Work	2.4 Security, Point 5	"Bidder should be compliant to RBI Circular dated 02/09/2022, EASE Guidelines & Data Privacy Guidelines"	Can we get a copy of these documents, which needs to be confirmed post checking the document?	Bidder has to comply with RFP Terms & Conditions These are publicly available published documents, Bidder is required to comply to the guidelines & circulars as per RFP.
264	Annexure 6: Scope of Work	2.4 Security, Point 8	"Encrypts data in transit and at rest through minimum AES256 or TLS/SSL certificates, or other best-in-class security architecture"	Akamai does not store any data on disk and all data in motion is always encrypted using TLS certificates over HTTPs	Bidder has to comply with RFP Terms & Conditions
265	Annexure 6: Scope of Work	2.4 Security, Point 16	"Prevents identity impersonation from lost or stolen mobile devices or device credentials, or through malware"	is this going to be part of initial scope, requires additional module at OEM to provide this functionality	Bidder has to comply with RFP Terms & Conditions
266	Annexure 6: Scope of Work	2.4 Security, Point 41	"Terminates all online sessions are automatically after a configurable fixed period of inactivity "	This is application code level scope and not CDN/WAF level need to clarify	Yes, your understanding is correct.

267	Annexure 6: Scope of Work	2.4 Security, Point 52,c	"The successful bidder should provide: a. Integration with the Bank's existing SIEM b. Conducts final testing and QA of all services before submission c. Vulnerability Assessment and Penetration Testing reports to the Bank d. Closure of all VAPT/ Information Security (IS) Audit observations pertaining to the proposed solution within time frame stipulated by Bank without any additional cost to the Bank. The observations may be made at any frequency by the bank or bank appointed external system audit team"	Akamai does not perform VAPT/IS audit, bank can use third party to perform such operations and share the report and findings with us, closure of any observations and solution will be done by Akamai.	Bidder has to comply with RFP Terms & Conditions Bidder to note that VAPT will be done by the Bank or third party. Vendor is expected to at least perform 1 round of SIT and UAT before the system is handed over to the Bank for UAT. Performance and Load Testing as per volumetrics will have to be done by the Bidder.
268	7. Payment Terms	7.1	Hardware Cost 75% / 25% is conflicting with Installation & commissioning 100%	Please clarify which is right as the statement is contradicting with training cost	Bidder has to comply with RFP Terms & Conditions
269	7. Payment Terms	7.1	Training Cost, In Arrears To be paid in arrears post completion of the respective training	Please clarify which is right as the statement is contradicting with point: 2.12 Training and Knowledge Transfer : Point 1 as without any cost to the Bank/ participants	Bidder to refer Corrigendum for revised clause. Payment for Training will be made as per Payment Terms
270	Annexure 6: Scope of Work	2.6 Private On-Premise Cloud Deployment	Bidder is required to factor in for passive cabling & other passive components as part of the Bill of Material for the complete operationalization of the solution.	Need more clarity, kindly elaborate: We assume the rack and the space shall be provided by Canara Bank.	Space shall be provided by Canara Bank. Bidder is required to propose & quote for Racks as part of Bill of Material
271	Annexure 6: Scope of Work	2.12 Training and Knowledge Transfer	1. The selected Bidder shall provide training to the participants without any cost to the Bank/ participants.	This statement is contradicting with the Training cost, please clarify	It is clarified that Bidder will be paid for all training(s) imparted to Canara Bank's personnel. Bidder is required to quote for the same in Annexure 8- Bill of Material
272	Annexure 6: Scope of Work	2.12 Training and Knowledge Transfer	5. The selected Bidder shall provide training to the participants without any cost to the Bank/ participants.	Please clarify which is right as the statement is contradicting with point: of Payment terms	It is clarified that Bidder will be paid for all training(s) imparted to Canara Bank's personnel. Bidder is required to quote for the same in Annexure 8- Bill of Material

273	Annexure 3.1: Technical Requirements	Storage, 37	37. The storage must provide mandatory migration of data capabilities from existing storage to new proposed storage seamlessly without any disruption to current storage layout.	In case of HCI this point would not be valid. If any other use case please clarify, if our understanding is correct	If a bidder proposes HCI solution, Servers, SAN Switches & Storage is not required to be quoted. Bidder to ensure that the required usable storage is delivered from HCI Solution.
274	Annexure 2 Pre-Qualification Criteria	7	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	We request bank to change the clause as below: The Bidder or OEM should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India or Global with an asset size of INR 10,000 crores	Bidder has to comply with RFP Terms & Conditions
275	Annexure 2 Pre-Qualification Criteria	4	The Bidder should have a turnover of Rs. 200 Crores or more for each year during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies.	We request bank to change the clause as below: The Bidder should have a turnover of Rs. 2000 Crores or more for each year during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies.	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria

276	Annexure 4 Technical Evaluation Parameters	2	<p>Bidder Credentials and Experience Clause:</p> <p>The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores</p> <p>Implementation Experience - Maximum 10 Marks</p> <p>2 or more implementations- 10 marks</p> <p>1 implementation - 7 marks</p> <p>Supporting Documents:</p> <p>For Projects Completed</p> <ol style="list-style-type: none"> 1. Copy of Contract/ Purchase Order along with Completion letter/ sign off from client 2. Credential letter must specify the name of the OEM whose product is implemented, name of unique product journeys implemented along with the category (Retail/ MSME/ Agri) under which this unique product journey lies, date of completion and confirm that the performance was satisfactory <p>For Projects Ongoing/ Under Implementation</p> <ol style="list-style-type: none"> 1. Copy of Contract/ Purchase Order 2. Credential letter must specify the name of the OEM whose product is being implemented, name of unique product journeys being implemented along with the category (Retail/ MSME/ Agri) under which 	We request bank to change the clause to Bidder or OEM	Bidder has to comply with RFP Terms & Conditions
277	2. Project Timeline	2.1	The timelines are tentative in nature and bank in consultation with selected bidder may revise the timelines, if required.	Can bidder propose alternate timelines as a part of the solution response?	No
278	General Query	General Query	General Query	Is data migration in scope of the RFP?	Bidder may be required to migrate data from Bank's existing LAPS (LOS).
279	General Query	General Query	General Query	Can bidder leverage existing Ticketing tool or should we propose one as a part of the solution response?	Yes. Bidder is required to integrate with Bank's central ticketing tool

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280	General Query	General Query	Generic Cost of L1 Onsite Resources*	Are 3 L1 resources required in every shift or is this the total no of resources required across all shifts?	<p>Bidder to refer Corrigendum for the revised Bill of Material.</p> <p>As per RFP, Bidder is required to propose 5 L1 Resources for 2 shifts for Application support and 2 L1 Resources for 3 shifts for Infrastructure support.</p> <p>Bidder to note that the above requirement is minimum, bidder may factor more resources for ensuring service level and support.</p> <p>It is the responsibility of the bidder to right size the resources deployment in order to meet the project timelines, SLA and Scope of the RFP.</p>
281	General Query		Generic	<p>It is assumed that for integration with any internal systems of the Bank and external systems, the required APIs are available with the Bank? Systems like mentioned below:</p> <p>Bank CBS</p> <p>Bank LMS</p> <p>iLead</p> <p>Data Warehouse</p> <p>Perfious / Karzaa.com / or any other service provider for identity check/KYC</p> <p>NSDL, CIBIL, or any other Bureau</p> <p>OCR</p> <p>BRE</p>	<p>Bidder is required to liaison with Bank & Bank's existing vendors for APIs of the existing solutions.</p> <p>For alle external APIs- it is the responsibility of the Bidder</p>

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282	General Query	General Query	General Query	<p>Is Private Cloud mandatory, or a Public Cloud on India soil is also expected, with the all the security measures as required by the Bank? All data pertaining to the Bank will be stored in Salesforce cloud - secured and managed by Salesforce?</p> <p>There is an approach note we have prepared on how Salesforce on public cloud is still complying to Bank's Security and compliance policy. Please look into the and help us with the clarity.</p> <p>For Reference: State Bank of India has come out with Colending RFP which is allowing SAAS products hosted on Public cloud to bid for the project. The reference of the same is also available in the approach note.</p>	Bidder has to comply with RFP Terms & Conditions
283	General Query	General Query	General Query	Please confirm if the Bank already has an OCR tool for reading data from documents / statements, like PDF, images, statements, etc.?	Yes
284	General Query	General Query	General Query	Please confirm if the Bank already has a Document Management System already in place, with which our tool have to be integrated?	Yes, Bank has an existing DMS. Bidder is required to integrate with Bank's DMS and native document module for necessary pre and post sanction documentation should be provided by the Bidder.
285	General Query	General Query	General Query	Please confirm if the Bank already has a BRE / CDE tool in place? If yes, then is it fine with the Bank if we integrate our lending solution with the Bank's BRE tool?	No

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286	General Query	General Query	General Query	<p>User Count details - internal (across products and hierarchies - from FOS, to branch, to approvers, to underwriting team)</p> <p>Internal Users</p> <ol style="list-style-type: none"> 1. Field Sales 2. Managers 3. Underwriter 4. Approvers 5. Admins 6. Any other internal User <p>External Users</p> <ol style="list-style-type: none"> 1. Customer 2. Partner / DSA 3. External Agencies 4. Any other external user intended to use the tool 	Bidder to refer Corrigendum for Volumetrics
287	General Query	General Query	General Query	<p>In terms of users and their access to the system, please confirm who all are going to use the tool via desktop (browser), Tablet / Mobile?</p> <p>Internal Users: Web Portal, Mobile/Tablet App (all internal users to be accessing the tool across all access points) - Please confirm</p> <p>External Users: Web Portal, Mobile/Tablet App - Please confirm</p>	Both external & internal users will be accessing the DLP through web portal and mobile app
288	General Query	General Query	General Query	<p>What is current LMS (loan management system) with Bank? It is assumed that all the Bank products (like that in Retail and MSME segment) are already configured in the LMS - Please confirm if the understanding is correct?</p>	Bank does not have a LMS. Bidder is required to integrate DLP with Bank's CBS and any other system as desired by the Bank.
289	General Query	General Query	General Query	<p>Please confirm if the source of new leads is always going to be iLead?</p>	Currently, Bank is using iLead. However, in future, Bank may choose to update/ upgrade/ replace the existing Lead Management Solution
290	General Query	General Query	General Query	<p>Does the Bank already had a middle-ware system available?</p>	Requisite details will be shared with the successful bidder.
291	General Query	General Query	General Query	<p>It is assumed that once the Loan is approved for disbursal, the Loan Account will first get created in the existing Bank's LMS / CBS tool, which via integration will be updated in the new lending system?</p>	Yes, your understanding is correct

292	General Query	General Query	General Query	Is the mode of alerts / notification / communication SMS, Emails, On-screen notifications and WhatsApp? How important is having WhatsApp notifications? As per the current volume, please share an approximate volume of WhatsApp messages sent to customer / partner, etc.?	Requisite details will be shared with the successful bidder.
293	6.2 Penalties/Liquidated damages for not maintaining uptime	6.2.2	If any act or failure by the Successful Bidder under the agreement results in failure or in operability of systems and if the Bank has to take corrective actions to ensure functionality of its property. The Bank reserves the right to impose penalty which may be equal to the cost it incurs or the loss it suffers for such failures subject to maximum of 5% of the contract value.	LD to be charged only on the unperformed portion of the total contract value.	Bidder has to comply with RFP Terms & Conditions
294	36. Inspection & Audit	36.1.	Successful Bidder shall be subject to annual audit by internal/external Auditors appointed by the Bank/ inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/ such auditors in the areas of products (IT hardware/ software) and services etc. provided to the Bank and Successful Bidder shall submit such certification by such Auditors to the Bank. Successful Bidder and or his / their outsourced agents / sub - contractors (if allowed by the Bank) shall facilitate the same. The Bank can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by Successful Bidder. Successful Bidder shall, whenever required by such Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the Bank. Except for the audit done by Reserve Bank of India or any statutory/regulatory authority, the Bank shall provide reasonable notice not less than 7 (seven) days to Successful Bidder before such audit and same shall be conducted during normal business hours.	Provided: Frequency of any such audit shall be limited to once or twice a year after serving notice not less than 7 days before conducting any such audit. The cost of any such audit shall be borne by the bank.	Bidder has to comply with RFP Terms & Conditions

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295	1. Performance Bank Guarantee	1.1	The Selected bidder, within 15 days from the date of Purchase Order will have to furnish a Performance Bank Guarantee as per Annexure-8, issued by any scheduled commercial bank (other than Canara Bank) equivalent to 3% of the total project cost valid for 62 months (60 months + a claim period of 2 months). Upon furnishing the Performance Bank Guarantee, the EMD of the selected bidder shall be returned.	Timeline for submission of BG should be extended to 30 days.	Bidder has to comply with RFP Terms & Conditions
296	25. Termination for Default	25.2	In the event the Bank terminates the Contract in whole or in part for the breaches attributable to the Vendor, the Bank may procure, upon such terms and in such manner as it deems appropriate, Products and Services similar to those undelivered, and the Vendor shall be liable to the Bank for any increase in cost for such similar Products and/or Services. However, the Vendor shall continue performance of the Contract to the extent not terminated.	Maximum liability in case of reisk purchase shall be limited upto 110% of the contract value.	Bidder has to comply with RFP Terms & Conditions
297	General Query	General Query	General Query	For sizing the hardware would require the following volumetrics :- How many loans are estimated on an average to be processed in a day	Bidder to refer Corrigendum for Volumetrics
298	General Query	General Query	General Query	How many rules instances is estimated to be triggered per day ?	Bidder to refer Corrigendum for Volumetrics
299	General Query	General Query	General Query	What is the peak tps that is estimated for the rules engine?	Bidder to refer Corrigendum for Volumetrics
300	General Query	General Query	General Query	How many workflows are to be instantiated per day ?	Bidder to refer Corrigendum for Volumetrics
301	General Query	General Query	General Query	What is the peak tps that is estimated for the workflow engine?	Bidder to refer Corrigendum for Volumetrics
302	General Query	General Query	General Query	How many pages are estimated to be scanned on a daily basis	Bidder to refer Corrigendum for Volumetrics
303	General Query	General Query	General Query	How many documents are estimated to be processed on a daily basis?	Bidder to refer Corrigendum for Volumetrics
304	General Query	General Query	General Query	How many users will be using the DLP solution on a daily basis?	Bidder to refer Corrigendum for Volumetrics
305	General Query	General Query	General Query	What is the user concurrency that is estimated ?	Bidder to refer Corrigendum for Volumetrics
306	General Query	General Query	General Query	Will the DR environment be a passive environment ?	Bidder has to comply with RFP Terms & Conditions

307	General Query	General Query	General Query	What percentage of DC environment will be for test environment ? Or can we keep the test environment to be of minimum configuration like development and training ?	Bidder has to comply with RFP Terms & Conditions
308	General Query	General Query	General Query	UX - a) Is responsive design in scope? b) Please let us know devices and resolutions to be supported c) Please let us know browsers and versions to be supported	a. Yes, responsive design is in scope b. Bidder to propose c. All leading browsers and versions should be supported
309	General Query	General Query	General Query	In User Research process Contextual Enquiry is part of the process?	Bidder has to comply with RFP Terms & Conditions
310	General Query	General Query	General Query	Is there any SWAT analysys done for the existing application? If yes please share with us. What is the main painpoints to the user in the current Bank application?	Bidder has to comply with RFP Terms & Conditions
311	General Query	General Query	General Query	UX/Accessibility - a) Is any multilingual support is required for Accessibility ?	Bidder has to comply with RFP Terms & Conditions
312	General Query	General Query	General Query	Please provide branding guideline if available!	Requisite details will be shared with the successful bidder.
313	6. Penalties & Liquidated Damages:	6.1.1	6.1.1 Non-compliance of the implementation will result in the Bank imposing penalty of 0.50% plus GST on delay in Implementation per week or part thereof, on the contract value.	Suggest calculate penalty of 0.50% on the contract value of the delayed work/delivery and not on the contract value.	Bidder has to comply with RFP Terms & Conditions
314	6. Penalties & Liquidated Damages:	6.1.2	6.1.2 However, the total Penalty/LD to be recovered under above clauses 5.1.1 shall be restricted to 5%(Plus GST) of the total contract value (exclusive of Taxes).	Suggest Penalty/LD shall be restricted to 5% of the contract value of the delayed work/delivery and not on the contract value.	Bidder has to comply with RFP Terms & Conditions
315	6. Penalties & Liquidated Damages:	6.2.2	6.2.2 If any act or failure by the Successful Bidder under the agreement results in failure or in operability of systems and if the Bank has to take corrective actions to ensure functionality of its property. The Bank reserves the right to impose penalty which may be equal to the cost it incurs or the loss it suffers for such failures subject to maximum of 5% of the contract value.	Suggest maximum penalty to cap to the 5% of the respective segment implementation cost.	Bidder has to comply with RFP Terms & Conditions

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316	6. Penalties & Liquidated Damages:	6.4.1	6.5.1 If the solution or any of its components behaves erroneously which results in monetary or business loss to the Bank, then the entire amount of such loss shall be recovered from the bidder on actual basis. The maximum penalty under this category is limited to 5% of contract value	Suggest maximum penalty to cap to the 5% of the respective segment implementation cost.	Bidder has to comply with RFP Terms & Conditions
317	6. Penalties & Liquidated Damages:	6.5.1	6.5.1 During the Implementation and contract period-In the absence of the engineer, suitable replacement is to be provided on immediate basis.In case of absolute absence (when no replacement is provided), penalty would be deducted @0.5% of the Resource cost, for each day during the implementationperiod,up to a maximum of 5% of the resource cost. 6.5.2 Team lead/Project manager is required to be present Onsite. Failure to do so will attract a penalty of 0.05% of contract value for each day up to a maximum of 0.5%.	Absence of resource is a billing loss for selected bidder. Hence suggest removal of the resource base penalty to avoided double penalizing selected bidder.	Bidder has to comply with RFP Terms & Conditions
318	6. Penalties & Liquidated Damages:	6.6.1	1.1.1 Penalty as in 6.3 to 6.5 can be levied simultaneously. Maximum deducted penalty of one type will not affect any other type of penalty i.e. All the types of penalties can be levied up to their maximum limit simultaneously.	Overall cumulative penalties to be capped to 5% of the of respective segment implementation cost during implementation period and 5% of the respective year ATS cost during ATS period.	Bidder has to comply with RFP Terms & Conditions
319	6. Penalties & Liquidated Damages:	6.7	6.7The overall penalty shall be restricted to10% of the total contract value if not specified otherwise. This will be over and above all other penalties defined in RFP for various incidents. 6.7.1Any claims from Bank's Clients / Customers with respect to Liquidated damages due to Data loss or privacy breach shall beattributable to the selected bidder and any loss to this effect shall be recovered from the bidder.	Overall cumulative penalties to be capped to 5% of the of respective segment implementation cost during implementation period and 5% of the respective year ATS cost during ATS period.	Bidder has to comply with RFP Terms & Conditions

320	6. Penalties & Liquidated Damages	6.8	16.8 Penalties/liquidated damages for Onsite/Offsite 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 solution does not hamper. In case the 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 5% (Plus GST) of the total charges (Exclusive of GST) payable for Resident Resource charges for that quarter.	Absence of resource is a billing loss for selected bidder. Hence suggest removal of the resource base penalty to avoided double penalizing selected bidder.	Bidder has to comply with RFP Terms & Conditions
321	6. Penalties & Liquidated Damages	6.11	All the above LDs are independent of each other and are applicable separately and concurrently.	Suggest maximum LD/penalty to cap to the 5% of the respective segment implementation cost.	Bidder has to comply with RFP Terms & Conditions
322	7. Payment Terms	7.1	Enterprise Software Perpetual(Unlimited Users) License fee for the proposed solution and its component 75% of the license cost shall be paid after delivery of licenses and confirmation from bank officials. Remaining 25% of the license cost shall be paid after implementation of 100% of the journeys of all the segments i.e., Retail, MSME & Agri and confirmation from bank officials.	Suggest 100% payment of the Enterprise Software Perpetual(Unlimited Users) License fee for the proposed solution and its component on delivery of licenses.	Bidder to refer Corrigendum for revised Payment Terms

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323	18. Order Cancellation/ Termination of Contract	18	18.1The 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: <ul style="list-style-type: none"> Delay in delivery of services in the specified period. Serious discrepancies noted in the inspection. Breaches in the terms and conditions of the Order. 	Bank to provide 60 days written notice to the selected bidder in case of cancellation / termination of contract. Also, Bank to make payment of all the completed deliverable till the date of cancellation / termination. Propose remove of the recover of additional expenditure from selected bidder.	Bidder has to comply with RFP Terms & Conditions
324	18 Order Cancellation/ Termination of Contract	18	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 such case service provider liability shall be limited to 110% cost of the undelivered services.	Bidder has to comply with RFP Terms & Conditions
325	18,Order Cancellation/ Termination of Contract	18	18.8. Not withstanding anything contained, the Bank reserves the right to terminate the contract at any time with out assigning any reasons. In case of termination of contract for the reasons that the services of vendor are not found satisfactory", the Bank shall be free to Blacklist the vendor thereby debarring them from participating in future Bids/Tender processes.	Suggest removal of Blacklist of vendor wording form the clause.	Bidder has to comply with RFP Terms & Conditions
326	4. Acceptance	4.1	4.1 Any deliverable that has not been implemented or not operational or delayed, will be deemed or treated as Non-Delivery thereby excluding Bank from all payments obligations under this RFP or agreement.	We humbly propose the Bank to delete this clause, since in case any deliverable that has not been implemented or not operational or delayed deliverable, TechM is agreeable for Liquidated Damages as applicable.	Bidder has to comply with RFP Terms & Conditions
327	4. Acceptance	4.2	Bank will evaluate the offered Solution implemented by the bidder. If the Solution experiences no failures and functions according to the requirements of the GeM bid as determined by the Bank during the implementation period, then the solution will be accepted by the Bank.	While we are principally fine with the clause, we request your good office to provide clarity on the number of days within which the Bank shall complete its evaluation.	Bidder has to comply with RFP Terms & Conditions

328	Section C 8: Onsite/ Offsite Resource	8.4.8	Bank at its discretion may avail Onsite/Offsite resources based on the requirement.	Hope such decretion will be exercised as per bid submitted.	Bidder has to comply with RFP Terms & Conditions
329	10.Subcontracting:	10	The selected bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required under the contract without the prior written consent of the Bank.	We humbly request the Bank to permit Sub-Contracting subject to prior intimation and not consent.	Bidder has to comply with RFP Terms & Conditions
330	12. Right to Audit	12	Right to Audit	<p>While we are fine with the audit rights of bank, however, we humbly request your good office to have below caveats in order to strike balance between rights and obligations:</p> <ul style="list-style-type: none"> •Audit should be subject to prior written notice of period as may be mutually agreed between the parties, ideally 15 days; •use of any third party auditor that is a competitor of Bidder shall be subject to Bidder 's prior written approval, such approval not to be unreasonably withheld or delayed; •Bank or any auditor conducting any such audit shall at all times comply with any and all reasonable security and confidentiality guidelines and other policies of Bidder with respect to the audit. •Bank shall not be entitled to audit: (a) data or information of other customers or clients of Bidder; (b) any cost information unless such is the basis of a billable expense; (c) Bidder's quality assurance reviews, contract management reports, and security functions; (d) third parties except to the extent Bidder has the right to grant such rights, or (v) any other Confidential Information of Bidder that is not directly relevant for the authorised purposes of the audit. 	Bidder has to comply with RFP Terms & Conditions

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331	18. Order Cancellation/Termination of Contract	18.5	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 month 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	We humbly propose that the expenses incurred in execution of remaining contract are capped to 10% of incomplete services and/or deliverables. This is to ensure maintaining equilibrium of risk and reward for bidder under this opportunity.	Bidder has to comply with RFP Terms & Conditions
332	General Query	General Query	Penalty/SLA Conditions	The RFP does not have Annexure 9. Please provide. Also, we humbly request the penalties under the RFP are to be capped @10% of TCV.	Service Levels & Penalties are defined in Section 5: Uptime & Section 6: Penalties & Liquidated Damages under Section C: DELIVERABLE AND SERVICE LEVEL AGREEMENTS Annexure 9 is Performance Bank Guarantee Format
333	8. Inspection of Records	8	Inspection of Records	Audit clause already covered in clause 26. Request deletion otherwise this clause should be in accordance with clause no. 26	Bidder has to comply with RFP Terms & Conditions
334	11. Publicity	11	Any publicity by the bidder in which the name of the Bank is to be used will be done only with the explicit written permission of the Bank.	We humbly request the Bank to replace the term permission with intimation.	Bidder has to comply with RFP Terms & Conditions

335	18. Patent Rights/ Intellectual Property Rights	18.3	The Intellectual Property Rights for the solution including source code will be owned by the Bank. Any update or upgrade to source code by way of change requests or otherwise shall be informed and made available to the Bank. The same shall be deemed to be a part of the solution.	<p>While we are principally fine with the clause, we request that:</p> <p>A. IPR transfer in work product specifically developed by bidder pursuant to this engagement shall be made subject to payment in full.</p> <p>B. Pre-existing IPR or any IPR developed independent of this Agreement shall be kept separate for both parties and it is humbly requested to incorporate the following verbiage pertaining to pre-existing IPR:</p> <p>Each Party (or its licensors as applicable) shall retain ownership of its intellectual property rights, including without limitation patents, copyright, know-how, trade secrets and other proprietary rights ("IP") which were existing prior to each respective SOW, or IP developed, licensed or acquired by or on behalf of a Party or its licensors independently from the Services or the Deliverables (pre-existing IPR).</p>	Bidder to refer Corrigendum for the revised clause for Intellectual Property Rights
336	25. Termination for Default	25.2	In the event the Bank terminates the Contract in whole or in part for the breaches attributable to the Vendor, the Bank may procure, upon such terms and in such manner as it deems appropriate, Products and Services similar to those undelivered, and the Vendor shall be liable to the Bank for any increase in cost for such similar Products and/or Services. However, the Vendor shall continue performance of the Contract to the extent not terminated.	We humbly propose that the expenses incurred in execution of remaining contract are capped to 10% of incomplete services and/or deliverables. This is to ensure maintaining equilibrium of risk and reward for bidder under this opportunity.	Bidder has to comply with RFP Terms & Conditions
337	26. Force Majeure	26	Force Majeure	While we are completely agree with the definition of Force Mejeure. It is humbly requested to include few more instances such as natural disasters, financial sanctions, lock-outs, civil commotion, military or security actions in the definition.	Bidder has to comply with RFP Terms & Conditions
338	28. Indemnity	28.2	The breach, default or non-performance of undertakings, warranties, covenants or obligations by the bidder	We humbly request deletion of performance indemnity as we are already agreeing for LD in case of breach, default or non-performance of undertakings etc.	Bidder has to comply with RFP Terms & Conditions

339	29. Termination for Insolvency	29	The Bank may, at any time, terminate the Contract without notice to the Vendor, if the Vendor becomes Bankrupt or insolvent or any application for bankruptcy, insolvency or winding up has been filed against it by any person. In this event, termination will be without compensation to the Vendor, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Bank.	We agree for terminating the contract if TechM becomes Bankrupt or insolvent. However we request to delete the term when a insolvency or winding up application is filed.	Bidder has to comply with RFP Terms & Conditions
340	30. Termination for Convenience	30	The Bank, by written notice of not less than 60 (Sixty) days sent to the Vendor, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of the Vendor under the Contract is terminated, and the date upon which such termination becomes effective.	While we principally agree for Bank's right to terminate the contract on its convenience. However, we humbly request that this right shall only be exercised subject to payment of mutually agreed termination for convenience fee.	Bidder has to comply with RFP Terms & Conditions

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341	36. Inspection & Audit	36	<p>Inspection & Audit</p> <p>While we are fine with the audit rights of bank, however, we humbly request your good office to have below caveats in order to strike balance between rights and obligations:</p> <ul style="list-style-type: none"> •Audit should be subject to prior written notice of period as may be mutually agreed between the parties, ideally 15 days; •use of any third party auditor that is a competitor of Bidder shall be subject to Bidder 's prior written approval, such approval not to be unreasonably withheld or delayed; •Bank or any auditor conducting any such audit shall at all times comply with any and all reasonable security and confidentiality guidelines and other policies of Bidder with respect to the audit. •Bank shall not be entitled to audit: (a) data or information of other customers or clients of Bidder; (b) any cost information unless such is the basis of a billable expense; (c) Bidder's quality assurance reviews, contract management reports, and security functions; (d) third parties except to the extent Bidder has the right to grant such rights, or (v) any other Confidential Information of Bidder that is not directly relevant for the authorised purposes of the audit. 	Bidder has to comply with RFP Terms & Conditions
342	39. Other Terms & Conditions	39.7	<p>The Selected Bidder(s) shall keep the Bank indemnified against all claims, actions, loss, damages,, costs, expenses, charges, including legal expenses (Attorney, Advocates fees included) which the Bank may suffer or incur on account of (i) Successful Bidder's breach of its warranties, covenants, responsibilities or obligations; or (ii) breach of confidentiality obligations mentioned in the SLA; or (iii) any willful misconduct and gross negligent acts on the part of employees, agents, representatives or sub-contractors (if allowed) of Successful Bidder. Successful Bidder's shall make good the loss suffered by the Bank.</p>	<p>We propose to delete this clause as the RFP has identical clause above.</p> <p>Bidder to refer Corrigendum for revised clause for Indemnity</p>

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343	General Query	General Query	General Query	Bank to confirm on the Managed Services for Physical Infrastructure to be provided by the Service Provider or the existing / incumbent service provider will provide the managed services for new infrastructure (Digital Lending Solution)	It is the responsibility of the Bidder to supply, install & manage the infrastructure proposed for DLP
344	General Query	General Query	General Query	Can Bidder suggest for the Shared Services for the Managed Services of the Private Cloud / On-Prem Private Cloud or the Managed Services for Infrastructure to be provided in the Bank's premises	Bidder is required to propose hardware on a Private On-Premise Cloud Deployment model
345	General Query	General Query	General Query	What are the EMS / NMS / ITSM Tools that needs to be leveraged for the Monitoring and Management of the Infrastructure (On-Prem / Cloud)	Bidder is required to integrate with Bank's ticketing tool for the purpose of call logging. Requisite details will be shared with the successful bidder.
346	General Query		General Queries		No Query
347	General Query		General Queries		No Query
348	Addition	General Query	General Query	CSP will be MeitY empaneled & STQC audited as per Ministry of Electronics and Information Technology (MeitY) empanelment process as on the last date of submission of the bid	Query not clear. Addition not accepted.
349	Addition	General Query	General Query	CSP will have accreditations relevant to security, availability, confidentiality, processing integrity, and/or privacy Trust Services principles. SOC 1, SOC 2, SOC 3	Query not clear. Addition not accepted.
350	Addition	General Query	General Query	Payment Card Industry Data Security Standards (PCIDSS) Level 1 version 3.2 for storing, processing, and transmitting credit card information in the cloud	Query not clear. Addition not accepted.
351	Addition	General Query	General Query	CSP should have ISO 22301 certification for business continuity implementation.	Query not clear. Addition not accepted.
352	Addition	General Query	General Query	CSP should provide the option of managing and deployment of the containers in an on premise and multi-cloud environment. It should also give the functionality to be able to migrate VM's to containers as part of application modernization.	Query not clear. Addition not accepted.
353	Addition	General Query	General Query	The CSP should allow users to create various combinations of vCPU and RAM for optimized infra usage instead of the fixed vCPU & RAM combination provided by the CSP.	Query not clear. Addition not accepted.

354	Addition	General Query	General Query	CSP should provide the managed service for data analytics and should allow for petabyte scale analytics with unlimited tables per dataset	Query not clear. Addition not accepted.
355	Addition	General Query	General Query	CSP should provide the option of Trusted VMs and Container instances . Trusted VMs are hardened instances that verify VM identity and defend against rootkits and bootkits. CSP should deploys a custom-built hardware root of trust to verify VM identity	Query not clear. Addition not accepted.
356	Addition	General Query	General Query	CSP should provide inbuilt threat analysis for the API's for Identify and address security vulnerabilities	Query not clear. Addition not accepted.
357	Addition	General Query	General Query	Data Platform should provide the ability to reliably store large amounts of data and should provide automatic cost optimization by tiering of older data.	Query not clear. Addition not accepted.
358	Addition	General Query	General Query	CSP should provide VM's which provides encryption of data in transit , at rest using customer-managed encryption keys (CMEK) and customer-supplied encryption keys (CSEK), and providing encryption of data while in use.	Query not clear. Addition not accepted.
359	Addition	General Query	General Query	CSP should provide tools for application modernisation like managed Kubernetes services and CI/CD pipelines	Query not clear. Addition not accepted.
360	Addition	General Query	General Query	CSP should provide storage with object versioning to support the retrieval of objects that are deleted or replaced	Query not clear. Addition not accepted.
361	Addition	General Query	General Query	CSP should provide different options like PAYG, 1 year commit and 3 year commit compute infrastructure	Query not clear. Addition not accepted.
362	Addition	General Query	General Query	CSP should have a marketplace for procuring third party services e.g. databases, NextGen Firewall, Disaster recovery management software.	Query not clear. Addition not accepted.
363	Addition	General Query	General Query	CSP should be able to give the unit price for vCPU and per GB of RAM for the VM's.	Query not clear. Addition not accepted.
364	Addition	General Query	General Query	CSP should have a public calculator link for creating and validating the list prices of CSP.	Query not clear. Addition not accepted.
365	Addition	General Query	General Query	CSP should provide encryption for data at rest & in motion by default for all its services.	Query not clear. Addition not accepted.

366	Addition	General Query	General Query	CSP should provide transparency and approval mechanisms to provide insight into cloud provider admin and support access to customer data.	Query not clear. Addition not accepted.
367	Addition	General Query	General Query	CSP should provide comprehensive capabilities for DDoS protection natively for L3/L4 (infrastructure layer) DDoS attacks and using WAF for L7 (application layer) DDoS attacks).	Query not clear. Addition not accepted.
368	Addition	General Query	General Query	CSP should provide Data Loss Prevention capabilities, including discovery, classification, and anonymization of sensitive data via an API that can be used by any app / service to reduce the risk of sensitive data exposure across cloud services.	Query not clear. Addition not accepted.
369	Addition	General Query	General Query	CSP should offer hardened VMs and Container instances that verify VM identity and defend against rootkits and bootkits with software and firmware integrity verification.	Query not clear. Addition not accepted.
370	Addition	General Query	General Query	CSP should offer capabilities for encrypting data stored in CSP products with Bank having full control of keys in an external key store outside of CSP Infrastructure.	Query not clear. Addition not accepted.
371	NA	NA	Capability to integrate Interactive voice response blast services.	Will it be real time integration? What kind of data need to be captured?	No such clause in RFP as provided by the Bidder.
372	NA	NA	Feedback management should be integrated with the bank's existing systems on branch-level/administrative level to improve customer experience	What is the process of obtaining feedback from the customer, email/sms/others. If feedback for all stages or only once the journey is complete	No such clause in RFP as provided by the Bidder.
373	NA	NA	Ability to create targeted marketing campaign by segmenting the audience (based on demographics, product interest, and so on) as well as designing messages and offers for each group.	Are these only central driven campaigns or regional as well. In case of regional will it require sync with any central campaigns Are there any external party involved in campaigns	No such clause in RFP as provided by the Bidder.
374	NA	NA	Reports of leads generated by social media campaigns.	The campaigns are only run via social media, will there be any other channel for campaigns. Are integrations required for any campaigns with external party. Is there a aggregator currently for social media	No such clause in RFP as provided by the Bidder.
375	NA	NA	Capability to generate Customer Profitability Index for each Customer in Customer Database.	Please provide data requirement & logic for the calculation?	No such clause in RFP as provided by the Bidder.

376	NA	NA	Detailed View of customer's information	List the number of system that needs to be integrated for Customer 360?	No such clause in RFP as provided by the Bidder.
377	NA	NA	Bidder should extract/load Data from all Source systems to a custom dashboard as per the requirement of our bank in the portal for the bank, the dashboard developed is not limited to	What are the details of Source Systems? What is the data volume? What is the Consumer Count & its related data volume?	No such clause in RFP as provided by the Bidder.
378	NA	NA	Plugin/Interface to integrate with Social Media Platforms (Facebook, Twitter, Instagram etc.) from Customer 360.	Is Social Media Listening also required? Is there an existing system for Social Media management?	No such clause in RFP as provided by the Bidder.
379	NA	NA	The system should have the capability of deduplication of leads received in the system from all sources. The logic to be defined in co-ordination with the Bank team	What is the existing process of Lead creation to qualify? Lead creation thru Government Website, If Integration allowed or Website BOT required? What is the existing process of Lead to Opportunity? What are the parameter to identify Lead duplicate?	No such clause in RFP as provided by the Bidder.
380	NA	NA	Files to be scanned for any malicious content through an antivirus	Is there an existing antivirus implemented at SBICAP? Is Integration possible?	No such clause in RFP as provided by the Bidder.
381	NA	NA	Lead Enrichment:	Which System Integration is required for Lead Enrichment?	No such clause in RFP as provided by the Bidder.
382	NA	NA	Ability to convert a Lead into a Customer without re entering the customer information captured during the prospecting stage	Is customer to be created directly from lead?	No such clause in RFP as provided by the Bidder.
383	NA	NA	Payment Processing: The system should have the capability to process and track customer payments, including credit card, loan, wire transfer, and clearing house transactions etc. The system should also have the ability to allocate payments to specific accounts and reconcile payments against invoices	Will the proposed system create invoices? Need details on the expectation from the proposed CRM system regarding Invoices & recovery?	No such clause in RFP as provided by the Bidder.

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384	NA	NA	Payment Collections: The system should be able to automate the collection process, including sending reminders and overdue notices to customers, alerts for loan recovery, etc. The system should also have the ability to initiate manual collections activities, such as phone calls, emails, FOS (Feet on the street) services etc.	Which is the current system for Payment Collections?	No such clause in RFP as provided by the Bidder.
385	NA	NA	Card Management-Inventory, Activation, Primary and Add on Card, Renewals & Replacements	is there any existing system for Card Management?	No such clause in RFP as provided by the Bidder.
386	NA	NA	The package should have analytical tools for financial planning, risk management and portfolio analysis.	Please provide details?	No such clause in RFP as provided by the Bidder.
387	NA	NA	CRM should be able to identify service requests /complaints made by the same customer for any issue even after complaining through different channels. These are to be categorized as escalations of the same case and further De-duplication check on Service Request.	is this a view only request? Will the complaints be handled and resolved on CRM? Or is there a different Service Tool? Need Clarity	No such clause in RFP as provided by the Bidder.
388	NA	NA	Comprehensive CRM software solution with unlimited users and enterprise licenses	Please clarify unlimited users and enterprise licenses. Microsoft Business applications comes with user based subscription. License payment is made to the OEM monthly/yearly in advance	No such clause in RFP as provided by the Bidder.
389	7. Payment Terms	7.1	One time implementation	Implementation payment will be based on the project milestones. It needs to be discussed	Bidder to refer Corrigendum for revised Payment Terms
390	7. Payment Terms	7.1	Cloud hosting charges	Cloud hosting charges is the payment made to OEM, so LD clause and penalties not applicable for PwC. Please clarify.	Bidder has to comply with RFP Terms & Conditions
391	NA	NA	All the points mentioned under Warranty section	Need clarification because this is a cloud based solution where no on-prem hardware is involved and Microsoft takes care of the maintenance of the cloud instances	No such clause in RFP as provided by the Bidder.

392	NA	NA	At the time of submission of bids, the bidder has to quote AMC/ATS for Hardware (including OS), software, License Items for Two (2) years after completion of Three (3) years warranty period, in the commercial bid separately for comprehensive maintenance contract	Need clarification because this is a cloud based solution where no on-prem hardware is involved and Microsoft takes care of the maintenance of the cloud instances	No such clause in RFP as provided by the Bidder.
393	NA	NA	The selected bidder should inform Bank about all release/version change of patches/ upgrades/ updates of software/ OS/ middleware etc. as and when released by the selected bidder/OSD	Need clarification because this is a cloud based solution where no on-prem hardware is involved and Microsoft takes care of the maintenance of the cloud instances	No such clause in RFP as provided by the Bidder.
394	NA	NA	If any software, license updates provided by the OSD as free of cost, it should be provided and installed & configured by the selected bidder free of cost to the Bank during Contract Period	Need clarification because this is a cloud based solution where no on-prem hardware is involved and Microsoft takes care of the maintenance of the cloud instances	No such clause in RFP as provided by the Bidder.
395	NA	NA	Any corruption in the software/License/media shall be rectified during the full period of the contract, at no extra cost to the Bank	Need clarification because this is a cloud based solution where no on-prem hardware is involved and Microsoft takes care of the maintenance of the cloud instances	No such clause in RFP as provided by the Bidder.
396	NA	NA	The selected bidder shall make availability of spare parts/services, components etc. as and when required, and complete maintenance of the hardware/software/solution during Contract Period	Need clarification because this is a cloud based solution where no on-prem hardware is involved and Microsoft takes care of the maintenance of the cloud instances	No such clause in RFP as provided by the Bidder.
397	NA	NA	Only licensed copies of software shall be supplied. The selected bidder shall grant an irrevocable perpetual license to the Bank to use the software. Further, all software supplied shall be of latest version	Microsoft D365 is a cloud product.	No such clause in RFP as provided by the Bidder.
398	NA	NA	The selected bidder shall supply along with each item all the related documents, Software Licenses loaded in the Hardware items without any additional cost. The documents shall be in English. These will include but not restricted to User Manual, Operation Manual, Other Software and Drivers etc	Need clarification because this is a cloud based solution where no on-prem hardware is involved and Microsoft takes care of the maintenance of the cloud instances	No such clause in RFP as provided by the Bidder.

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399	NA	NA	The proposed TSP/CSP should ensure that any data that is stored on the cloud is protected and appropriate policies and controls are put in place to provide data privacy and protection. The CSP should adhere to all laws pertaining to data privacy and protection that are applicable as per Gol, RBI and any other regulators. The CSP should also ensure that necessary enhancements are made to the services provided whenever there are changes sought either by the regulators or Government of India without any additional cost to the Bank.	The SaaS solution provider will be responsible to comply with legal guidelines applicable to its services (such as Meity), while the Bank will be responsible to comply with regulatory guidelines (eg RBI). Please let us know bank's point of view for the assumption considered.	No such clause in RFP as provided by the Bidder.
400	NA	NA	Preferably Canara Bank tenant resources to be on dedicated physical hypervisors of the CSP.	There will be logical separation of the Bank's data and will be secured and not shared with any other instance. Salesforce is a metadata-driven, multi-tenant architecture, where only metadata is shared and Bank's data is not. Please let us know if this works for the bank.	No such clause in RFP as provided by the Bidder.
401	NA	NA	Bidder should ensure data retention, masking of data, archiving, destruction of data, sharing of data, encryption of critical data etc. as per the bank's requirement.	Most of these controls are and can be configured by the Bank such as retention, backup., archival and the Bank's appointed team can perform these activities by themselves. Please let us know if this works for the bank.	No such clause in RFP as provided by the Bidder.
402	NA	NA	Regular VAPT, API Assessment, Source Code audit certified by a CERT- IN empaneled auditor.	Source code is company confidential and hence reports of Source Code review might not be made available. However, our SOC 2 audit reports will attest that the process is followed. Further, we are not mandated to have our VAPT conducted by CERT-In empanelled auditors. We have a CREST empanelled third party conduct these tests for us. The Bank can empanel a Cert-In empanelled auditor to conduct Application VAPT at their own discretion. Please let us know if this works for the bank.	No such clause in RFP as provided by the Bidder.

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403	NA	NA	<p>All functions involving critical data to be maintained on-premises only while functions involving non critical data can be moved to Cloud thereby adopting Hybrid Cloud model approach</p>	<p>Salesforce allows you to control who sees what data down to the field level with standard features such as field-level security settings, record access settings, and object permissions.</p> <p>Salesforce Data Mask is a powerful data security resource for Salesforce admins and developers Data Mask enables admins and developers to mask sensitive data in sandboxes such as Personally Identifiable Information (PII). Data Mask uses platform-native obfuscation technology to mask sensitive data in any full or partial sandboxes. The masking process lets you mask some or all sensitive data with different levels of masking, depending on the sensitivity of the data. Once your sandbox data is masked, you can't unmask it</p> <p>Salesforce is a multi-tenant and metadata driven architecture and stores its data on Trusted Public cloud residing in India. And the Bank's requirement is to get Customer360 on CRM which can be achieved only bringing the data into Salesforce, which is available only on cloud. Hence, we request the Bank to relax this clause.</p>	<p>No such clause in RFP as provided by the Bidder.</p>
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404	NA	NA	Ensure that any sensitive information or PII (Personally Identifiable Information) including Canara Bank customer's ID, PAN, Aadhar, GST Number, Account number, Card Number, PIN/CVV, Full Address, Mobile Number, Email Address etc. are not stored/cached in the Cloud in any form	<p>Salesforce allows you to control who sees what data down to the field level with standard features such as field-level security settings, record access settings, and object permissions.</p> <p>Salesforce Data Mask is a powerful data security resource for Salesforce admins and developers Data Mask enables admins and developers to mask sensitive data in sandboxes such as Personally Identifiable Information (PII). Data Mask uses platform-native obfuscation technology to mask sensitive data in any full or partial sandboxes. The masking process lets you mask some or all sensitive data with different levels of masking, depending on the sensitivity of the data. Once your sandbox data is masked, you can't unmask it</p> <p>Salesforce is a multi-tenant and metadata driven architecture and stores its data on Trusted Public cloud residing in India. And the Bank's requirement is to get Customer360 on CRM which can be achieved only bringing the data into Salesforce, which is available only on cloud. Hence, we request the Bank to relax this clause.</p>	No such clause in RFP as provided by the Bidder.
405	NA	NA	Bidder should provide list of latest security certification of their private /public Cloud service provider (CSP) and their validity - NIST, CSA, PCI DSS, IT ACT 2008 and amendments, India Data Privacy Bill, MEITY certification	<p>The CSP will provide ISO 27001, 27017, 27018, SOC 1,2,3, PCI, as available on Salesforce Compliance Portal.</p> <p>The CSP requests the Bank to relax the certification required for India Data Protection Bill, as the same is not out yet by the Govt. of India.</p>	No such clause in RFP as provided by the Bidder.
406	NA	NA	Cloud Service Provider should be STQC audited and empaneled and offer all services from India as per guidelines of Meity.	Salesforce Hyperforce (Infra) is deployed on AWS India, which is a MeitY empanelled and AWS has successfully completed the Standardization Testing and Quality Certification (STQC) audit from the MeitY	No such clause in RFP as provided by the Bidder.

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407	NA	NA	The Primary and Secondary Data Centres (Cloud) shall be physically located in India. The proposed Datacenter for DR should be in different seismic zones. The data should not be transferred out side of country's boundary by any means	All DCs are in Mumbai. However, as per AWS's own Resiliency Paper, the Asia Pacific (Mumbai) Region AZs are situated in an area with a moderate seismic risk with a 250-year return period of soil-adjusted damaging earthquake ground motions per the property insurer FM Global (equating to SDS=0.55g and SD1=0.25g) or Seismic Zone III per Indian Standard 1893 (2002). AWS's datacenters within these AZs meet or exceed local building codes with incorporation of an importance factor in their design to further protect their infrastructure.	No such clause in RFP as provided by the Bidder.
408	NA	NA	The CRM application should be OWASP & PA-DSS complaint.	The current RFP is for implementation of CRM solution, which is not a payments application for it to be required to comply with PA-DSS. We request the Bank to clarify this ask?	No such clause in RFP as provided by the Bidder.
409	NA	NA	CSP should provide secure repository of the digital certificates etc.	Need more clarity for responding to this ask. What repository is the Bank looking at? We request the Bank to give examples of digital certificates that you have mentioned here.	No such clause in RFP as provided by the Bidder.
410	NA	NA	ISO 27001, ISO 22301 certification	We can provide ISO 27001, 27017, 27018, SOC 1,2,3, PCI DSS, SOC 1, SOC 2, SOC 3, NIST SP 800-171, CSA Star, C5 (ISAE 3000), APEC Certification for Processors and Controllers. We are not ISO 22301 and ISO 27701 compliant. Salesforce has Data Privacy controls and protection mechanisms to protect customer data in line with leading privacy law requirements. Details can be availed on https://www.salesforce.com/in/company/privacy/ Request the Bank to relax this clause	No such clause in RFP as provided by the Bidder.

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411	NA	NA	ISO/IEC 27701 PIM (Privacy Information Management) certified	<p>We can provide ISO 27001, 27017, 27018, SOC 1,2,3, PCI DSS, SOC 1, SOC 2, SOC 3, NIST SP 800-171, CSA Star, C5 (ISAE 3000), APEC Certification for Processors and Controllers.</p> <p>We are not ISO 22301 and ISO 27701 compliant.</p> <p>Salesforce has Data Privacy controls and protection mechanisms to protect customer data in line with leading privacy law requirements. Details can be availed on https://www.salesforce.com/in/company/privacy/</p> <p>Request the Bank to relax this clause</p>	No such clause in RFP as provided by the Bidder.
412	General Query	General Query	The bank has asked for unlimited users with 5000 concurrent users.	<p>For a SAAS product, unlimited users concept doesn't apply as the entire backend infra and scale will be managed by the OEM, Request the bank to help us with no. of active users (users who would be working on CRM i.e. like Field officers, Call centre team, etc who will be editing the details in the CRM based on customer conversation) and no. of users who would only view or monitor the CRM details.</p> <p>This would help us to prepare the solution according to the inputs from the bank</p>	Bidder to refer Business Volumetrics as mentioned in the RFP
413	General Query	General Query	The bank has asked the bidder solution to comply to hybrid architecture where CRM will be on SAAS and data needs to be pulled in real time based on user requirement from On premise Database	<p>For Hybrid architecture, we need reuse bank's ESB and API management. Request your confirmation on the same.</p>	Bank has an ESB and API management. Bidder can leverage the same.
414	5. Uptime	5.1	The selected bidder shall guarantee a 24x7x365 availability with monthly uptime of 99.90% for the solution as per Scope of Work (Annexure-8) and Technical and Functional requirements (Annexure-9), during contract period, which shall be calculated on monthly basis	<p>The standard uptime SLA provided by Salesforce is 99.70% which can be further discussed with the Bank after and if we are awarded the project.</p>	Bidder has to comply with RFP Terms & Conditions

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415	General Query		<p>7.2. The selected bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation in escrow with a reputable agency acceptable to both the parties. The modalities of the versions to be kept etc., can be finalized at the time of lodging the software for escrow.</p> <p>7.3. The escrow will be released to the Bank in the event of the Contract being terminated for either default or Insolvency of the selected bidder or should be selected bidder cease, or give notice of intention to cease to provide maintenance or technical support services for the software as required by the contract. The release will be effected by the agent within 15 days of receipt of written demand from the purchase therefore.</p> <p>7.4. The cost of verification of the software payable to Escrow Agent and annual subscription fee shall be payable by the selected bidder. Bank shall not be liable to pay any amount to Escrow Agent taking from verification to its annual subscription to updation fee.</p>	<p>SAAS product covers warrenty, indemnity and security of the product via MSA which will be signed with the bank. This will give assurity that the SAAS product purchased will not terminate the license agreement without financial repurcursions. Also SAAS product comes with built in AMC with regular updates in each year to provide bank the latest features and functionalities as per the market need. SAAS product also has a differential layer where core platform is logically seperated from Meta Layer (where SI configures the system as per bank's requirement) and MSA calls out that the Meta Layer where bank's configurations are done will be bank's IP. With the above details given, request the bank to relax the Escrow requirement as SAAS products cannot give access to source code, but the objective of the bank will be retained in the MSA as per the above method described</p>	<p>Existing clause as stated by bidder is not mentioned in the RFP. Bidder to refer Corrigendum for Escrow clause</p>
416	NA	NA	Dashboard / Reports components	How Many users will Generate on the Fly / Dynamic Reports	No such clause in RFP as provided by the Bidder.
417	NA	NA	Dashboard / Reports components	How Many users will Consume the Reports	No such clause in RFP as provided by the Bidder.
418	NA	NA	Dashboard / Reports components	Whcih users are expected to Download and the Business Reasons behind downloading ?	No such clause in RFP as provided by the Bidder.
419	NA	NA	Dashboard / Reports components	What is the Banks Exisiting Analytics Landscape ? What is Used for MIS, What is Used as Data Warehouse ? Where is the Data Warehouse Hosted ?	No such clause in RFP as provided by the Bidder.
420	NA	NA	Dashboard / Reports components	If there exists any MIS Team ? is the team centralized and what is the Workforce strength of the Team ?	No such clause in RFP as provided by the Bidder.
421	NA	NA	Dashboard / Reports components	How Many Business Users need to create Dynamic Reports ?	No such clause in RFP as provided by the Bidder.
422	NA	NA	Dashboard / Reports components	Where is the Current Database/Datawarehouse Hosted ? On PREMise or On Public Cloud ?	No such clause in RFP as provided by the Bidder.

423	NA	NA	Campaign Management	How many customer facing properties does the bank have? Eg: Websites, Apps	No such clause in RFP as provided by the Bidder.
424	NA	NA	Campaign Management	Are there any customer banking mobile apps? What framework are those apps built on? Eg: Native (Android, iOS) or Hybrid (React Native, Cordova)	No such clause in RFP as provided by the Bidder.
425	NA	NA	Campaign Management	Which IVR solution is the bank currently using?	No such clause in RFP as provided by the Bidder.
426	NA	NA	Campaign Management	Attachment open counts of the attachments inside email cannot be viewed? Links inside an email can be tracked.	No such clause in RFP as provided by the Bidder.
427	Annexure 2 Pre-Qualification Criteria	7	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	Bidder should have minimum turnover of 2000 Cr and minimum 10000 resources in India with at least 1 implemented / implementing Digital lending platform / in a Scheduled Commercial Bank with 1000 branches or a NBFC with an asset size of INR 10,000 crores.	Bidder has to comply with RFP Terms & Conditions
428	Annexure 2 Pre-Qualification Criteria	OEM 2	For Projects Completed - 1. Copy of Contract/ Purchase Order along with Completion letter/ sign off from client 2. 2. Credential letter must specify the name of the OEM whose product is implemented, date of completion and confirm that the performance was satisfactory For Projects Ongoing/ Under Implementation 1. Copy of Contract/ Purchase Order 2. Credential letter must specify the name of the OEM whose product is being implemented and confirm that the performance is satisfactory	For Projects Completed - 1. Copy of Contract/ Purchase Order along with Completion letter/ sign off from client 2. Credential letter must specify the name of the OEM whose product is implemented with date of completion, should be at least 6 months before submission of RFP. For Projects Ongoing/ Under Implementation 1. Copy of Contract/ Purchase Order 2. Credential letter must specify the name of the OEM whose product is being implemented as on date.	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria
429	Annexure 2 Pre-Qualification Criteria	OEM 1	The OEM for DLP should have an average annual turnover of Rs. 25 Crores or more during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies	We understand that Canara Bank is looking for well-established reputable OEMs who have considerable experience and are financially capable to deliver and support the solution over the span of 5 years. Therefore, request Bank to Modify the clause as " The OEM for DLP should have an average annual turnover of Rs. 200 Crores or more during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies"	Bidder has to comply with RFP Terms & Conditions

430	Annexure 2 Pre-Qualification Criteria	OEM 2	<p>The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 10,000 crores)</p> <p>✓ Of the above, at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches</p> <p>✓ Ongoing/ under implementation project will be considered. However, it is mandatory to have at least one completed project</p> <p>✓ *For OEM- End to End digital lending platform is where all the steps involved in underwriting /onboarding of customer including lead generation, data capture, pre-sanction, sanction, decision, approval, and disbursement of loan happens digitally either by STP through customer or assisted in case some part of journey can't be digitized because of or compliance /regulatory issues</p>	<p>The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least 3 (Scheduled Commercial Banks, preferably PSBs in India having at least 1000 branches in India)</p> <p>-Of the above, at least 2 implementations should be in a public sector Bank with at least 1000 branches</p> <p>-Ongoing/ under implementation project will be considered. However, it is mandatory to have at least one completed project"</p> <p>We suggest that should the bank decide to retain NBFC's it also allow SFB's with asset size > 10,000 Cr</p> <p>*For OEM- End to End digital lending platform is where all the steps involved in underwriting /onboarding of customer including lead generation, data capture, pre-sanction, sanction, decision, approval, and disbursement of loan happens digitally either by STP through customer or assisted in case some part of journey can't be digitized because of or compliance /regulatory issues.</p>	Bidder has to comply with RFP Terms & Conditions
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431	Annexure 2 Pre-Qualification Criteria	General Query	The bidder should have positive Net Worth as on 31/03/2022 and also should have not eroded by more than 30% in the last three financial years (i.e., 2019-20, 2020-21 and 2021-22).	Since OEM will Implement and support complete DLP Platform along with the bidder. Therefore, OEM must be financially capable to deliver the same. Therefore, request Canara Bank to include below clause for OEMs - "The OEM must have had net profit (after tax) making entity (from Indian operations only) continuously for the last three years, that is financial years - i.e., 2019-20, 2020-21 and 2021-22. OR The OEM must have a positive net worth** (from Indian operations only) continuously for the last three years, that is financial years -i.e., 2019-20, 2020-21 and 2021-22" ** Net worth is to be calculated as: Capital Funds (Paid up Equity Capital + Paid up preference Shares + Free Reserve) - (Accumulated Balance of loss + Balance of deferred revenue expenditure + Other intangible assets). Audited Financial statements for financial years i.e., 2019-20, 2020-21 and 2021-22. Certified letter from the Chartered Accountant. The CA certificate in this regard should be without any riders or qualification.	Bidder has to comply with RFP Terms & Conditions
432	General Query	General Query	Express route for connecting to public cloud requirement.	Please clarify whether the bank will provide express route.	Bidder has to comply with RFP Terms & Conditions
433	General Query	General Query	Tape based backup	Tape based backup systems are obsolete technology now a days Bank must provision for latest Disk based back up system, Understand SI may propose this as well, please confirm	Bidder has to comply with RFP Terms & Conditions
434	General Query	General Query	Racks and Enclosures for racking and stacking physical IT infra.	Racks and enclosures in DC will be provided by bank - pls confirm	Space shall be provided by Canara Bank. Bidder is required to propose & quote for Racks as part of Bill of Material
435	Annexures (To be submitted with Part A - Technical Proposal)	Annexure	Undertaking for Compliance to Scope of Work	We do not find the reference to this undertaking as part of Annexure 6. Please share if this undertaking is required in a particular format or is this part of one of the Annexures as requested in the RFP.	Bidder is required to submit a Undertaking confirming their 100% compliance to the Scope of Work as per RFP & subsequent Corrigendum(s). Undertaking is to be submitted on Bidder's letterhead duly stamped & signed by the Authorized signatory

436	4. Objective	4.1	Bank proposes to select a bidder (based on the eligibility and technical scoring and commercial rates as proposed during Reverse Auction quoted by Bidders) for Development, Implementation, Management and Maintenance of End-to-End Digitalized Lending Solution for all lending products offered by the bank including but not limited to Retail, MSME and Agriculture Portfolio	As it is QCBS, we understand that reverse auction is a typo and needs to be removed from Techno Commercial Evaluation Process (Pg 18).	This Bid is based on Quality & Cost Based Selection (QCBS) without reverse auction
437	Annexure 2-2 Bidder's Declaration	Annexure	We agree to abide by this offer till 180 days from the date of Commercial Bid opening / Successful Reverse Auction Event and for such further period as mutually agreed between the bank and successful bidder and agreed to in writing by the bidder.	As it is QCBS, we understand that reverse auction is a typo and needs to be removed from Techno Commercial Evaluation Process (Pg 83).	This Bid is based on Quality & Cost Based Selection (QCBS) without reverse auction
438	4. Normalization of Bids	4	The Bank may go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that, shortlisted bidders are more or less on the same technical ground. After the normalization process, if the Bank feels that any of the Bids needs to be normalized and that such normalization has a bearing on the price bids; the Bank may at its discretion request all the technically shortlisted bidders to re-submit the technical and Commercial Bids once again for scrutiny. The resubmissions can be requested by the Bank in the following manner.	As it is QCBS, we understand that reverse auction is a typo and needs to be removed as it is Techno-commercial evaluation process (as per Pg 18). Normalization process to be removed.	As per clause, there is no mention of Reverse Auction. However, Bidder to note this Bid is based on Quality & Cost Based Selection (QCBS) without reverse auction
439	Annexure 6: Scope of Work	2.1	It should provide straight through processing (STP) of loans, assisted lending and co-lending Product journeys for all customer segments	As per our understanding Canara Bank has floated a separate RFP for Co-Lending and therefore, co-lending is out of scope for this RFP. Please confirm if the understanding is correct and what is the expectation from this RFP w.r.t the co-lending RFP	Yes.
440	10. Techno Commercial Evaluation Process	10.12.2	Bidder securing Highest Combined Marks and TC-1 shall be recommended for award of contract	As per our understanding "The bidder obtaining the Highest Combined Score in evaluation of technical and commercial evaluation will be ranked TC-1 and subsequently will be awarded contract". Please confirm	Yes, your understanding is correct. This Bid is based on Quality & Cost Based Selection (QCBS) without reverse auction

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441	Annexure 6: Scope of Work	2.1 (p)	Attribution platform to help in making optimal marketing investment decisions by understanding which marketing interactions contributed to a purchase, or conversion, and how? A/B testing framework to test campaign results across user segments for higher conversion rates	As per our understanding the functionalities related to marketing campaigns, must be part of existing CRM application of Canara Bank and DLP should have the capability to send details/ triggers to CRM via API based integration. Please confirm our understanding.	Bank is in the process of procuring a comprehensive CRM Solution through a separate tender. DLP Vendor is only required to integrate with Bank's CRM Solution.
442	Annexure 25 Data Integrations/ Data Aggregator services	Annexure	shopping Data Travel data	Request Bank to confirm what will be the source of this Shopping data and travel data of customer.	Either directly through telecom provider or through Credit Vidya
443	4. Objective	4.1	Bank proposes to select a bidder (based on the eligibility and technical scoring and commercial rates as proposed during Reverse Auction quoted by Bidders)	As mentioned in the RFP the final selection of the bidder will be based on the Technical Score (T) and the Total Cost to the Bank (TCB). (T1-L1 Basis). We understand reverse auction is typo and needs to be removed.	This Bid is based on Quality & Cost Based Selection (QCBS) without reverse auction
444	Annexure 3.2: Functional Specifications	7.22	DLP should also have rule based Early Warning Signal on risk, productivity, TAT etc. to take preventive action and avoid loss of business	As mentioned in the RFP Canara Bank already has a EWS Application with which integration of proposed DLP platform is sought. Why a separate EWS Functionality is required? Please provide detailed scope of this EWS functionality.	EWS here is only a report which captures KPIs like TAT, productivity and highlight in case there is delay on TAT, lower productivity of resources etc. No separate EWS system is required as part of the scope
445	Annexure 3.2: Functional Specifications	1.6	DLP should have the module/capability of Limit management, Multiple levels of sub-limits, Inter-changeability from funded to non-funded & vice-versa	As per our understanding limit management will be done in the Core Banking System of Canara Bank. DLP will fetch customer limit from CBS via API based integration. Please confirm our understanding.	Yes, your understanding is correct.
446	Annexure 3.2: Functional Specifications	2.5	DLP should have ability to integrate with Pre-Approved Offer Module (single customer view with all PA/PQ offers) of the bank to showcase each customer all offers (Fresh Loan/Cross Sell/Upsell/Top up/Enhancement etc.) the customers have at any point in time	As per our understanding Canara Bank already has pre-Approved loan offers module with which the proposed DLP Application will interface. DLP application need not to have inbuilt functionality to show pre-approved loan offers to customers. Please confirm.	Customer on their onboarding journey should be able to see all the Pre-Approved offers he has
447	Annexure 3.2: Functional Specifications	3.1	DLP shall provide end-to-end workflow management - Multi Channel Origination, Lead Management, Onboarding, Servicing, Transaction processing and Loan Monitoring	Request Bank to provide scope of Transaction processing. Since Bank is already using CBS transaction processing should be done in CBS itself. Please confirm.	Transaction processing refers to loan application and enhancement related charges. E.g. Fees for pre-approved loans. Bidder to refer RFP Scope & Specifications for further details

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448	Annexure 3.2: Functional Specifications	7.18	DLP shall extract any or all data for analytical functions or for other purposes for end users or other systems at Bank in desired format	Request Bank to clarify the scope of data extraction. As per our understanding the data extraction will be through structured documents like Loan Application form, KYC Documents like Aadhar and PAN. Please confirm.	Yes, your understanding is correct.
449	Annexure 6: Scope of Work	2.1 (j)	System should be capable of scanning and analyzing the document using OCR and/or other capabilities.	Please provide number of users who will use Scanning Solution	Bidder to refer Corrigendum for Volumetrics
450	Annexure 6: Scope of Work	2.18	General Query	Out of the Concurrent users mentioned. Please provide yearly volumes for - 1. Number of Bank users that will use the proposed DLP Application over Web Desktop 2. Number of users (Bank DSAs) that will use the Application over Mobile Devices to initiate Loan Application. 3. Number of users (Customer and Dealers) that will use the platform through Web Portal. 4. Number of Customers that will use the platform through Native Mobile Application	Bidder to refer Corrigendum for Volumetrics
451	Annexure 6: Scope of Work	2.1 (a)	Digital Lending Platform should have the ability to integrate with Bank's service providers who have capability to reach out to customers through various mediums like SMS, email, WhatsApp, push notifications, in-app notifications, calls as applicable and at optimal time for the contact for maximum engagement	Please provide the number of monthly communications that will be sent to customer per month	Bidder to refer Corrigendum for Volumetrics
452	Annexure 3.2: Functional Specifications	10.2	The self-service app would have functionality like Repayment Schedule, SOA, Foreclosure, Due dates, Part Payment etc.	The stated feature is part of Loan Servicing and handled through mobile banking app through Core Banking Integration. Please confirm if vendor needs to provide these functionalities of Loan management also.	Bidder has to comply with RFP Terms & Conditions
453	Annexure 3.2: Functional Specifications	3.34	DLP should have capability of digital booking of Insurance policies.	Bidder assumes API for insurance booking will be provided by Bank. Please confirm our understanding	Bidder is required to comply to RFP requirement. Requisite details will be shared with the successful bidder.

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454	Addition	Legal	Addition	<p>The mentioned point is quite critical and must be mandatorily included since Canara is a public sector Bank and it will help optimize delivery -</p> <p>"The OEM should ensure that there are no legal proceedings/ inquiries/ investigations have been commenced/ pending/ threatened against OEM by any statutory or regulatory or investigative agencies or any other for which performance under the contract will get adversely affected / may get affected"</p> <p>Self-declaration to this effect on the company's letterhead should be submitted.</p>	Bidder has to comply with RFP Terms & Conditions
455	Addition	Blacklisting	Addition	<p>Since OEM is implementation partner.</p> <p>Therefore, request Bank to include below clause for OEMs too-</p> <p>"The OEM should not have been blacklisted by any Public-Sector Bank, RBI/ NHB or IBA as on date of RFP submission. Bidder and OEM must certify to that effect"</p> <p>Self-Declaration to be submitted</p>	Bidder has to comply with RFP Terms & Conditions
456	Annexure 4 Technical Evaluation Parameters	6	Pre-built journeys: 2 STP journeys in each segment. Bank will convey to Bidders about the journeys to be showcased.	<p>Bidder suggest having demonstration of 1 STP and 1 Non STP journeys across each segment of Retail, Agri and MSME because of below:</p> <p>1. Non STP journeys are more complex thus suitable for better and detailed evaluation of bidder capabilities</p> <p>2. Cover all lending scenarios and use cases</p> <p>Majority of loans processed by Bank will be Non STP in nature</p>	Bidder has to comply with RFP Terms & Conditions

457	Annexure 4 Technical Evaluation Parameters	3	<p>OEM Credentials and Experience- DLP Clause</p> <p>The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 10,000 crores)</p> <p>Implementation Experience - Maximum 15 Marks</p> <p>4 or more implementations- 15 marks</p> <p>3 implementations- 12 marks</p> <p>2 implementations - 10 marks</p> <p>-Of the above, at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches</p> <p>-Ongoing project will be considered. However, it is mandatory to have at least one completed project</p> <p>-It is mandatory for the OEM to submit past experience/ credentials for at least 7 unique product journeys across 2 product categories out of 3 categories (Retail, MSME, Agri).</p>	<p>Request Canara Bank to modify clause as - OEM Credentials and Experience- DLP Clause</p> <p>The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 3 (Scheduled Commercial Banks preferably PSBs (Public sector Bank) in India having at least 1000 branches in India.</p> <p>Implementation Experience - Maximum 15 Marks</p> <p>4 or more implementations- 15 marks</p> <p>3 implementations- 12 marks</p> <p>-Of the above, at least 2 implementations should be in a public sector Bank with at least 1000 branches</p> <p>-Ongoing project will be considered. However, it is mandatory to have at least one completed project.</p> <p>-It is mandatory for the OEM to submit past experience/ credentials for at least 7 unique product journeys across 2 product categories out of 3 categories (Retail, MSME, Agri).</p>	Bidder has to comply with RFP Terms & Conditions
458	Annexure 6: Scope of Work	2.1 (a)	The platform should act as a single interface for all lending needs of Bank's customer segments across Retail, Agri & MSME through all channels\	Which channels are in scope for deployment of the lending journeys?	Bidder has to comply with RFP Terms & Conditions
459	Annexure 6: Scope of Work	2.1 (g)	Digital Lending platform should have the capability for credit underwriting and integration with automated credit underwriting services from any fintech, third party vendor or service provider if required by the Bank.	Are there any existing fintech's / service providers already onboarded for Underwriting? Which FinTech's are currently in scope for integrations?	Yes, Fintechs for Underwriting are onboarded. Requisite details will be shared with the successful bidder
460	Annexure 6: Scope of Work	2.2	Products are categorized into the following 3 Phases	Is there a timeline for each of the three phases for product rollout/launch?	Bidder has to comply with RFP Terms & Conditions. Timelines are defined in Section 2: Project Timelines

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461	Annexure 4 Technical Evaluation Parameters	4	<p>OEM Credentials and Experience- DLP clause OEM's End to End DLP should have been implemented across the 3 categories (Retail, MSME, Agri) in a scheduled Commercial Bank in India with at least 500 branches in India or a NBFC in India with an asset size of over INR 10,000 CR. Implementation Experience Maximum Marks-5 marks i. DLP is implemented across all 3 categories (Retail, MSME, Agri)- 5 marks ii. ii. DLP is implemented across any 2 categories out of the 3 categories (Retail, MSME, Agri)- 3 marks Implementation Experience - Maximum 5 Marks For Point i- 1 category can be under implementation, however at least 2 categories should have been implemented For Point ii- Both categories should have been implemented -Of the above, at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches -Ongoing project will be considered. However, it is mandatory to have at least one completed project</p>	<p>OEM Credentials and Experience- DLP clause OEM's End to End DLP should have been implemented across the 3 categories (Retail, MSME, Agri) in a scheduled Commercial Bank preferably PSB in India with at least 1000 branches in India Implementation Experience Maximum Marks-5 marks i. DLP is implemented across all 3 categories (Retail, MSME, Agri)- 5 marks ii. ii. DLP is implemented across any 2 categories out of the 3 categories (Retail, MSME, Agri)- 3 marks Implementation Experience - Maximum 5 Marks For Point i- 1 category can be under implementation, however at least 2 categories should have been implemented -Ongoing/ under implementation project will be considered. However, it is mandatory to have at least one completed project"</p>	Bidder has to comply with RFP Terms & Conditions
462	Annexure 3.1: Technical Requirements	Storage, 1	<p>The storage is required to be an enterprise class storage. The storage is required to have redundant components with no single point of failure including controllers, cache, power supply, cooling fans etc. The minimum throughput of the Storage system should be 24 GBPS</p>	<p>Need more clarity on the ask for 24GBPS minimum throughput in the storage array, since the IOPS ask is 20,000 which doesn't match with the throughput requirement. Request Bank to please clarify since this is a contradictory requirement. Also please clarify on what would be the ideal calculation to arrive at the throughput of the array</p>	Bidder has to comply with RFP Terms & Conditions
463	Annexure 3.1: Technical Requirements	Storage, 8	<p>All the storage drives and backend connectivity are required to be based on minimum 12 Gbps SAS. Minimum 8 x 12Gb/s backend ports to be provided.</p>	<p>SAS as the backend is a limiting factor to achieve higher throughput and performance, would ask Bank to consider the new gen end to end NVMe architecture including the backend. Since the bank is planning to build next gen apps it would be apt to look at modern Storage arrays which support NVMe both in front end and backend and not rely on SAS technology only.</p>	Bidder has to comply with RFP Terms & Conditions

464	Annexure 3.1: Technical Requirements	Storage, 8	All the storage drives and backend connectivity are required to be based on minimum 12 Gbps SAS. Minimum 8 x 12Gb/s backend ports to be provided.	Request bank to not specify the bare minimum backend 12Gb/5 SAS ports since each and every vendor has different technologies through which the backend disk enclosures are connected. Request bank to please remove this clause (Min 8x 12Gb SAS backend ports) since its specific to a single OEM/Vendor.	Bidder to refer Corrigendum for the revised clause
465	Annexure 3.1: Technical Requirements	Storage, 13	Bidder should propose the Enterprise Storages for DC & DR - Capacity - 200 TB usable (100 TB usable at each site) and the capacity should be proposed on less than 10TB SSDs. Once the SSD Storage Device reaches the write endurance limits or service life, same needs to be replaced without any cost during warranty/AMC period. The proposed storage is required to be configured with inline Deduplication and Compression. In case inline Deduplication and/or compression is not offered, to protect Banks interest, the bidder must offer 50% more usable capacity to compensate the loss of space savings. Bidder to note that the capacity provided is minimum, Bidder is required to right size as per volumetrics provided in the RFP. In case of shortfall, Bidder will have to make good the shortfall at no additional cost to Bank	Request bank to please clarify whether the Storage sizing needs to consider data efficiency (Dedupe and compression) at each site.	Bidder has to comply with RFP Terms & Conditions
466	Annexure 3.1: Technical Requirements	Storage, 19	The proposed storage must support Synchronous and/ or Asynchronous replication across sites / storages for FC data on the storage.	Some vendors might require additional drives for snapshots clones and replication, Request the bank to consider 20% additional capacity for vendors requiring additional capacity for the functionality of replication (local/remote).	Bidder is required to right size based on the OEM/technology selected by the bidder

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467	Annexure 3.1: Technical Requirements	Storage, 18	Proposed storage is required to be scalable to 512 GB usable Data cache / memory available across the pair of controller post write mirroring / protection overheads, Cache upgrade can be done by either adding the cache to the controller or replacing with higher cache to the controller or adding more controller to the storage. 100 TB Usable Capacity & 1,00,000 IOPS on 4K block size at 50:50 r:w ratio to meet future requirements.	Cache Upgrade could be a disruptive activity on an existing controller, request the bank to consider at least 512 GB of cache from Day 1, which would cater to any future growth as well.	These are minimum specifications bidder can propose higher specification based on their solution requirements
468	Annexure 3.1: Technical Requirements	Storage, 1	The storage is required to be an enterprise class storage. The storage is required to have redundant components with no single point of failure including controllers, cache, power supply, cooling fans etc. The minimum throughput of the Storage system should be 24 GBPS	In the Digital lending platform solution since there is lot of File data as well (KYC forms and other file data) would suggest Bank to consider Unified Storage platforms so that both Block and file can be provisioned from the same array which helps in the ease of management and using a single tool to manage and administer the arrays.	Bidder has to comply with RFP Terms & Conditions
469	Annexure 3.1: Technical Requirements	Backup, 2	Backup Software Must support de-duplication and based on policy backup software should be able to move data to a disk target and subsequently move it to a tape library automatically. Restoration of data should happen directly to the production server, without any intermediate destination.	We understand the bank is looking at a backup to disk to tape (B2D2T) architecture. Please confirm	Bank's requirement is for Tape Library and not for D2D backup solution. Bidder is required to provide the Tape Library as per the scope and Technical Specifications defined in the RFP
470	4. Objective	4.3	Projections of Bank have been given for calculation of TCO for bidders. It shall be the responsibility of the selected bidder to provide & integrate with the Bank any future services relatable, impliedly, or explicitly, to the requirements of the Bank as mentioned in this GeM bid coming up during the tenure of contract, at no additional cost to the Bank	As future projection is not clear please specify what is future projection so that we can size properly else it will be additional cost to Bank.	Bidder to refer Corrigendum for Volumetrics
471	General Query		Analytics	We propose to restrict the analytics scope limited to DLP data only	Bidder is required to provide analytics capabilities and functionalities as defined in the Scope & Specifications of the RFP

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472	General Query		EWS	Since EWS implementation requires integrations with multiple upstream, downstream, and external systems and it requires functionalities other than DLP, we propose to keep a separate additional EWS scope with its own deliverables, implementation timelines, payment schedule etc.	EWS is not a part of DLP RFP. Bidder is only required to integrate with Bank's EWS
473	General Query		DMS	Since DMS implementation requires integrations with multiple upstream, downstream, and external systems and it requires functionalities other than DLP, we propose to keep a separate additional EWS scope with its own deliverables, implementation timelines, payment schedule etc.	Bidder is required to integrate with Bank's DMS. As part of DLP, Bidder to ensure that the system has the capability to store data while application processing and later push it to Bank's DMS.
474	General Query		PA DSS compliance for DLP platfor	Since DLPs are not a payment system, most of the platforms do not comply with PA-DSS. We propose to allow the masking of data whenever DLP transfers the data to the payment system instead of PA-DSS compliance	Requirement for PA DSS stands deleted




475	General Query	General Query	General Query	<p>We propose the Bank include a detailed BPR scope, take handover from existing consultant and continue during the assessment and FRS/BRD development phase so that all journeys are stitched together for an enhanced seamless customer experience.</p> <p>We propose to remove the requirement of Capability of reading SIM number IMEI numbers since it is not a possibility in any DLP in itself</p> <p>We should use existing middle ware provide by BANK for any bank system integration, it will provide seamless experience and management for all integration layers with DLS</p> <p>We propose to have 80:20 evaluation criteria, to enable bank to select best product in the market</p> <p>Password less authentication can be done within DLS application. Additional ask in BOQ, it will increase unnecessary cost, time, and complication to entire DLS implementation.</p> <p>We can leverage Video PD by integrating existing licenses of bank which are available. Having said that what are the uses cases to implement this and how will get maximize benefit from this costly solution.</p> <p>We suggest bank to mandate few roles such as support (named say PM, Solution Architect, Infra SME) and rest let the bidder decide based on the shifts asked in RFP (ideally it should be standard</p>	Bidder has to comply with RFP Terms & Conditions
476	Annexure 6: Scope of Work	2.5	On Site availability of L1 & L2 resource 24*7*365 Support for the solution to meet the Service Levels	<p>We assume L1 resource requirement is not for call center application, which will act as a first port of incident logging. Our understanding is both L1 and L2 support will be provided by skilled resource, adept in managing the DLP application. Please confirm our understanding</p>	Yes, your understanding is correct.
477	Annexure 6: Scope of Work	2.5	On Site availability of L1 & L2 resource 24*7*365 Support for the solution to meet the Service Levels	<p>We understand for a DLP solution, transaction volume in the night shift is expected to be significantly lower than the regular working hours shifts. Hence, we request to change the availability of resources at Onsite to regular business hours (8AM-8PM), and for the night shift (8PM - 8AM) to On-call remote support for both L1 and L2. Kindly confirm</p>	Bidder has to comply with RFP Terms & Conditions
478	Annexure 6: Scope of Work	2.5	On Site availability of L1 & L2 resource 24*7*365 Support for the solution to meet the Service Levels	<p>Does the Bank have any tool for tracking of tickets raised during application maintenance period (post implementation)?</p>	Yes. Bidder is required to integrate with Bank's central ticketing tool

479	8. Onsite / Offsite Resources	8.16	Response Time shall be 2 hours and MTTR shall be 4 hours	We request the Bank to re-look at the SLAs based on priority of tickets, and not keep it constant for all tickets. For example, for Priority 1 tickets MTTR can be 4 hours, but for Priority 2 tickets request to update it to 12 hours and for Priority 3 tickets (requiring product level changes) to 24 hours	Bidder has to comply with RFP Terms & Conditions
480	6. Penalties & Liquidated Damages	6.5	Team lead/Project manager is required to be present Onsite	1. Requesting change in the clause to "Team Lead/Project manager is required to be present Onsite during the standard business hours (9AM - 6PM) only. Rest of the time, the resource can be available on call." Kindly confirm	Bidder has to comply with RFP Terms & Conditions
481	2. Project Timeline	2.2	Delayed deliverables will attract a penalty of 0.50% of contract value for per week or part thereof, subject to maximum of 5% of contract value	We suggest that the penalty should be imposed on product/deliverable cost rather than Total contract value	Bidder has to comply with RFP Terms & Conditions
482	Section C 3: SIT & UAT	3.1	The Vendor should integrate the Digital Lending Solution with the existing systems as per requirement of the Bank and carry out thorough system integration testing	Please provide more details on how many existing systems need to be integrated and what will be the volume of data that needs to be migrated into the new solution.	No, Migration is not in scope
483	6. Penalties & Liquidated Damages	6.1.1	However, the total Penalty/LD to be recovered under above clauses 5.1.1 shall be restricted to 5% (Plus GST) of the total contract value (exclusive of Taxes	We propose to restrict the LD clause at 5% on Delivery+ Installation Cost instead of Total contract value	Bidder has to comply with RFP Terms & Conditions
484	6. Penalties & Liquidated Damages	6.2.2	The Bank reserves the right to impose penalty which may be equal to the cost it incurs or the loss it suffers for such failures subject to maximum of 5% of the contract value	We propose to have the penalty applicable only if the delay is solely attributable to the Consultant / Bidder	All penalties and LD are applicable and will be imposed for all delays solely attributable to the Bidder.
485	6. Penalties & Liquidated Damages	6.4.1	Entire amount of such loss shall be recovered from the bidder on actual basis. The maximum penalty under this category is limited to 5% of contract value	We propose to impose the penalty of 5% on the component value instead of total contract value	Bidder has to comply with RFP Terms & Conditions
486	Annexure 12 Pre-Contract Integrity Pact	8	Integrity Pact	We request to remove the fall clause requirement	Bidder has to comply with RFP Terms & Conditions
487	Annexure 11 Non-Disclosure agreement	Annexure	Non-Disclosure Agreement	Please confirm the stage at which NDA needs to be signed	Non-Disclosure Agreement is to be submitted at the time of bid submission (As part of Technical Proposal)
488	Annexure 6	2.17	Escrow	Please confirm that the Bank will bear the cost of escrow account?	Bidder to refer Corrigendum for the revised clause of Escrow

489	6. Penalties & Liquidated Damages	6.7	The overall penalty shall be restricted to 10% of the total contract value if not specified otherwise	This clause is contradictory as the penalty clause is levied simultaneously for all the types mentioned in 6.3 to 6.5	Bidder has to comply with RFP Terms & Conditions
490	Annexure 6: Scope of Work	2.7	The Bidder shall provide all statutory, regulatory and ad hoc MIS (Management Information System) reports as required by the Bank in the desired format during the initial phase of customization process.	Kindly confirm how many statutory, regulatory and MIS report and dashboards to be built on this solution	Bidder has to comply with RFP Terms & Conditions
491	12. Right to Audit	12	Right to audit	Visit to our project office and audit the relevant documents can be done but Audit our office and system is not acceptable as DTTILLP will have data / information of other clients and it would be breach of confidentiality of other clients	Bidder has to comply with RFP Terms & Conditions
492	Annexure 6: Scope of Work	2.6	Bidder should consider RPO of 15 minutes and RTO of 120 minutes	We request relaxation of these requirements	Bidder has to comply with RFP Terms & Conditions
493	Annexure 8	Annexure	Training the core team	How many training sessions to be conducted? Virtual or in-person trainings	Bidder to refer Corrigendum for the revised Bill of Material.
494	Annexure 6: Scope of Work	2: Detailed Scope of Work	Undertake As-is state assessment of Product journey, processes, and gaps as needed and align the DLP with the To-be state Product journey design for products across Retail, MSME & Agri business segments	How many AS-IS process to be assessed?	All products defined in the RFP
495	Annexure 6: Scope of Work	2: Detailed Scope of Work	Integration of the solution with core banking systems, middleware, data layer, payment systems, ESB and other systems in-scope including 3rd party ecosystems	How many integrations with existing systems are required?	Bidder to refer Annexure 25 for Integration list
496	36. Inspection & Audit	36	Inspection & Audit	<ul style="list-style-type: none"> Visit to our office is not acceptable. At the most the you can visit to our project office and audit the relevant documents Audit our office and system is not acceptable as DTTILLP will have data / information of other clients and it would be breach of confidentiality in case we allow the client to audit our office / system 	Bidder has to comply with RFP Terms & Conditions
497	18. Order cancellation / termination of contract	18.4	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.	Propose deletion of this clause as the risk is unacceptable	Bidder has to comply with RFP Terms & Conditions



505	18. Order cancellation / termination of contract	18.4	indemnification obligation	We would like to negotiate on this clause in case the engagement/project is awarded to Deloitte	Bidder has to comply with RFP Terms & Conditions
506	9: Negligence	9	Thereafter, the Bank may make good the failure at the risk and cost of the selected bidder	Risk and cost clause stipulated in the RFP. We can't accept this clause hence we propose to delete this provision	Bidder has to comply with RFP Terms & Conditions
507	18. Patent Rights/Intellectual Property Right	18	Patent Rights/Intellectual Property Right	Pre-existing IPR of ours will still be with us. We can give the ownership of deliverables to the bank Considering this we propose below language: "Upon expiration of this Agreement / Contract or sooner upon written request of the Client, all Confidential Information in the possession of DTTILLP shall be returned to the Client or destroyed under conditions which preserve the confidentiality of the Confidential Information at the option and instruction of the Client. Notwithstanding the foregoing, DTTILLP retains all rights in the Deliverables and work product, and in any software, materials, know-how and/or methodologies that DTTILLP may use or develop in connection with this Contract.	Bidder to refer Corrigendum for the revised clause for Intellectual Property Rights
508	13. Limitation of liability	13.2	13.2. The limitations set forth herein shall not apply with respect to:	We believe that for all this eventualities, the client shall have adequate recourse in damages, thereby avoiding the need for such widely drawn indemnities. [We can, however, agree to provide a balanced third party IPR infringement indemnity to the client]	Bidder has to comply with RFP Terms & Conditions
509	General Query	Bid Schedule	Bid Schedule	Pre-bid queries - 13-April, 2023 Bid submission - 15 - May, 2023	Bidder to refer Corrigendum for the revised submission date.
510	Section C	5.4	5.4.Bidder should consider high-availability (active-passive) at DC & DR with RPO of 15 minutes and RTO of 120 minutes. The data files along with archives and individual file storage should be hosted in India for primary and secondary copies.	Please clarify the HA requirement at DC & DR	Bidder has to comply with RFP Terms & Conditions. Bidder to note that it can propose Hardware or Software based Load Balancer. Specifications for Load Balancer/ Application Delivery Controller stands deleted.

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511	Annexure 6: Scope of Work	2.6	Bidder should consider high availability at all three layers. Web layer and Application layer should be load balanced in Active- Active at DC and DRC and database layer can be proposed in active-passive.		No Query
512	Annexure 3.1: Technical Requirements	Technical Requirements, 1	DLP should provide an omnichannel experience across web portal, native mobile app, web app, messaging platforms, wearables etc. and other required channels with consistent, convenient and excellent User Interface (UI) and User		No Query
513	18.Order Cancellation/Termination of Contract:	18.10	The Intellectual Property Rights for the solution including source code will be owned by the Bank. Any update or upgrade to source code by way of change requests or otherwise shall be informed and made available to the Bank. The same shall be deemed to be a part of the solution.	Instead of submitting the Intellectual Property/source code can we enter into an Escrow agreement	Bidder to refer Corrigendum for the revised clause for Intellectual Property Rights
514	Annexure 6: Scope of Work	Backup	The bidder should note that the production and non-production environment should be physically separate with respect to Compute. Bidder is required to consider and propose SAN Switch, Backup Solution (Backup Software, Backup Server, Tape Library) which can be used both for production and Non-Production environment Logical separation / Virtualization / zoning	Could you please share the backup management policies that cover the frequency of backups and retention periods?	Requisite details will be shared with the successful bidder.
515	Annexure 6: Scope of Work	CDN	Have optimized content delivery, especially of assets (images, java script, style sheets etc.) over a Content Delivery Network (CDN) to ensure consistent user experience even in high-latency/low-bandwidth network coverage and older devices	Can you please explain CDN requirement it will be deployed in any specific locations?	Bidder has to comply with RFP Terms & Conditions

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516	Annexure 6: Scope of Work	2.4 Security		Please specify Network and Security Components which need to provide by Vendor like Switches, Firewall, DC-DR link, etc ?	Security Infrastructure including security components like Switches Firewalls will be provided by the Bank. Bidder is required to leverage the same and deploy on the proposed Private cloud infrastructure (on-premise deployment). Bidder to note that implementation is to be done as per Bank's Security Policies. Security Policies will be shared with the successful Vendor. Additionally, Links will also be provide by the Bank.
517	Annexure 6: Scope of Work	2.1 (a)	a. Customer Servicing & Transaction Processing	What is the expectations from Customer servicing & Transaction procession functionalities	Transaction processing refers to loan application and enhancement related charges. E.g. Fees for pre-approved loans. Bidder to refer RFP Scope & Specifications for further details
518	Annexure 6: Scope of Work	2.1 (b)	9. BRE should have maker/checker capability	What is the expectation for BRE Maker & Checker?	For any rule configuration, there should be maker and checker both
519	Annexure 6: Scope of Work	2.1 (f)	6. System shall create masters (not available in CBS) and integrate with masters available in CBS for Authentication methods, section wise fields data masters, product wise fields and required document and eligibility masters and other masters to enable customizable loan application system and its onward processing including scorecard and business rule engine. Bank users shall have admin panel to manage and modify this master list and use it for creation and modification of new and existing products.	Request you to provide the list of masters?	Requisite details will be shared with the successful bidder.
520	Annexure 6: Scope of Work	2.1 (h)	4. It should provide options of delivering nudge (banners, in-app notifications, personalized links etc.) Provide personalized offers and nudges based on financial history, lending history, interests etc.	Kindly confirm if notifications are to be sent in email/sms? Kindly confirm, if the generation of personalized offers will be based on existing customer data?	Notifications will be sent on both email/SMS. Personalized offers will be generated by internal team and uploaded on CRM. DLP to integrate with CRM and consume offers

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521	Annexure 6: Scope of Work	2.1 (h)	10. The platform should be big data ready.	Request you to please provide more details on the mentioned requirement?	The system should have capability to capture structured as well as unstructured data and integrate with API who can run analytics on big data to derive insights/action out of it
522	Annexure 6: Scope of Work	2.1 (n)	During the journey, if customers need help, the system should allow co-borrowing the screens and should have the ability to resolve it.	Request you to please provide more details on the mentioned requirement?	If customer is dropped off in any journey, outbound call centre agenda can call the customer, co-browse the screen and help customer complete his digital journey
523	Annexure 6: Scope of Work	2.1 (j)	Document Management Capabilities:	Request you to clarify are we looking at a standalone integrated DMS or only integration with the existing DMS of the Bank?	Real-time integration is required
524	Annexure 6: Scope of Work	2.1 (r)	a. This should include the risk management reports, various analysis reports in figures as well as graphical representation	Is there any requirement of Assest Liability Management, Expected Credit Loss & Credit Rating system?	No
525	Annexure 2 Pre-Qualification Criteria	7	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	Request you to please consider "The Bidder should have experience of having implemented/ implementing Digital Lending or lending Platform/ Solution in a Bank/ NBFC in India/ Globally with an asset size of INR 200 crores"	Bidder has to comply with RFP Terms & Conditions
526	Annexure 2 Pre-Qualification Criteria	OEM 2	The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 10,000 crores) -Of the above, at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches -Ongoing/ under implementation project will be considered. However, it is mandatory to have at least one completed project	Request you to please consider "The proposed End to End Digital Lending/ lending Platform/ Solution* should have been implemented in at least in 2 organizations (NBFCs in India with an asset size of over INR 200 Crore) Of the above, at least 1 implementation should be in a Bank india/ globally with at least 50 branches	Bidder has to comply with RFP Terms & Conditions
527	General Query	Bid Schedule	Bid End Date/Time as per GeM Bid Document	As per GeM portal, the end date is given as April 25 th , 2023. Request bank for at least 4 weeks' extension for us to submit our proposal.	Bidder to refer Corrigendum for the revised submission date.

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528	Annexure 6: Scope of Work	General Query	Clauses from 2.1 to 2.18	There is a separate Annexure 3.1 and 3.2 to provide bidder's capability as response. Should the bidder provide responses to the requirements listed only in the excel files mentioned above? If so, what is the expectation with items listed in Annexure 6 - Scope of Work	Bidder is required to provide full compliance & response basis the Scope, Specifications and other aspects as stated in the RFP
529	Annexure 6: Scope of Work	2.1 (a)	g. Customer Servicing & Transaction Processing	What does transaction processing entail?	Transaction processing refers to loan application and enhancement related charges. E.g. Fees for pre-approved loans. Bidder to refer RFP Scope & Specifications for further details
530	Annexure 6: Scope of Work	2.1 (a)	18. DLP should have a helpdesk module.	What is the scope of the helpdesk module?	If a customer is stuck in the journey , he may refer the "Help" section of LOS to complete his journey
531	Annexure 6: Scope of Work	2.1 (k)	2. It should provide multi-lingual feature/ functionality supporting English, Hindi, Punjabi, Marathi, Odiya, Bengali, Tamil, Telugu, Kannada, Malayalam & Gujarati (Bank can add or replace list of languages on their discretion). Bidder to note that it will be responsible for providing data dictionary for translations.	What is the scope of Multi-Lingual capability?	Multi-lingual functionality is required for all front end communications
532	Annexure 6: Scope of Work	2.1 (r)	10. DLP should have in-app analytics to measure user engagement.	Can we partner with any other entity to deliver the In-App Analytics capability?	Yes, bidder can partner with 3rd party to deliver the in-App Analytics Capability at no additional cost to the Bank; It is the responsibility of the Bidder for integration of the same with DLP as per Project Timelines.
533	Annexure 6: Scope of Work	2.18	General Query	Total number of customers (lending related)	Bidder to refer Corrigendum for Volumetrics
534	Annexure 6: Scope of Work	2.18	General Query	Total number of Loan accounts	Bidder to refer Corrigendum for Volumetrics
535	Annexure 6: Scope of Work	2.18	General Query	Size of migration data , if any (please specify in GBs)	Bidder may be required to migrate data from Bank's existing LAPS (LOS).
536	Annexure 6: Scope of Work	2.18	General Query	Average Number of loan Applications processed per day	Bidder to refer Corrigendum for Volumetrics
537	Annexure 6: Scope of Work	2.18	General Query	Average number of pages that are uploaded per loan application	Bidder to refer Corrigendum for Volumetrics
538	Annexure 6: Scope of Work	2.18	General Query	Average Size of a single page in KB (typical values in 60KB range for gray scale documents)	Bidder to refer Corrigendum for Volumetrics

539	Annexure 6: Scope of Work	2.18	General Query	Retention Period for Uploaded files (beyond which it may be moved to Off line backup or purged)	Bidder to refer Corrigendum for Volumetrics
540	Annexure 6: Scope of Work	2.18	General Query	Average Number of transactions per day related to LOS	Bidder to refer Corrigendum for Volumetrics
541	Annexure 6: Scope of Work	2.18	General Query	Peak Number of transactions per day related to LOS	Bidder to refer Corrigendum for Volumetrics
542	Annexure 6: Scope of Work	2.18	General Query	Total number of LOS users	Bidder to refer Corrigendum for Volumetrics
543	Annexure 6: Scope of Work	2.18	General Query	Peak Number of concurrent LOS users	Bidder to refer Corrigendum for Volumetrics
544	Annexure 6: Scope of Work	2.18	General Query	Average Number of loan Applications processed per day	Bidder to refer Corrigendum for Volumetrics
545	Annexure 6: Scope of Work	2.18	General Query	Average number of pages that are uploaded per loan application	Bidder to refer Corrigendum for Volumetrics
546	Annexure 6: Scope of Work	2.18	General Query	Average Size of a single page in KB (typical values in 60KB range for gray scale documents)	Bidder to refer Corrigendum for Volumetrics
547	Annexure 6: Scope of Work	2.18	General Query	Retention Period for Uploaded files (beyond which it may be moved to Off line backup or purged)	Bidder to refer Corrigendum for Volumetrics
548	Annexure 6: Scope of Work	2.18	General Query	Total number of LMS users	Bidder to refer Corrigendum for Volumetrics
549	Annexure 6: Scope of Work	2.18	General Query	Peak Number of concurrent LMS users	Bidder to refer Corrigendum for Volumetrics
550	Annexure 6: Scope of Work	2.18	General Query	Average Number of transactions per day related to LMS	Bidder to refer Corrigendum for Volumetrics
551	Annexure 6: Scope of Work	2.18	General Query	Peak Number of transactions per day related to LMS	Bidder to refer Corrigendum for Volumetrics
552	Annexure 6: Scope of Work	2.18	General Query	Number of CLMS Users	Bidder to refer Corrigendum for Volumetrics
553	Annexure 6: Scope of Work	2.18	General Query	Peak Number of Concurrent CLMS users	Bidder to refer Corrigendum for Volumetrics
554	Annexure 6: Scope of Work	2.18	General Query	Average Number of CLMS related transactions per day	Bidder to refer Corrigendum for Volumetrics
555	Annexure 6: Scope of Work	2.18	General Query	Peak Number of transactions per day related to CLMS	Bidder to refer Corrigendum for Volumetrics
556	Annexure 6: Scope of Work	2.18	General Query	Total number of registered users	Bidder to refer Corrigendum for Volumetrics
557	Annexure 6: Scope of Work	2.18	General Query	Peak number of Concurrent users	Bidder to refer Corrigendum for Volumetrics
558	Annexure 6: Scope of Work	2.18	General Query	Average number of transactions related to the portal per day	Bidder to refer Corrigendum for Volumetrics

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559	Annexure 6: Scope of Work	2.18	General Query	Peak number of transactions related to the portal per day	Bidder to refer Corrigendum for Volumetrics
560	Annexure 6: Scope of Work	2.18	General Query	Average number of CPVs expected per day	Bidder to refer Corrigendum for Volumetrics
561	Annexure 6: Scope of Work	2.18	General Query	Peak number of CPVs expected for a given day	Bidder to refer Corrigendum for Volumetrics
562	Annexure 6: Scope of Work	2.18	General Query	Average number of OCR scans expected per day	Bidder to refer Corrigendum for Volumetrics
563	Annexure 6: Scope of Work	2.18	General Query	Peak number of OCR scans expected for a given day	Bidder to refer Corrigendum for Volumetrics
564	Annexure 6: Scope of Work	2.18	General Query	Total number of additional reports to be generated per day	Bidder to refer Corrigendum for Volumetrics
565	Annexure 6: Scope of Work	2.18	General Query	Total number of reports to be generated on special occasions (like weekends, month ends etc.)	Bidder to refer Corrigendum for Volumetrics
566	Annexure 2 Pre-Qualification Criteria	4	The Bidder should have a turnover of Rs. 200 Crores or more for each year during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies	In the GeM portal, in the RFP document Ref. No. GeM-Bidding-4626633 page no. 3 under MII, if the bidder is an MSME, the bidder shall be exempted from the requirement of "Bidder Turnover" criteria and "Experience Criteria" subject to meeting of quality and technical specifications. Request the Bank to confirm the same.	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria
567	7. Payment Terms	7.1	FM Cost - Quarterly in arrears	Request the Bank to change it to monthly arrears & also it should be subject to escalation matrix as per bidder's requirements	Bidder has to comply with RFP Terms & Conditions
568	7. Payment Terms	7.1	FinTech Charges - Quarterly in arrears	Request the Bank to change it to monthly arrears	Bidder has to comply with RFP Terms & Conditions
569	18. Order Cancellation/ Termination of Contract	18	In the event of termination, the source code / object code / executable code and compilation procedures of the software solution shall be provided to the Bank. All necessary documentation in this behalf should be made available to the Bank. The Intellectual Property Rights for the solution including source code will be owned by the Bank	IP Rights of the solution always lies with owner/bidder and cannot be transferred to bank under any circumstances. Only Escrow arrangement shall be made and 'Release Condition' shall be negotiated without deviating owner's IP Rights. Bank is requested to suitably modify the sub-clause 18.10	Bidder to refer Corrigendum for the revised clause for Order Cancellation/ Termination of Contract

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570	18. Patent Rights/ Intellectual Property Rights	18.3	18.3. The Intellectual Property Rights for the solution including source code will be owned by the Bank. Any update or upgrade to source code by way of change requests or otherwise shall be informed and made available to the Bank. The same shall be deemed to be a part of the solution	IP Rights of the solution always lies with owner/bidder and cannot be transferred to bank under any circumstances. Only Escrow arrangement shall be made and 'Release Condition' shall be negotiated without deviating owner's IP Rights. Bank is requested to suitably modify this sub-clause 18.3	Bidder to refer Corrigendum for the revised clause for Intellectual Property Rights
571	24. Fraud & Corrupt Practices	24	24.7 - 24.7. The selected bidder shall ensure compliance of CVC guidelines issued or to be issued from time to time	Bidders are private parties. "CVC" Compliance is required only at bank level being govt. owned undertaking.	Bidder has to comply with RFP Terms & Conditions
572	37. Right to use defective product	37	If after delivery, acceptance and installation and within the warranty period, the operation or use of the product is found to be unsatisfactory, the Bank shall have the right to continue to operate or use such product until rectification of defects, errors or omissions by partial or complete replacement is made without interfering with the Bank's operation	It is not clear, how a product can be defective and unsatisfactory after bank accept the customised solution and installation is over. This is confusing, not clear and not acceptable	Bidder has to comply with RFP Terms & Conditions
573	6. Penalties & Liquidated Damages	6	All penalties and LD are applicable and will be imposed for all delays solely attributable to the Bidder. The overall penalty/ LD shall be counted towards the overall liability of the bidder	Bidder shall have the option to negotiate the provisions of penalties and LD in the "SLA" to be signed after successful bidding and bank is requested not to insist bidder to accept unconditional signing of the terms of the entire provisions mentioned in the RFP under this subject.	Bidder has to comply with RFP Terms & Conditions
574	16. Execution of Agreement	16. Execution of Agreement	16.12.1 Within 21 days from the date of acceptance of contract, selected bidder along with OEM shall sign a stamped tripartite "Agreement" with the Bank at Bangalore as per the format. Failure to execute the agreement makes the EMD liable for forfeiture at the discretion of the Bank and also rejection of the selected bidder.	Bidder would need to review and have the format of the agreement agreed before submitting any bid which states that we undertake all terms and provisions of the RFP, including the terms of a non-reviewed agreement. Bank is requested to consider this to enable bidder to submit response after agreeing on the terms of contract.	Bidder has to comply with RFP Terms & Conditions

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575	18. Order cancellation /Termination of contract	18.10	In the event of termination, the source code / object code / executable code and compilation procedures of the software solution shall be provided to the Bank. All necessary documentation in this behalf should be made available to the Bank. The Intellectual Property Rights for the solution including source code will be owned by the Bank.	IP Rights of the solution always lies with owner/bidder and bank is requested not to insist transfer of the IP rights to bank under any circumstances. Only Escrow arrangement shall be made and 'Release Condition' shall be negotiated without deviating owner's IP Rights. Bank is requested to suitably modify the sub-clause 18.10. Likewise, it is suggested to include that the bidder could early terminate the agreement in case of a breach of any payment obligation by the Bank. Bank is requested to consider and incorporate the same in RFP Corrigendum.	Bidder to refer Corrigendum for the revised clause for Order Cancellation/ Termination of Contract
576	24. Assumptions/ Presumptions/ Modifications	24	The bidder at a later date cannot make any plea of having specified any assumption, terms, conditions, deviation etc in the bidder's response to this GeM bid document. No offer can be modified or withdrawn by a bidder after submission of Bid/s.	We suggest that these terms are acceptable to bidder provided bank agree to finalise the agreement template before submission of the bid by bidders. In case, bank is not able to consider the request, we suggest and request bank to delete these lines from RFP terms.	Bidder has to comply with RFP Terms & Conditions
577	6. Bid Preparation and Submission	6.6	6.6.2.13.Prices quoted by the Bidder shall remain fixed for the period during the terms of contracts and shall not be subjected to variation on any account, including exchange rate fluctuations and custom duty. A Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.	We request bank to consider mutual negotiations on pricing without insisting fixed pricing and to suitably modify in RFP at all places under pricing.	Bidder has to comply with RFP Terms & Conditions
578	9. Period of validity of bids	9	9.3 Once Purchase Order is issued by the Bank, the said price will remain fixed for the entire Contract period and shall not be subjected to variation on any account, including exchange rate fluctuations and custom duty. A Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected. The Bank reserves the right to call for fresh quotes at any time during the Bid validity period, if considered, necessary		Bidder has to comply with RFP Terms & Conditions
579	13. Earnest Money Deposit	13	EMD shall be forfeited, if bidder withdraws or amends the bid	We suggest bank to consider deletion of this clause, as pricing always shall be negotiated after successful bidding by the bank.	Bidder has to comply with RFP Terms & Conditions

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580	5. Proposal ownership	5	The proposal and all supporting documentation submitted by the bidder shall become the property of the Bank	This is considered to be restrictive and bank is requested not to insist such ownership of bidder's documents.	Bidder has to comply with RFP Terms & Conditions
581	10. Award Criteria	10	10.4.2.11. The successful bidder shall be required to enter into a Bank's Standard contract/ SLA Service Level Agreement with the Bank, within 30 days from the date of issuance of Purchase Order or within such extended period as may be decided by the Bank along with the letter of acceptance, Non-Disclosure Agreement, Performance Bank Guarantee for the amount and validity as mentioned in the RFP strictly on the lines of format given at Annexure-9 and other terms and conditions as may be determined by the Bank to be necessary for the due performance of the work in accordance with the Bid and acceptance thereof. The contract/ agreement will be based on Bidders' offer document with all its enclosures, modifications arising out of negotiation /clarifications etc. and will include SLA, project plan - phases & milestones and schedule, copies of all necessary documents, licenses, certifications etc	Bidder should have option to review all contracts/documents/agreements before submission of RFP response. Bank is requested to consider the same and modify RFP terms suitably.	Bidder has to comply with RFP Terms & Conditions
582	11. Powers to Vary or Omit Work	11.1	The Bank shall have full powers, subject to the provision herein after contained, from time to time during the execution of the contract, by notice in writing to instruct the successful Bidder to make any variation without prejudice to the contract.	Certain clauses imposed on the bidders are one sided and ambiguous. All contracts and amendments to such contracts are to be mutually discussed and agreed. To that extent, bank is requested to consider modifying the RFP terms before actual submission of bid response by eligible bidders.	Bidder has to comply with RFP Terms & Conditions
583	3. Services	3.6	3.6. Bidder shall provide and implement patches/ upgrades/ updates for products (Software/ Firmware/ OS/hardware/ software/ Operating System / Middleware, etc.) as and when released by the Vendor/ OEM or as per requirements of the Bank without any additional cost	Bank is requested for not insisting this and can consider deleting from RFP terms.	Bidder has to comply with RFP Terms & Conditions
584	6. Purchase Price	6	Bidders should ensure that exchange rate fluctuations, changes in import duty/other taxes should not affect the rupee value of commercial Bid over the validity period defined in this RFP	Bank is requested for not insisting this and can consider deleting from RFP terms.	Bidder has to comply with RFP Terms & Conditions

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585	6. Purchase Price	6	Prices payable to the Vendor as stated in the Contract shall be firm and not subject to adjustment during performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations, any upward revision in duties, charges, etc	Bank is requested for not insisting this and can consider deleting from RFP terms.	Bidder has to comply with RFP Terms & Conditions
586	12. Validity of Agreement	12	The Agreement/ SLA will be valid for the period of Five (05) years which can be extended up to two (02) years, solely at the discretion of the Bank. The Bank reserves the right to terminate the Agreement as per the terms of RFP.	Bank to consider that bidder is also entitled to terminate the agreement, by expressly mentioning termination regulation. In case of any termination by bank due to unknown reasons, bidder is eligible for termination charges, which shall be negotiated and agreed between bank and successful bidder.	Bidder has to comply with RFP Terms & Conditions
587	13.Limitation of Liability	13	For breach of any obligation mentioned in this RFP and/or respective Agreements, subject to obligations mentioned in this clause, in no event Service Provider shall be liable for damages to the Bank arising under or in connection with this Agreement for an amount exceeding the total Cost of the Project . Service provider will ensure Bank's data confidentiality and shall be responsible for liability arising in case of breach of any kind of security and/or leakage of confidential customer/Bank's related information to the extent of loss so caused	It is suggested that consequential and indirect damages should be expressly excluded. We suggest bank to consider that the maximum amount to be paid by each party under this contract is equal to all amounts paid within last 12 months. RFP terms to be modified accordingly.	Bidder has to comply with RFP Terms & Conditions
588	13.Limitation of Liability	13.2	When a dispute is settled by the Court of Law in India. Regulatory or statutory fines imposed by a Government or Regulatory agency for non-compliance of statutory or regulatory guidelines applicable to the Bank, provided such guidelines were brought to the notice of Service Provider.	It is noticed that this is not a market practice and we suggest bank to consider delete these wordings in RFP.	Bidder has to comply with RFP Terms & Conditions
589	18. Patent Rights/ Intellectual Property Rights	18.3	18.3.1.66.The Intellectual Property Rights for the solution including source code will be owned by the Bank. Any update or upgrade to source code by way of change requests or otherwise shall be informed and made available to the Bank. The same shall be deemed to be a part of the solution	Bidder (OEM) shall be the owner of all IP Rights including the modifications. Bank to consider and requested to modify RFP terms suitably.	Bidder to refer Corrigendum for the revised clause for Intellectual Property Rights

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590	25. Termination by Default	25	25.1. The Bank, without prejudice to any other remedy for breach of contract, shall have the right to terminate the contract in whole or part, at any time by giving a written notice of 30 days to the Service Provider	<p>Successful bidder should be also entitled to early terminate the agreement for convenience or at least, in case of breach of any payment obligation by the Bank.</p> <p>Likewise, bidder also shall be eligible to include any termination payment in case of termination for convenience.</p> <p>In addition, in case of early termination, without prejudice of the relevant cause, Bank shall pay all outstanding amounts to the successful bidder. Bank is requested to amend the RFP terms suitably for inclusion of above suggestions.</p>	Bidder has to comply with RFP Terms & Conditions
591	28. Indemnity	28	Bidder's aggregate liability shall be subject to an overall limit of the total Cost of the project	As mentioned earlier, it should be capped to any amounts paid during last 12 months. Bank to suitably amend the RFP terms.	Bidder has to comply with RFP Terms & Conditions
592	29. Termination for Insolvency	29	<p>1. Termination for Insolvency:</p> <p>The Bank may, at any time, terminate the Contract without notice to the Vendor, if the Vendor becomes Bankrupt or insolvent or any application for bankruptcy, insolvency or winding up has been filed against it by any person. In this event, termination will be without compensation to the Vendor, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Bank.</p>	Both the parties should be entitled to terminate due to these reasons. In the alternative we suggest, to include a longer notice period of 12 months and bidder entitled for termination payment. Bank is requested to consider accordingly for amendments in RFP terms.	Bidder has to comply with RFP Terms & Conditions

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593	30. Termination for Convenience	30	2. Termination for Convenience: The Bank, by written notice of not less than 60 (Sixty) days sent to the Vendor, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of the Vendor under the Contract is terminated, and the date upon which such termination becomes effective. However, Bidder to note that Bidder will be paid for products and services till termination.		Bidder has to comply with RFP Terms & Conditions
594	Annexure 6: Scope of Work	2.5	All software envisaged for DLP is required to be on-premises perpetual software licensed to Canara Bank	This requirement is not acceptable and to be negotiated with successful bidder	Bidder to note that this condition is for DLP software to be on-premise perpetual software licensed to Canara Bank
595	2. Project Timeline	Pt. 4	Installation of Hardware & OS T+3.5 Months	The time line of 15 days is very short as to integrate the Hardware and OS Rack wise with cabling & structuring for both DC & DR location might take more . Request the bank to confirm the same .	Bidder has to comply with RFP Terms & Conditions
596	5. Uptime	5.4	Bidder should consider high-availability (active-passive) at DC & DR with RPO of 15 minutes and RTO of 120 minutes.	Request the bank to clear the defined RPO as the mentioned RPO is lesser than the RTO so RTO compliance will be minimal to RPO Defined .	Bidder has to comply with RFP Terms & Conditions
597	6. Penalties & Liquidated Damages	a.Performance Measurement	Hardware utilization for OLTP should not exceed 50% for more than 10 minutes continuously in a day.	If the in the peak time the threshold breaches the defined threshold then whether it can be taken under consideration or not . Request the bank to confirm the same	Bidder has to comply with RFP Terms & Conditions
598	General Query	Security	Performance and Load Testing as per volumetrics will have to be done by the Bidder.	What the frequency the bank is expecting to furnish the same .	Bidder has to comply with RFP Terms & Conditions
599	51. Submission of Business Continuity Plan(BCP)	51	Business Continuity Plan (BCP) in place and should provide the detailed documentation for Business Continuity Plan approved and signed by the competent authority. The BCP should contain recovery time objectives and resumption operating capacities. Escalation, activation and crisis management procedures shall be clearly defined.	The RTO and RPO will be given as per the banks CISO guidelines . If any additional BCP required to be furnished can bank be more precise on the requirement .	Bidder has to comply with RFP Terms & Conditions

600	General Query	General Query	SIEM Compliance and Monitoring	Bank is specific to any per circular monitoring tools apart from IBM SIEM like Manage Engine , Op Manager , Dynatrace , SolarWinds , Solarise P, Sapphire IMS.	Bidder is required to adhere to all requirements as mentioned in the RFP.
601	Annexure 3.2: Functional Specifications	5.1	DLP should have Multi Bureau product to integrate with multiple bureau and normalize the data from all bureaus	Can multi bureau connector be offered as an API through third party services	Yes
602	Annexure 6: Scope of Work	2.1	Video Personal Discussion	As part of the current commercial sheet , video PD is not included. Can the bidder include recurring service cost for Video PD as additional services. Can the bidder also propose additional services with recurring cost as part of the RFP response	Bidder to refer Corrigendum for revised Bill of Material. Line item for Video PD is explicitly mentioned
603	Annexure 2 Pre-Qualification Criteria	General Query	OEM's Eligibility Criteria	Is Fintech partner providing API services considered an OEM	No
604	Annexure 25 Data Integrations/ Data Aggregator services	Annexure	Data Integrations/ Data Aggregator services	Some of the services mentioned in Annexure 25 is not available as part of the commercial sheet to submit commercials. Can bidder mention these under additional services with recurring cost	Bidder to quote for all line items as part of Bill of Material. Please note Bidder can quote for items as part of Any other line item in then respective tab as applicable.
605	Annexure 25 Data Integrations/ Data Aggregator services	Annexure	Above mentioned list is indicative and not exhaustive. Bidder shall submit all the documents as asked under various clauses in the RFP. It is bidder's responsibility to submit all the documents along with its bid.	Requesting bank to provide details on the documents necessary to be submitted	During evaluation, Bank may ask for additional documentation for clarification. Bidders are required to furnish the same without any riders or objections.
606	Annexure 3.1: Technical Requirements	Technical Requirements, 1	1. DLP should provide an omnichannel experience across web portal, native mobile app, web app, messaging platforms, wearables etc. and other required channels with consistent, convenient and excellent User Interface (UI) and User	Can the bank please conform if Hybrid mobile application will be considered for mobility solution . Can the bank provide more details on solution required on the warbles ?	Bidder to refer Corrigendum for the revised clause Hybrid mobile application can be considered for mobility solution at no additional cost to the Bank. The the end to end responsibility lies with the successful Bidder for the same.
607	Annexure 3.1: Technical Requirements	Technical Requirements, 2	2. All the components of the application should have the ability to be reused and replaced without affecting the rest of the system fostering ability, efficiency and resilience.	The components can be reused and replaced within the boundary of the DLP Platform provided by SysArc. Any integration and use of components from 3rd party solution providers will need customisation	Query not clear
608	Annexure 3.1: Technical Requirements	Technical Requirements, 8	8. Web Application should work in all major browsers like Google Chrome, Microsoft Edge, Apple Safari, Mozilla Firefox etc	Can the bank please confirm that Internet Explorer Browser is not required to be supported .	Bidder has to comply with RFP Terms & Conditions

609	Annexure 3.1: Technical Requirements	Technical Requirements, 11	11. The bidder should ensure that the Personally Identifiable Information (PII) is encrypted /masked, and all such PII should be masked accordingly in-line with access control mechanisms (for vendor teams including Support Engineers L1, L2, L3) as specified by the bank. Should ensure PII data masking and isolation as per Bank's security standards/policies and other regulatory standards	Can the bank share the bank's security policy and other regulatory standards that are stated in this line item .	Requisite details will be shared with the successful bidder
610	Annexure 3.1: Technical Requirements	Technical Requirements, 13	13. Following a failure, system should have the capability to be restarted from the point of failure, once the cause of the failure has been removed, without the restart requiring any special parameters having to be issued to the job.	This seems like requirement specific to batch jobs , can the bank provide more clarity please ?	Bidder has to comply with RFP Terms & Conditions
611	Annexure 3.1: Technical Requirements	Technical Requirements, 14	14. DR related documentation to be provided (Disaster Recovery Plan, Disaster Recovery Procedure, Disaster Recovery Test Plan)		No Query
612	Annexure 3.1: Technical Requirements	Technical Requirements, 15	15. Minimum uptime to be maintained 99.95%, calculated on a monthly basis.		No Query
613	Annexure 3.1: Technical Requirements	Technical Requirements, 16	16. Bidder to guarantee that at no point of time hardware parameters like Memory, CPU utilization, etc. will cross 50%	we do not have enough data from our PROD systems to provide compliance to this.	Query not clear
614	Annexure 3.1: Technical Requirements	Technical Requirements, 17	17. DLP should be bundled with all the required software along with the licenses valid for the entire duration of the contract period.		No Query
615	Annexure 3.1: Technical Requirements	Technical Requirements, 18	18. DLP should support integration with the Bank's AD, DAM, SIEM, WAF, PIM, ITSM, APM etc. without any additional cost to the Bank.		No Query
616	Annexure 3.1: Technical Requirements	Technical Requirements, 19	19. DLP should ensure that the log collection, storage, management, integrations are done in a secured and tamper proof manner.		No Query
617	Annexure 3.1: Technical Requirements	Technical Requirements, 20	20. The Bidder should not store or share any data outside the Bank's infrastructure.		No Query
618	Annexure 3.1: Technical Requirements	Technical Requirements, 21	21. DLP should maintain technical Audit Log trail reports for access control logs. Application should generate and store audit trails of all the transactions, modifications/changes for audit purpose		No Query

619	Annexure 3.1: Technical Requirements	Technical Requirements, 22	22. DLP should provide dashboard with the provision of providing customized reports as per banks' requirement.	Can the bank please confirm , if any specific reporting or BI tool is in use in the bank ? Is the Vendor expected to use the tool as in the bank system.	Bidder has to comply with RFP Terms & Conditions
620	Annexure 3.1: Technical Requirements	Technical Requirements, 23	23. Bidder should be able to integrate with any third-party solution for performance monitoring of the proposed solution selected by the Bank at no additional cost to Bank.		No Query
621	Annexure 3.1: Technical Requirements	Technical Requirements, 24	24. DLP should be capable to resume operations from an alternate site as per RPO & RTO as stated in the RFP and as per Bank's policy		No Query
622	Annexure 3.1: Technical Requirements	Technical Requirements, 25	25. DLP should be able to consume web services and integrate with different web applications. Also, the web application portal shall be capable of creating/exposing web services for complete application content		No Query
623	Annexure 3.1: Technical Requirements	Technical Requirements, 26	26. DLP should provide Website Analytics - An administrative centre for reviewing, filtering and exporting overall website statistics, including the ability to view statistics by page or section and presenting the information in a graphical representation.	Is there any existing website analytics tool in use in the bank , that the Vendor is expected to integrate with ? Is the Vendor expected to bring their own website analytics tool ?	Bidder should have in-built analytics capabilities. Bidder can also propose their own website analytics tool at no additional cost to the bank.
624	Annexure 3.1: Technical Requirements	Technical Requirements, 27	27. DLP should provide configurable on-demand, real time reports, reconciliation data files, dashboards, etc. as per the needs and specifications of the Bank with drill down/ slice and dice / multi-dimensional views/reports.	Can the bank please confirm , if any specific reporting or BI tool is in use in the bank ? Is the Vendor expected to use the tool as in the bank system.	Bidder can leverage Bank's existing reporting & BI Tools.
625	Annexure 3.1: Technical Requirements	Technical Requirements, 28	28. DLP should provide advanced features such as personalization, user tracking (usage, clicks etc.), conversational UX integrated into the digital lending journeys		No Query
626	Annexure 3.1: Technical Requirements	Technical Requirements, 29	29. Provide same view/structure of digital lending journeys in all major OS platforms (Mac OS, Windows OS, Linux, iOS, Android etc.) and browsers (Chrome, Safari, Firefox, Edge etc.). UI features should be browser independent		No Query
627	Annexure 3.1: Technical Requirements	Technical Requirements, 30	30. Provide personalized offers and nudges based on financial history, lending history, interests etc.		No Query

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628	Annexure 3.1: Technical Requirements	Technical Requirements, 31	31. Should support Personalization		No Query
629	Annexure 3.1: Technical Requirements	Technical Requirements, 32	32. DLP should be horizontally and vertically scalable.		No Query
630	Annexure 3.1: Technical Requirements	Technical Requirements, 33	33. DLP should protect both data in rest, data in motion and data in use.		No Query
631	Annexure 3.1: Technical Requirements	Technical Requirements, 34	34. DLP should support multi-server deployment for scalability, load balancing and fault-tolerance.		No Query
632	Annexure 3.1: Technical Requirements	Technical Requirements, 35	35. DLP should have the ability to provide system performance metrics.		No Query
633	Annexure 3.1: Technical Requirements	Technical Requirements, 36	36. The bidder should be able to develop a mobile application on native platform that supports integration with the existing applications in CANARA BANK to provide a seamless experience to the users.	Can the bank please confirm if Hybrid mobile application be considered for mobility solutions ?	Hybrid mobile application can be considered for mobility solution at no additional cost to the Bank. The end to end responsibility lies with the successful Bidder for the same.
634	Annexure 3.1: Technical Requirements	Technical Requirements, 41	41. DLP should be built using principles such as Micro services based, API Led, Private Cloud Native and Headless (MACH principles), High level building blocks of the technology architecture, Omnichannel and unified customer experience, Micro services and API Architecture, Deep Analytics and AI/ML capabilities, Highly Secure, Resilient and Available, public Cloud Enabled and Containerized, Integration with existing legacy, Platform Security, Platform Infrastructure & Performance Monitoring, DevSecOps, Agile product development methodology etc.	Can the bank please provide details on mention of Public Cloud in this RFP point ? Can the bank provide some details with respect to the kind of deployment preferred - private cloud , containerisation, cloud computing etc., ?	Bidder has to comply with RFP Terms & Conditions
635	Annexure 3.1: Technical Requirements	Technical Requirements, 43	43. DLP should be designed with MACH (microservices, API, cloud native and headless), scalable, plug and play, composable, modular, independent and loosely coupled architecture	Does the bank have any Cloud Service Provider in mind that the Vendor is expected to adopt for implementation ?	Bidder has to comply with RFP Terms & Conditions

636	Annexure 3.1: Technical Requirements	Technical Requirements, 44	<p>44. DLP should adhere to the below design principles for microservices architecture</p> <ul style="list-style-type: none"> a. Each micro-service should have independent development, testing, integration, and support capability b. Each microservice should have maximum reusability as well as separation of concerns c. Each microservices should offer isolation of environment, configuration variables, data etc. and allow communication only through APIs d. Replication of data across microservices should not happen e. Each microservice should follow optimal design pattern per the business use case f. Each microservice should generate logs in a centralized repository to be used for monitoring, and not store any log locally g. Each microservice should integrate with centralized monitoring and performance telemetry tools h. Each microservice should be cloud native by design i. Each microservice should allow deployment as-is on premise, private cloud or public cloud without design changes j. Microservices should support service discovery, service mesh, and event streaming 	Can the bank consider platform where the solution is modular and loosely coupled for different journeys, but not a complete end to end microservices based system ?	Bidder has to comply with RFP Terms & Conditions
637	Annexure 2 Pre-Qualification Criteria	4	<p>The Bidder should have a turnover of Rs. 200 Crores or more for each year during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies</p>	<p>In the GeM portal, in the RFP document Ref. No. GeM-Bidding-4626633 page no. 3 under MII, if the bidder is an MSME, the bidder shall be exempted from the requirement of "Bidder Turnover" criteria and "Experience Criteria" subject to meeting of quality and technical specifications.</p> <p>Request the Bank to confirm the same.</p>	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria
638	7. Payment Terms	7.1	ATS/AMC		No Query
639	7. Payment Terms	7.1	FM Cost - Quarterly in arrears	Request the Bank to change it to monthly arrears	Bidder has to comply with RFP Terms & Conditions
640	7. Payment Terms	7.1	FinTech Charges - Quarterly in arrears	Request the Bank to change it to monthly arrears	Bidder has to comply with RFP Terms & Conditions

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641	General Query	General Query	Service & Transaction Processing Automation	Need Clarity on Service and transaction processing automation. This might a part of DLP	Transaction processing refers to loan application and enhancement related charges. E.g. Fees for pre-approved loans. Bidder to refer RFP Scope & Specifications for further details
642	General Query	General Query	collaterals, credit monitoring, contract generation, service	Seems the shared points are Part of LOS/LMS	Query not clear
643	Annexure 6: Scope of Work	2.1	5.Should have Robust and scalable transaction processing to enable cash flow backed	Requirement not Clear or statement not completed	Clause stands deleted
644	Annexure 6: Scope of Work	2.1 (a)	Also, the platform should integrate with the mobile app, website, internet banking, chatbot, kiosk, ATM & other devices and appliances of the bank via web view, SDK and URL redirect or through any other mode of integration required by Bank.	DLP Modules cannot installed in Kiosk, ATM and Other devices.	Bidder to refer Corrigendum for the revised clause
645	Annexure 6: Scope of Work	2.1 (a)	It should provide essential service features like loan application tracking, loan EMI calculator, existing loan account details (outstanding amount etc.), overdue loan EMI payment, show loan offers etc	Requirement is not Clear. Whether it is for before disbursement or after disbursement.	Before disbursement
646	Annexure 6: Scope of Work	2.1 (a)	DLP should support accessibility features for persons with disability.	Need more clarity	Bidder has to comply with RFP Terms & Conditions Bidder is required to adhere to the guidelines as per RBI & other statutory and regulatory bodies.
647	Annexure 6: Scope of Work	2.1 (a)	DLP should have a helpdesk module.	Data can be pushed to bank specific helpdesk module. DLP based helpdesk can be taken as new customization	If a customer is stuck in the journey , he may refer the "Help" section of LOS to complete his journey
648	Annexure 6: Scope of Work	2.1 (g)	Digital Lending platform should have capability to integrate with various service providers in the eco-system like UIDAI, NPCI, NSDL, Account Aggregators, e-Stamping & e-Signing, Credit Bureaus, CERSAI, SEBI, PAN, GST, MCA, EPFO, ITR, Udyam Portal, Bank Statements, etc. Further, successful bidder has to facilitate any other integrations which may be required for DLP in future, without any additional cost to the Bank	Integration API Names should be specific.	Bidder to refer Annexure 25 for Integration list

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649	Annexure 6: Scope of Work	2.1 (g)	DLP should have ability to integrate with existing SCF Platform of the Bank	Need Clarity	Bidder is required to integrate with Bank's existing SCF platform. Details of existing SCF platform will be shared with the successful bidder.
650	Annexure 6: Scope of Work	2.1 (i)	It should provide an omnichannel lending experience across all channels like mobile banking application (embedded within mobile banking app as a web view), web portals (like internet banking, lending portal etc.) on desktop, phone, tablet etc., branch/internal portals, messaging (SMS, WhatsApp etc.), customer care, wearables etc. with consistent user experience	Requirement is not specific and it is generic. Have to revisit the requirement	Bidder has to comply with RFP Terms & Conditions
651	Annexure 6: Scope of Work	2.1 (j)	The proposed Digital Lending Platform should be integrated with Bank's existing Document Management System (DMS)	details required for Mode of integration	Bidder has to comply with RFP Terms & Conditions
652	Annexure 6: Scope of Work	2.1 (p)	Web and app analytics to analyse and monitor web and app traffic in real-time, browsing patterns and conversion effectiveness	Any analytics tools can be used or in build Analytics required	In-built analytics is required
653	Annexure 6: Scope of Work	2.1 (p)	Reports and dashboards for analysing marketing performance	Within DLP or Separate system required	Reports and dashboards for analysing marketing performance within DLP
654	Annexure 4 Technical Evaluation Parameters	2	Bidder Credentials and Experience: The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	Can Small Finance Banks in India with asset size over INR 10000 Crores also be considered in addition to NBFCs?	Bidder has to comply with RFP Terms & Conditions
655	General Query	General Query	Information security	Are there any application security requirements standardized for the bank or to be defined as per best practices and regulatory requirements?	It is the responsibility of the Bidder to define the same
656	General Query	General Query	Information security	Does the bank have a baseline/hardening document for infrastructure and network devices or to be defined as per best practices ?	Requisite details will be shared with the successful bidder.
657	General Query	General Query	Information security	Do the bank require a resource to support information security aspects until the closure of the contract or project ?	Bidder has to comply with RFP Terms & Conditions

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658	6. Evaluation of Bid:	Part C- Commercial Bid	The Part C- Commercial Bid of only those bidder who qualified in Part B-Technical Proposal (With minimum 75% and above marks) will be opened with due communication by the Bank. The Part C- Commercial Bid submitted by the bidder will be evaluated based on Bill of Material submitted by the Bidder.	We request bank to reduce the Minimum qualification criteria to 65% to 70% to make the bid more compitative and as per industry standard.	Bidder has to comply with RFP Terms & Conditions
659	2. Definitions	2.13	2"Product" means all the hardware, it's all components, peripheral apparatus, associated software/ firmware/ operating software, Software Agent(s).	Does this mean bidder needs to provide both hardware and software for supplying DLP. Request bank to confirm.	Bidder is required to propose and quote for all software, hardware, middleware, OS, tools reqd. for the successful operationalization & commissioning of DLP.
660	2. Definitions	3.1	The Bank intends to float RFP for Selection of Vendor for Development, Implementation, Management and Maintenance of End to End Digital Lending Solution in Canara Bank for 5 years.	As project is going to be implemented in 3 phases spread over several months, 5 years period will commence from which date. Request bank to confirm.	Project starts from the date of Acceptance of Purchase Order
661	4. Objective	4.1	Bank proposes to select a bidder (based on the eligibility and technical scoring and commercial rates as proposed during Reverse Auction quoted by Bidders)	Is commercial bid going to be on RA ? Request bank to confirm.	This Bid is based on Quality & Cost Based Selection (QCBS) without reverse auction
662	5. Participation methodology	5	Participation methodology	Is consotium of multiple OEMs allowed ? Request bank to confirm.	No
663	Annexure 6: Scope of Work	2.6	private on-premise cloud deployment	Can bank provide the details on bank expectation to archcitect the solution.	Bidder has to comply with RFP Terms & Conditions
664	Annexure 6: Scope of Work	2.5	The proposed services will be hosted on Perpetual License Model and Private On-Premise Cloud Deployment model with all Servers being hosted on premises	Is this for the complete DPL solution or only for the infrastrcutre solution. As we understand that the contract period is for 5 years so can we proposed subscription based licenses.	Bidder to note that this condition is for DLP software to be on-premise perpetual software licensed to Canara Bank
665	8. Onsite / Offsite Resources:	8.16	Response Time and Meantime to Restore [MTTR].	There shall be SLA defined for various severity issues and MTTR shall be defined based on the severity of the issue	Bidder has to comply with RFP Terms & Conditions
666	4.Compliance with IS Security Policy:	4	Vendor to meticulously follow following control measures -	What is meaning of 3rd party in several line items in this table If this is going to be an on-premises deployment then why is the need for sharing data with 3rd party (e.g. - item 31 in table). Request bank to confirm.	Bidder has to comply with RFP Terms & Conditions

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667	Section E 4: Compliance with IS Policy	4.15	At the end of the project, after sharing all the Bank's data with the Bank, all the bank's data must be completely erased by using tools like disk eraser by the vendor. The vendor and its deployed resources should certify and confirm the Bank that all data associated with the project has been deleted from their laptops/PCs/email/cloud drives etc. Whatever data the consultancy firm is having in their hard disk etc. related to the project, the same should be destroyed or returned to the Bank. At the end of the project the consultancy firm to confirm that they are not having any data on account of this project. If the Bank requires the services of the Consultancy firm after project is completed, the Bank shall share the required data with the firm. Office copies of the papers delivered to the Bank may be retained, subject to confidentiality obligation and should be destroyed within a reasonable period.	What is role of Consultancy Firm here. Request bank to set clear expectation.	Bidder has to comply with RFP Terms & Conditions
668	Purchase Price	6.7	The Bidder will pass on to the Bank, all fiscal benefits arising out of reductions, if any, in Government levies viz. custom duty, GST etc. or the benefit of discounts if any announced in respect of the cost of the items for which orders have been placed during that period.	What happens in case the tax rates go up or new tax/levy is imposed by the Government ?	Taxes will be paid on actuals by the Bank basis the prevailing tax rates as per Govt. of India
669	18. Order Cancellation/Termination of Contract:	18.3	The Intellectual Property Rights for the solution including source code will be owned by the Bank. Any update or upgrade to source code by way of change requests or otherwise shall be informed and made available to the Bank. The same shall be deemed to be a part of the solution.	The IP rights of the product can not be transferred to Bank. Trequest bank to delete this clause.	Bidder to refer Corrigendum for the revised clause for Intellectual Property Rights

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670	Taxes & Duties	34.2	Prices quoted should be inclusive of all Taxes including GST.	Generally prices are exclusive of taxes including GST as it is likely to vary during the contract period. Therefore same shall be considered	Bidder is required to submit the commercials as per format provided in Annexure 8- Bill of Material- inclusive of taxes. Bidder to note that Taxes will be paid on actuals by the Bank basis the prevailing tax rates as per Govt. of India. Bidder to refer Corrigendum for the revised Bill of Material.
671	Section H: Purchase Preference	Section H: Purchase Preference	Purchase Preference to Micro and Small Enterprises (MSEs), Startups and Purchase Preference linked with Local Content (PP-LC) shall be applicable subject to full compliance of other terms and conditions of the RFP and Contract.	The benefit of MSE and Startup shall be extended if OEM being a MSE and Startup bidding with an SI	Bidder has to comply with RFP Terms & Conditions
672	Annexure 2 Pre-Qualification Criteria	7	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	The benefit of MSE and Startup shall be extended if OEM being a MSE and Startup bidding with an SI.	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria
673	Annexure 2 Pre-Qualification Criteria	7	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	The combined experience of Bidder/OEM shall be taken for considering this eligibility criteria	Bidder has to comply with RFP Terms & Conditions
674	Annexure 2 Pre-Qualification Criteria	11	The Bidder should be an ISO Certified organization valid as on date of this GeM bid.	Please consider Bidder/OEM for this clause	Please refer Corrigendum for the revised Pre-Qualification Criteria

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675	Annexure 4 Technical Evaluation Parameters	2	<p>2. Bidder Credentials and Experience</p> <p>Clause: The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores</p> <p>Implementation Experience - Maximum 10 Marks 2 or more implementations- 10 marks 1 implementation - 7 marks</p> <p>Supporting Documents: For Projects Completed 1. Copy of Contract/ Purchase Order along with Completion letter/ sign off from client</p> <p>2. Credential letter must specify the name of the OEM whose product is implemented, name of unique product journeys implemented along with the category (Retail/ MSME/ Agri) under which this unique product journey lies, date of completion and confirm that the performance was satisfactory</p> <p>For Projects Ongoing/ Under Implementation 1. Copy of Contract/ Purchase Order</p>	<p>Request the bank to modify the Clause as follows</p> <p>2. Bidder Credentials and Experience</p> <p>Clause: The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 2000 crores</p> <p>Implementation Experience - Maximum 10 Marks 2 or more implementations- 10 marks 1 implementation - 7 marks</p> <p>Supporting Documents: For Projects Completed 1. Copy of Contract/ Purchase Order along with Completion letter/ sign off from client</p> <p>2. Credential letter must specify the name of the OEM whose product is implemented, name of unique product journeys implemented along with the category (Retail/ MSME/ Agri) under which this unique product journey lies, date of completion and confirm that the performance was satisfactory</p>	Bidder has to comply with RFP Terms & Conditions
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676	Annexure 4 Technical Evaluation Parameters	3	<p>3. OEM Credentials and Experience- DLP</p> <p>Clause</p> <p>The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 10,000 crores)</p> <p>Implementation Experience - Maximum 15 Marks</p> <p>4 or more implementations- 15 marks</p> <p>3 implementations- 12 marks</p> <p>2 implementations - 10 marks</p> <p>-Of the above, at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches</p> <p>-Ongoing project will be considered. However, it is mandatory to have at least one completed project</p> <p>-It is mandatory for the OEM to submit past experience/ credentials for at least 7 unique product journeys across 2 product categories out of 3 categories (Retail, MSME, Agri).</p> <p>Supporting Documents:</p>	<p>Request the bank to modify the Clause as follows</p> <p>3. OEM Credentials and Experience- DLP</p> <p>Clause</p> <p>The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India NBFCs in India with an asset size of over INR 2000 crore)</p> <p>Implementation Experience - Maximum 15 Marks</p> <p>4 or more implementations- 15 marks</p> <p>3 implementations- 12 marks</p> <p>2 implementations - 10 marks</p> <p>-Of the above, at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches</p> <p>-Ongoing project will be considered. However, it is mandatory to have at least one completed project</p> <p>-It is mandatory for the OEM to submit past experience/ credentials for at least 7 unique product journeys across 2 product categories out of</p>	Bidder has to comply with RFP Terms & Conditions
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677	Annexure 4 Technical Evaluation Parameters	4	<p>4. OEM Credentials and Experience- DLP</p> <p>Clause</p> <p>OEM's End to End DLP should have been implemented across the 3 categories (Retail, MSME, Agri) in a scheduled Commercial Bank in India with at least 500 branches in India or a NBFC in India with an asset size of over INR 10,000 cr</p> <p>Implementation Experience Maximum Marks-5 marks</p> <p>i. DLP is implemented across all 3 categories (Retail, MSME, Agri)- 5 marks</p> <p>ii. DLP is implemented across any 2 category out of the 3 category (Retail, MSME, Agri)- 3 marks</p> <p>Implementation Experience - Maximum 5 Marks For Point i- 1 category can be under implementation, however at least 2 categories should have been implemented</p>	<p>Request the bank to modify the Clause as follows</p> <p>4. OEM Credentials and Experience- DLP</p> <p>Clause</p> <p>OEM's End to End DLP should have been implemented across the 3 categories (Retail, MSME, Agri) in a NBFC in India with an asset size of over INR 2,000 cr</p> <p>Implementation Experience Maximum Marks-5 marks</p> <p>i. DLP is implemented across all 3 categories (Retail, MSME, Agri)- 5 marks</p> <p>ii. DLP is implemented across any 2 category out of the 3 category (Retail, MSME, Agri)- 3 marks</p> <p>Implementation Experience - Maximum 5 Marks For Point i- 1 category can be under implementation, however at least 2 categories should have been implemented</p>	Bidder has to comply with RFP Terms & Conditions
678	Annexure 6: Scope of Work	2.5	<p>• All software envisaged for DLP is required to be on-premises perpetual software licensed to Canara Bank</p>	<p>We request bank to consider subscription model as well and change the clause as " All software envisaged for DLP is required to be on-premises perpetual/subscription software licensed to Canara Bank"</p>	Bidder to note that this condition is for DLP software to be on-premise perpetual software licensed to Canara Bank
679	Annexure 6: Scope of Work	2.6	<p>Bidder to note that it is required to either quote for Server & Store OR HCI, however other components are mandatory. Please note that compliance to all other Technical Specifications are mandatory and Bidder should be 100% Compliant.</p>	<p>If the bidder is proposing HCI then there is no need of SAN switches and external storage. So, we understand that bidder providing HCI solution need not to comply to the technical specifications of SAN switches & Storage please confirm.</p>	<p>If a bidder proposes HCI solution, Servers, SAN Switches & Storage is not required to be quoted.</p> <p>Bidder to ensure that the required usable storage is delivered from HCI Solution.</p>
680	Annexure 6: Scope of Work	2.6	<p>• SAN Switch with hardware level redundancy at DC and DR</p>	<p>SAN switches are not applicable incase of HCI solution so we request bank to please change this point as below.</p> <p>"Hardware level redundancy at DC and DR for all the components and there should not be any single point of failure "</p>	<p>If a bidder proposes HCI solution, Servers, SAN Switches & Storage is not required to be quoted.</p> <p>Bidder to ensure that the required usable storage is delivered from HCI Solution.</p>

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696	Annexure 2 Pre-Qualification Criteria	7	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank, Private BFSI, NBFC, Fintech, Enterprise, Government and PSU in India with 100 branches with an asset size of INR 1000 crores	Bidder has to comply with RFP Terms & Conditions
697	Annexure 2 Pre-Qualification Criteria	3	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.	Request to exclude MII clause for OEM	Bidder has to comply with RFP Terms & Conditions
698	7. Payment Terms	7.1	Fintech Charges	Need to know about Fintech charges	Payment Terms will be mutually discussed & agreed between the Bank and the selected bidder
699	Section C 8: Onsite/ Offsite Resource	General Query	General Query	Request to mention number of onsite and offsite resources's requirement at DC & DR	Bidder to refer Corrigendum for revised Annexure 8- Bill of Material. Bidder to note that the requirement are minimum, bidder may factor more resources for ensuring service level and support. Bidder is required to right size the resources deployment in order to meet the project timelines, SLA and Scope of the RFP.
700	Generic Query	General Query	Generic Query	Need to know about the timeline of declaring the tender	All tender process will be notifying in Gem portal.
701	Generic Query		Generic Query	Wanted to know about the total amount EMD & PBG submitted by bidder.	Bidder has to comply with RFP Terms & Conditions. EMD- 1,00,00,000 (Rupees One Crore) PBG- 3% of the TCO
702	Generic Query	Generic Query	Generic Query	Wanted to know about the clarification of entire solution architect.	Bidder has to comply with RFP Terms & Conditions
703	Generic Query	Generic Query	Generic Query	Wanted to know for cloud ready network for backup solution	Bidder has to comply with RFP Terms & Conditions
704	Annexure 2 Pre-Qualification Criteria	OEM 1	The OEM for DLP should have an average annual turnover of Rs. 25 Crores or more during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies.	It is requested to kindly confirm the Turnover exemption for MSMEs, as per the GeM bid document, MSMEs have been exempted for turnover and experience	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria

705	Annexure 4 Technical Evaluation Parameters	4	OEM Credentials and Experience- DLP Clause OEM's End to End DLP should have been implemented across the 3 categories (Retail, MSME, Agri) in a scheduled Commercial Bank in India with at least 500 branches in India or a NBFC in India with an asset size of over INR 10,000 cr Implementation Experience Maximum Marks-5 marks i. DLP is implemented across all 3 categories (Retail, MSME, Agri)- 5 marks ii. DLP is implemented across any 2 category out of the 3 category (Retail, MSME, Agri)- 3 marks	Please specify in case of Same DLP implemented by System Integrator and by OEM, the marks for OEM and SI to be individually calculated for the same DLPs implementations. Also, Please specify if in case of One DLP being implemented by the bidder, how much score will be in that case.	Bidder has to comply with RFP Terms & Conditions
706	Annexure 2 Pre-Qualification Criteria	7	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	The Bidder/OEM should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	Bidder has to comply with RFP Terms & Conditions
707	Annexure 6: Scope of Work	2.1 (r)	It should have the ability to integrate with service provider for Natural Language Processing (NLP).	Kindly include in the technical specifications the : The solution should have AI & NLP driven chatbot conversational UI/UX	Bidder has to comply with RFP Terms & Conditions
708	GeM Document	General Query	EMD EXEMPTION: The bidder seeking EMD exemption, must submit the valid supporting document for the relevant category as per GeM GTC with the bid.	As per GEM GTC dated 9th Oct 2022, "Sellers having annual turnover of INR 500 crores or more" are exempted from EMD submission. Since we have a turnover of more than 500 crores INR annually, kindly confirm on the same.	Bidder to note that the Eligibility Criteria as mentioned in the RFP Document- Annexure 2 will prevail and will be considered for the purpose of evaluation

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681	Annexure 6: Scope of Work	2.6	3. Offered tape library/ tape drives in the library should have a minimum of two redundant connections to SAN switches.	We request bank to change this specification as below. "Offered tape library/ tape drives in the library should have a minimum of two redundant connections "	Bidder to refer Corrigendum for the revised clause
682	Annexure 6: Scope of Work	2.6	SAN Switch with hardware level redundancy at DC and DR	Our solution does not require SAN switch, as we use Software Defined Storage. Thus we request bank to remove this clause or amend as 'SAN switch with hardware level redundancy at DC and DR, if required by solution'.	If a bidder proposes HCI solution, Servers, SAN Switches & Storage is not required to be quoted. Bidder to ensure that the required usable storage is delivered from HCI Solution.
683	Annexure 6: Scope of Work	2.6	Bidder is required to consider and propose SAN Switch	Our solution does not require SAN switch, as we use Software Defined Storage. Thus we request bank to remove this clause or amend as 'SAN switch with hardware level redundancy at DC and DR, if required by solution'.	If a bidder proposes HCI solution, Servers, SAN Switches & Storage is not required to be quoted. Bidder to ensure that the required usable storage is delivered from HCI Solution.
684	Annexure 3.1: Technical Requirements	Storage, 3	Storage must come with its own Racks and PDUs. There is required to be redundant power supplies.	Our Storage solution is Hyperconverged, thus it co lives with the compute nodes on the Private Cloud. Thus racks / PDUs are shared with Compute resources. Request bank to consider this HCI approach as well.	Bidder has to comply with RFP Terms & Conditions
685	Annexure 3.1: Technical Requirements	Storage, 4	Storage is required to be configured with FC and is required to be configured with QoS.	Our Storage solution is a Software Defined Storage with Scale out architecture, that grows with the private cloud. Our solution does not use Fiber Channel (FC), rather it uses IP networking based storage. Thus we request bank to remove this clause or amend as FC / IP.	Bidder to refer Corrigendum for the revised clause.
686	Annexure 3.1: Technical Requirements	Storage, 19	The proposed storage must support Synchronous and/ or Asynchronous replication across sites / storages for FC data on the storage.	We use IP data on the Storage. Request bank to amend clause as FC / IP .	Bidder to refer Corrigendum for the revised clause.
687	Annexure 3.1: Technical Requirements	Storage, 20	The storage must support clustering solutions like Microsoft cluster, MS SQL cluster, SUN Solaris cluster, Linux cluster, Veritas cluster, HP-UX cluster, IBM AIX cluster etc.	Operating System clusters require shared storage. Our storage solution shall provide shared storage services. However Operating System specific clusters are not to be addressed by Storage. Request bank to give clarity on Storage dependency for OS clusters.	Bidder has to comply with RFP Terms & Conditions

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688	Annexure 3.1: Technical Requirements	Storage, 24	The proposed storage is required to have compatibility with VT (Virtualization Technology) features like VASA (vStorage APIs for Storage Awareness), VAAI (VMWare vSphere Storage APIs Array Integration), VVols (Virtual Volumes) etc., Thin provisioning. If licensed separately, the vendor needs to provide all the necessary licenses for entire offered capacity.	We will be proposing Private Cloud solution with Software Defined Storage. Our total solution does not require VASA / VAAI - which are vendor specific. Request bank to remote vendor specific clauses and amend.	Bidder to refer Corrigendum for the revised clause.
689	Annexure 3.1: Technical Requirements	Storage, 25	Must support Replication, Snapshot technology, Cloning, online LUN extension & basic file auditing capabilities	Request bank to provide details on Basic File auditing capabilities.	Bidder has to comply with RFP Terms & Conditions
690	Annexure 3.1: Technical Requirements	Storage, 37	The storage must provide mandatory migration of data capabilities from existing storage to new proposed storage seamlessly without any disruption to current storage layout.	Request bank to provide details of data capabilities of existing storage, make , model etc.	It is the responsibility of the Bidder to propose Storage as per Scope & Specifications provided in the RFP.
691	General Query	NA	General Query	List of the existing applications to be configured with the DLP	Bidder to refer Annexure 25 for Integration list
692	General Query	NA	General Query	Does the workflow automation platform need to have a customer facing landing page.	Bidder has to comply with RFP Terms & Conditions
693	Annexure 2 Pre-Qualification Criteria	4	The Bidder should have a turnover of Rs. 200 Crores or more for each year during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies.	In case the Bidder being an OEM, can the turnover be considered as 25 Crores as given for the OEM's eligibility criteria ?	In case the OEM is directly bidding, all criteria's mentioned for Bidder & OEM will be applicable & evaluated
694	Annexure 2 Pre-Qualification Criteria	7	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	If the Bidder is being the System Integrator in the bidding process, we request that the implementation experience of the OEM should be considered for the Eligibility Criteria of the System Integrator.	Bidder has to comply with RFP Terms & Conditions
695	Annexure 6: Scope of Work	i. Technical Capabilities & Omnichannel Presence	7. It must provide output in multiple formats (Text, MS word, PDF, Excel etc.) in printable format with complete alignment of text, images & tables etc.	Usually, the system generated documents like Sanction Letters, Rejection Letters, Security Documents etc are in PDF and DOCx formats. What are the documents whose output formats will be TXT and Excel ?	Bidder has to comply with RFP Terms & Conditions

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709	Annexure 2 Pre-Qualification Criteria	7	<p>The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores</p>	<p>We request bank to modify the clause to consider Bidder / OEM as experience. We, as a bidder, will take end to end ownership of the solution. However, since OEM's implementation experience is to be considered, we will undertake that implementation is done by OEM only. This will ensure that bank gets a competitive bid for their solution. Annexure-2-3 to be modified accordingly to mention OEM/Bidder.</p> <p><i>The Bidder/OEM should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores.</i></p>	Bidder has to comply with RFP Terms & Conditions
710	Annexure 2 Pre-Qualification Criteria	OEM 1	<p>The OEM for DLP should have an average annual turnover of Rs. 25 Crores or more during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies.</p>	<p>Considering the criticality of the solution, the OEM being positioned should be an established product. We, hence request a modification in turnover task of the OEM as below:</p> <p><i>The OEM for DLP should have an average annual turnover of Rs. 75 Crores or more during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies.</i></p>	Bidder has to comply with RFP Terms & Conditions

711	Annexure 4 Technical Evaluation Parameters	2	<p>Bidder Credentials and Experience Clause:</p> <p>The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores</p>	<p>We request bank to modify the clause to consider Bidder / OEM as experience. We, as a bidder, will take end to end ownership of the solution. However, since OEM's implementation experience is to be considered, we will undertake that implementation is done by OEM only. This will ensure that bank gets a competitive bid for their solution.</p> <p><i>The Bidder/OEM should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores.</i></p>	Bidder has to comply with RFP Terms & Conditions
712	Annexure 9 Performance Bank Guarantee Format	Annexure	...provided always that the guarantee shall remain in force only up to -----without prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing before the expiry of twelve months from the said date i.e. ---- which will be enforceable against us notwithstanding that the same is or are enforced after the said date...	A claim period has already been provided for this BG, after the expiry of claim period, any claim may not be entertained by issuer bank	Bidder has to comply with RFP Terms & Conditions
713	Annexure 9 Performance Bank Guarantee Format	Annexure	...Should it be necessary to extend Performance Guarantee on account of any reason whatsoever, we may undertake to extend the period of Performance Guarantee on your request under intimation to the CONTRACTOR and upon written request received from the Contractor till such time as may be required by you. till such time as may be required by you. Your decision in this respect shall be final and binding on us.	Since the guarantee is being provided on request if Hitachi, the issuer bank cannot give this undertaking. However, it may extend in case the request is received from Hitachi team. The bank has not accepted the change	Bidder has to comply with RFP Terms & Conditions
714	6. Penalties & Liquidated Damages	6.5.a	Hardware utilization for OLTP should not exceed 50% for more than 10 minutes continuously in a day.	Any campaigns / drives should be notified to the DLP OEM 2 weeks in advance so that Infrastructure can be adjusted accordingly	Bidder has to comply with RFP Terms & Conditions
715	15. Technical Evaluation	15.5.6	Support on open platforms and product based on latest technology (both hardware, software, operating software/firmware, database).	Does the bidder need to include commercial support for the open source technologies	Supported versions of Open Source Software is allowed and any commercials for the same needs to be factored by the bidder

716	1. Delivery, Installation, Configuration, Integration and Commissioning	1.5	The proposed services will be hosted on Perpetual License Model and Private On-Premise Cloud Deployment model with all Servers being hosted on premises.	What is the perpetual license being referred to here?	Bidder to note that this condition is for DLP software to be on-premise perpetual software licensed to Canara Bank
717	6. Penalties & Liquidated Damages	6.5.1	In case of absolute absence (when no replacement is provided), penalty would be deducted @0.5% of the Resource cost, for each day during the implementation period, up to a maximum of 5% of the resource cost.	What about extreme situations such as Covid or similar situations? Does it come under exception?	All penalties and LD are applicable and will be imposed for all delays solely attributable to the Bidder. Course for situations like Covid will be discussed with the successful bidder.
718	6. Penalties & Liquidated Damages	6.5.2	Team lead/Project manager is required to be present Onsite. Failure to do so will attract a penalty of 0.05% of the contract value for each day up to a maximum of 0.5%.	What about extreme situations such as Covid or similar situations? Does it come under exception?	All penalties and LD are applicable and will be imposed for all delays solely attributable to the Bidder. Course for situations like Covid will be discussed with the successful bidder.
719	3. Services	3.7	Bidder shall obtain a written permission from the Bank before applying any of the patches/ upgrades/ updates. Bidder has to support older versions of the hardware/ software/ Operating System/OS/firmware/Middleware etc. in case the Bank chooses not to upgrade to latest version.	Using older versions of the hardware/software/OS and firmware could have performance impact and security implications. Bank to note this while attributing performance/security/certain functionality issues to the bidder.	Bidder has to comply with RFP Terms & Conditions
720	3. Services	3.1	Prompt support shall be made available as desired in this RFP during the support period at the locations as and when required by the Bank	What are the locations that are being referred to here?	Bidder has to comply with RFP Terms & Conditions
721	4. Compliance with IS Security Policy:	4.8	Physical Security of the facilities.	Bidder cannot be responsible for this as it is deployed on-premises of the DC & DR location of the Bank. Hence, it is not relevant and needs to be removed	Responsibility of physical security does not lie with the Bidder
722	4. Compliance with IS Security Policy:	4.9	Physical and logical separation from other customers of the Vendor.	Bidder provisions the infrastructure which is deployed on-premises of the DC & DC location of the Bank. Hence, it is not relevant and needs to be removed	Bidder needs to comply with the IS Security policy of the bank
723	4. Compliance with IS Security Policy:	4.12	Data Encryption/Protection requirements of the Bank.	Request Bank to share the same to understand the encryption and protection requirements for provisioning of any components	Bidder needs to comply with the IS Security policy of the bank
724	4. Compliance with IS Security Policy:	9	Is the 3rd party maintaining all Web, application, DB, Configuration and user access logs for forensic readiness?	Logs will be maintained as per the data protection policies of the Bank. Bank to note the same in the context of forensic readiness	Bidder has to comply with RFP Terms & Conditions
725	Annexure 6: Scope of Work	2.1	Should have capability of Multi-Bureau to get merged report which will help get holistic view on customer past credit performance	Will the Bank bear the Multi-bureau cost?	Bidder has to comply with RFP Terms & Conditions

726	Annexure 6: Scope of Work	2.1	Should have Robust and scalable transaction processing to enable cash flow backed	Please share the complete clause	Clause stands deleted
727	Annexure 6: Scope of Work	2.1 (a)	Digital Lending Platform must configure and expose customer Product journeys, customer assisted Product journeys or specific stages in the Product journey as a web portal and mobile app. Also, the platform should integrate with the mobile app, website, internet banking, chatbot, kiosk, ATM & other devices and appliances of the bank via web view, SDK and URL redirect or through any other mode of integration required by Bank.	What journeys to be provided as mobile app? If so, will it be a hybrid app or native app?	All journeys should be available on mobile app
728	Annexure 6: Scope of Work	2.1 (g)	Digital Lending platform should have capability to integrate with various service providers in the eco-system like UIDAI, NPCI, NSDL, Account Aggregators, e-Stamping & e-Signing, Credit Bureaus, CERSAI, SEBI, PAN, GST, MCA, EPFO, ITR, Udyam Portal, Bank Statements, etc. Further, successful bidder has to facilitate any other integrations which may be required for DLP in future, without any additional cost to the Bank	Who is going to bear the cost of the third party, such as UIDAI, NSDL, Account Aggregator, e-stamp & e-sign etc.? Will the Bank sign up with these partners and bear the associated fees?	It is the responsibility of the Bidder
729	Annexure 6: Scope of Work	2.1 (g)	DLP should have ability to integrate with existing SCF Platform of the Bank	What are the integration mechanisms provided by the Bank's SCF platform?	Bidder is required to integrate with Bank's existing SCF platform. Details of existing SCF platform will be shared with the successful bidder.
730	Annexure 6: Scope of Work	2.1 (j)	The proposed Digital Lending Platform should be integrated with Bank's existing Document Management System (DMS)	What are the integration mechanisms provided by the Bank's DMS platform? Is the integration going to be in real-time or batch is expected?	Bank has an existing DMS. Bidder is required to integrate with Bank's DMS and native document module for necessary pre and post sanction documentation should be provided by the Bidder.
731	Annexure 6: Scope of Work	2.1 (j)	Provision to upload scanned images of documents at multiple stages. Platform should ensure that document/files are scanned through antivirus before loading them on to the Server	Platform may not be able to scan files through antivirus, this needs to be configured by Bank's antivirus	Bidder has to comply with RFP Terms & Conditions
732	Annexure 6: Scope of Work	2.1 (j)	DLP should have the ability to provide digital sign/e-sign option	Digital sign - what is the expected flow? E-sign - Does the bank have a vendor or does the bidder need to provide this? Who will bear the cost of e-sign?	1. Requisite details will be shared with the successful bidder. 2. Bank has a e-sign solution that the bidder can leverage.

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733	Annexure 6: Scope of Work	2.1 (k)	It should provide multi-lingual feature/ functionality supporting English, Hindi, Punjabi, Marathi, Odiya, Bengali, Tamil, Telugu, Kannada, Malayalam & Gujarati (Bank can add or replace list of languages on their discretion). Bidder to note that it will be responsible for providing data dictionary for translations.	Is this for the labels in the DIY journeys? Could you elaborate the data dictionary requirement?	Data dictionary is to be provided by the Bidder/ OEM
734	Annexure 6: Scope of Work	2.1 (m)	Video Personal Discussion	Does Bank have a Video KYC vendor who can provide this functionality as well so that it is uniform? Request Bank to consider this if it has an existing Video KYC platform already in place	Bidder is required to propose Video PD
735	Annexure 6: Scope of Work	2.1 (o)	The self-service app/web would have functionality like Repayment Schedule, SOA, Foreclosure, Due dates, Part Payment, foreclosure simulator, revised loan simulator etc.	Will this information be made available to DLP platform from the Bank's existing LMS? If so, please specify the integration capabilities of the LMS including the real time/batch requirements in detail	Yes
736	Annexure 6: Scope of Work	2.1 (o)	System should have capability to integrate with third party inbound call center or email desk for customer service (Query, Request and Complaints). System should capture customer call disposition, enable auto identification & routing of query/request/complaints to respective desk.	What are the integration mechanisms provided by the Bank's IVR/dialer/call center system? Does it provide APIs for integration?	Bidder is required to liaison with Bank & Bank's existing vendors for APIs of the existing solutions. For alle external APIs- it is the responsibility of the Bidder
737	Annexure 6: Scope of Work	2.1 (r)	Integrate the solution with Bank's existing data warehouse and data analytics solutions to push and consume data	How is the data to be pushed and consumed by DLP from the DW and Analytics solutions of the Bank? What is the frequency expected? Does DW have API integration capabilities as DLP OEM Grid stores some of the data in Elastic cache	Requisite details will be shared with the successful bidder
738	Annexure 6: Scope of Work	2.1 (r)	Migrate data from existing channels or applications (if required) for user preferences, standing instructions, beneficiaries, profiles, usernames, passwords, historical transactions, subscriptions etc.	Request Bank to provide more information on: 1. Systems from where data needs to be migrated 2. Is it a one-time activity? 3. Is it an on-going activity? If so, what is the frequency at which data needs to be migrated? 4. Does Bank have complete data dictionary of all the fields that need to be migrated? 5. What is the format in which the data will be provided?	1. Bidder is required to migrate the existing data for Retail, MSME & Agri loan accounts 2. Yes 3. No 4. Requisite details as reqd. by Bidder will be provided at the time of migration 5. Format in which data needs to be provided is to be shared by the Bidder

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739	Annexure 6: Scope of Work	2.1 (r)	The platform should be able to calculate DSA/ Dealer Payouts	DSA/Dealer users have not been mentioned anywhere in the RFP. How are these users going to use the system? How are they going to access the platform?	DSA/Dealer code is captured in each login. As part of analytics of logged in/disbursed cases, the system should be able to generate MIS at DSA/Dealer level and calculate the pay-out wherever relevant as per the pay-out grid
740	Annexure 6: Scope of Work	2.2	Retail - Credit Card	Will there be integration with Bank's CCMS? Is the DLP solution expected to store Credit Numbers, if so, the environment has to be PCI DSS compliant?	Yes, Bidder is required to integrate with Bank's CCMS. No, Bidder is not required to store Credit Card Numbers
741	Annexure 6: Scope of Work	2.3.16	Have optimized content delivery, especially of assets (images, java script, style sheets etc.) over a Content Delivery Network (CDN) to ensure consistent user experience even in high-latency/low-bandwidth network coverage and older devices	Does Bank provide the CDN licenses? Or is the bidder expected to procure the licenses?	It is the responsibility of the Bidder
742	Annexure 6: Scope of Work	2.5	On Site availability of L1 & L2 resource 24*7*365 Support for the solution to meet the Service Levels	How does this work as DLP OEM support team doesn't get their own access? On page 17, clause 5.5 - it is mentioned as "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."	All tickets will be logged on Bank's central ticketing solution. Bidder is required to ensure that requisite support/ resolution is provided within the defined timeframes. It is the joint responsibility between proposed Solution OEM and the Successful Bidder for the uptime of the DLP solution
743	Annexure 6: Scope of Work	2.6	The Bidder must provide: -Production Environment (Web, Application, Middleware etc.) at DC and DRC -Development Environment at DC -Test & Training Environment at DC	Request Bank to confirm if Test environment can be used as Training environment, thereby making it: DC: -Production environment -Development/SIT environment -UAT (for testing and training purposes) DRC: -Production environment	Test and training are separate environments
744	Annexure 6: Scope of Work	2.6	The Bidder must provide: -Production Environment (Web, Application, Middleware etc.) at DC and DRC	Please specify the cities where Bank's DC and DRC are located	DC- Bengaluru DR- Mumbai
745	Annexure 6: Scope of Work	2.10 - Pt. 6	Ensure continued compatibility with newer versions of leading browsers including Chrome, Safari, Firefox, IE, Edge etc. as and when they are released	Support on IE has been stopped by Microsoft and doesn't support the latest UI development. Request to omit IE browser compatibility	Bidder to refer Corrigendum for the revised clause.

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746	Annexure 6: Scope of Work	2.10 - Pt. 7	Ensure all deployments across environments (development, SIT, UAT, pre-production, production) are directed through robust DevSecOps pipelines following stage-gated quality controls	SIT, pre-production environments are not mentioned as requirements under section 2.6 on page 106. Request to omit these two environments in the verbiage	Bidder to refer Corrigendum for the revised clause
747	Annexure 6: Scope of Work	2.17	Canara Bank and the Bidder shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code of any customization done on Commercial off the shelf software products supplied/ procured by the Bidder to Canara Bank for Digital Lending Platform in order to protect its interests in an eventual situation. Canara Bank and the selected bidder shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent.	Is the bidder expected to include cost of code escrow in the bid? Or will it be taken care of by the Bank and hence not to be included in the bid cost?	Bidder to refer Corrigendum for the revised clause of Escrow. Responsibility of Escrow lies with the Bidder.
748	Annexure 6: Scope of Work	2.18	General Query	Request the Bank to provide the business volumetrics by Phase/Product onboardings so that infrastructure can be procured accordingly	Bidder to refer Corrigendum for Volumetrics
749	Annexure 6: Scope of Work	1. Scope Summary	Digital Lending Platform is envisaged to support the transformation of Bank through modern capabilities for origination, underwriting, disbursement, Management including collaterals, credit monitoring, contract generation, service etc. and an intuitive omnichannel user interface for rich user experience.	What does credit monitoring mean here - part of loan management and hence LMS needs to be packaged too?	LMS is not part of DLP. DLP to integrate with bank's existing CBS to track how the customer is performing in his existing lending relationship with bank
750	Annexure 6: Scope of Work	2.1 (a)	Digital Lending Platform should have the facility to manage Disbursement, Repayments, Overdue Calculations including Penal charges, other incidental charges. Integrate forward and backwards i.e. DLP to CBS and CBS to DLP for data transfer. Integrate with Customer Care (Call Centre/CRM) and Collection Management Systems and various communication channels. Book keeping and Ledger keeping should be available in the Loan Management System.	Does this mean we need to provide Loan Management System (LMS) also?	No. DLP to integrate with bank's existing CBS and any other system as desired by the Bank.

751	Annexure 6: Scope of Work	2.1 (a)	Customer Servicing & Transaction Processing	Does 'Transaction Processing' mean that the DLP OEM is to provide the Loan Management System (LMS) also?	Transaction processing refers to loan application and enhancement related charges. E.g. Fees for pre-approved loans. Bidder to refer RFP Scope & Specifications for further details
752	Annexure 3.1: Technical Specifications	Technical Requirements, 16	Bidder to guarantee that at no point of time hardware parameters like Memory, CPU utilization, etc. will cross 50%	Request that this requirement is changed to 70% as resource utilization on servers (Memory, CPU) may spike up briefly during EOD job processing	Bidder has to comply with RFP Terms & Conditions
753	Annexure 3.1: Technical Specifications	Annexure 3 - 3.1 - MFA&Passwordless authentication - 39	Platform should support 500+ TPS (transaction per second) and can be scaled up dynamically.	TPS is quite high, is this for the mobile app? Or for customer DIY journeys? Please clarify as the 'Business Volumetrics' mentioned in page 115 section 2.18 are comparatively lower	Bidder to refer Corrigendum for Volumetrics
754	Annexure 6: Scope of Work	2.6	Bidder is required to size, supply, design, commission and maintain hardware, OS, Hypervisor, orchestration as well as other software & hardware required for setup of private on-premise cloud for the proposed applications that should be as per the contract duration mentioned in RFP document for all environments, i.e. DC, DR and Non-Production (Test, Development & Training). The bidder is required to provide the necessary hardware to operationalize end to end digital lending platform.	To commission, maintain the hardware and software in DC and DRC, bidder resources would need access to the data centers. Please confirm if such access would be provided on a continual basis to attend planned and unplanned exigencies	Bidder's resources would be granted access as per requirement
755	2. Project Timeline	2	Project Timelines	The timelines cover phase 1, retail products under phase 2 and agri products under phase 3. What are the applicable timelines for the rest of the products and their respective payment milestones?	Bidder to refer Corrigendum for revised Project Timelines
756	4. Objective	4.1	based on the eligibility and technical scoring and commercial rates as proposed during Reverse Auction quoted by Bidders	Will the Bank conduct a reverse auction?	This Bid is based on Quality & Cost Based Selection (QCBS) without reverse auction
757	Annexure 2 Pre-Qualification Criteria	4	The Bidder should have a turnover of Rs. 200 Crores or more for each year during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies.	Request revision to a turnover of Rs. 20 Crores or more for each year during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria

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758	Annexure 2 Pre-Qualification Criteria	5	The bidder should have positive Net Worth as on 31/03/2022 and also should have not eroded by more than 30% in the last three financial years (i.e. 2019-20, 2020-21 and 2021-22).	Request revision to positive network in 2 out of the last 3 financial years with no restriction on reduction YOY, as there was a COVID effect in between	Bidder has to comply with RFP Terms & Conditions
759	5. Uptime	5.4	Bidder should consider high-availability (active-passive) at DC & DR with RPO of 15 minutes and RTO of 120 minutes.	RPO time looks very less. Can we change this to 30mins atleast?	Bidder has to comply with RFP Terms & Conditions
760	18. Patent Rights/Intellectual Property Rights:	18.3	1.1. The Intellectual Property Rights for the solution including source code will be owned by the Bank. Any update or upgrade to source code by way of change requests or otherwise shall be informed and made available to the Bank. The same shall be deemed to be a part of the solution.	Yes, Only for the customizations done for Canara Bank on top of DIY/Customer Journey.	Bidder to refer Corrigendum for the revised clause for Intellectual Property Rights
761	22. Security	22.2	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	Day to day support will be taken care by onsite support team. Only for L3 kind of support DLP OEM development team will request screen sharing/RDP using banks VPN or any other tools allowed by the bank	Bidder has to comply with RFP Terms & Conditions
762	Annexure 3.1: Technical Specifications	1	DLP should provide an omnichannel experience across web portal, native mobile app, web app, messaging platforms, wearables etc. and other required channels with consistent, convenient and excellent User Interface (UI) and User	For messaging platforms and wearables, only notifications will be pushed about the journeys and SoP will be discussed between Banks Business team and DLP OEM product team	Bidder has to comply with RFP Terms & Conditions
763	Annexure 3.1: Technical Specifications	4	DLP should have the capability for user and platform administrators to customize the view of landing page and other screens through selection of widgets, tiles etc. with options to add or remove per preference		No Query
764	Annexure 3.1: Technical Specifications	67	DLP should support out of the box console for monitoring and control of deployed rule sets	Please provide more details on this	Bidder has to comply with RFP Terms & Conditions
765	Annexure 6: Scope of Work	2.1h	The platform should be big data ready	Could we get more details on the data volumes, velocity for the Big Data platform	The system should have capability to capture structured as well as unstructured data and integrate with API who can run analytics on big data to derive insights/action out of it
766	Annexure 6: Scope of Work	2.1j	The proposed Digital Lending Platform should be integrated with Bank's existing Document Management System (DMS)	Please share the details of Banks existing DMS provider	Requisite details will be shared with the successful bidder. Bidder is required to integrate wit Bank's DMS

767	Annexure 6: Scope of Work	2.6	In addition to the above, Bank has ULA with Oracle. Accordingly, Bidder is required to provide the Database sizing. However, Bidder is required to propose & supply any other DB as desired.	Does the bank have licenses of Oracle RAC, Data guard/Golden gate etc? pls share more details about the list of oracle licenses covered under ULA	Oracle Licenses covered under ULA-OBIEE/OAS
768	1. About Canara Bank	1.2	1.2. The Bank is having pan India presence of more than 9713 branches, 24 Circle offices and 176 Regional Offices situated across the States. The Bank also has offices abroad in London, Dubai and New York	Territory is not defined in RFP, so please clarify, the services provided under this Agreement is limited to Indian territory or includes abroad offices?	Scope is limited to Indian territory
769	4. Objective	4.1	4.1. Bank proposes to select a bidder (based on the eligibility and technical scoring and commercial rates as proposed during Reverse Auction quoted by Bidders) for Development, Implementation, Management and Maintenance of End-to-End Digitalized Lending Solution for all lending products offered by the bank including but not limited to Retail, MSME and Agriculture Portfolio	Bank proposes lending products not only limited for Retail, MSME and Agriculture. Will bidder be allowed to raise Change Requests for any increase in scope, addition of lending products and services post execution of the contract?	Bidder has to comply with RFP Terms & Conditions
770	4. Objective	4.4	4.4. The Bank proposes to procure End to End Digitalized Lending Platform for all lending products offered by the bank including but not limited to Retail, MSME and Agriculture Portfolio etc., as per the Technical Specifications, Scope of Work, Terms and Conditions as described elsewhere in this document	Bank proposes lending products not only limited for Retail, MSME and Agriculture. Will bidder be allowed to raise Change Requests for any increase in scope, addition of lending products and services post execution of the contract?	Bidder has to comply with RFP Terms & Conditions

771	6. Invitation to Bid	6.1	<p>This RFP is for procurement of Digital Lending Solution. However, the Bank is free to entrust the service to another service provider at any stage in the interest of the Bank</p>	<p>Kindly clarify what is meant by entrust the service provider to another service provider at any stage in the interest of the Bank? Does it mean the Bank can assign the contract to another service provider without the consent of the selected bidder? .</p> <p>Request striking off of the last line "However, the Bank is free to entrust the service provider to another service provider at any stage in the interest of the Bank". Product based companies cannot have their solutions, licenses, journeys assigned to other companies.</p> <p>We request that any such assignment of the contract shall not be without the consent of the successful bidder and the intellectual property rights, title and ownership of the licensed platform shall always vest with the successful bidder, and there shall not be any transfer, assignment or sale of these by the Bank</p>	This clause is to be read along with Terms & Conditions defined in the RFP
772	2. Project Timelines	2.2	<p>2.2. Delayed deliverables will attract a penalty of 0.50% of contract value for per week or part thereof, subject to maximum of 5% of contract value</p>	<p>Kindly note that any levy of penalty will be only for delay solely and directly attributable to Service Provider. Penalty shall not be levied on service provider for delays caused due to Bank dependencies such as readiness of installation environment, timely approvals, permissions, and/or any Change Requests, enhancements, Customizations, change in priority assigned to a module due to urgency with a prior written approval from Bank, change in module requirements, requested by the Bank and/or any delay caused due to unavailability of inputs from dependent entities and third parties, which are beyond the scope of the Service Provider.</p>	All penalties and LD are applicable and will be imposed for all delays solely attributable to the Bidder.
773	2. Project Timelines	2.3	<p>2.3. The solution will be accepted after complete integration and satisfactory working of the solution</p>	<p>Request for deletion of the word "satisfactory working" and replace with the words "the solution Substantially Conforms with the Specifications as mutually agreed between the Bank and the Service Provider".</p>	Bidder has to comply with RFP Terms & Conditions

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774	5. Uptime	General Query	Uptime	<p>We request the Bank to consider the following as exclusions to the Uptime:</p> <ol style="list-style-type: none"> 1. failure of Bank's systems that interact with the Service Provider's platform; 2. failure caused by delay in responses/non-responses from data source servers; 3. downtime caused by Bank API/patch upgrades (planned downtime with prior notice); 4. downtime caused by changes in data source protocols/data structures; 5. downtime caused by patch/version upgrades to the platform (planned maintenance with prior notice/unplanned); 6. in relation to data aggregator service providers, the Bidder's uptime shall exclude downtime of third party data aggregator; 7. downtime caused due to use of Software not in accordance with the Documentation. 8. delay in performance of Bank dependencies. 9. Force majeure events such as pandemic, epidemic, floods, earthquake, etc. 	Bidder has to comply with RFP Terms & Conditions
775	6. Penalties & Liquidated Damages	6.4.1	6.4.1 If the solution or any of its components behaves erroneously which results in monetary or business loss to the Bank, then the entire amount of such loss shall be recovered from the bidder on actual basis. The maximum penalty under this category is limited to 5% of contract value	Bidder requests Bank to delete this penalty, Bidder will rectify the defect. The business loss to the bank is considered as indirect loss and bidder is not liable or responsible for indirect or consequential losses caused to the Bank, hence request for deletion.	Bidder has to comply with RFP Terms & Conditions
776	6. Penalties & Liquidated Damages	6.7	6.7 The overall penalty shall be restricted to 10% of the total contract value if not specified otherwise. This will be over and above all other penalties defined in RFP for various incidents	Bidder request Bank to decrease the overall penalty (aggregate penalty under this RFP) restricted from 10% to 5% of the total contract value which cover various incidents	Bidder has to comply with RFP Terms & Conditions
777	6. Penalties & Liquidated Damages	6.7.1	6.7.1 Any claims from Bank's Clients / Customers with respect to Liquidated damages due to Data loss or privacy breach shall be attributable to the selected bidder and any loss to this effect shall be recovered from the bidder	The solution is deployed on the premises of the Bank, therefore the bidder requests that any data loss or privacy breach shall only be attributable to the selected bidder only after duly substantiated by Bank that such data loss or breach of privacy was solely and directly attributable to the selected bidder	Bidder has to comply with RFP Terms & Conditions. However, bidder to note that all penalties and LD are applicable and will be imposed for all delays solely attributable to the Bidder.

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778	9. Documents, Standard Operating Procedures and Manuals	9	9. Documents, Standard Operating Procedures and Manuals All related documents, manuals, Standard Operating Procedures (SOPs), best practice documents and information furnished by the bidder shall become the property of the Bank	Bidder requests bank to delete this clause as Bidder is the owner of all such relevant documents, SOPs,, all the documents or training materials provided by the Bidder as part of the services shall become the property of the Bidder. Bank shall return or destroy all such documents immediately after termination or expiry of the contract.	Bidder has to comply with RFP Terms & Conditions
779	16. Execution of Agreement	16.1	16.1 Within 21 days from the date of acceptance of contract, selected bidder along with OEM shall sign a stamped tripartite "Agreement" with the Bank at Bangalore as per the format. Failure to execute the agreement makes the EMD liable for forfeiture at the discretion of the Bank and also rejection of the selected bidder.	Bidder requests Bank to modify the language as below: Within 21 days from the acceptance of contract or any other period as agreed between the Bank and the selected Bidder along with OEM shall sign a stamped tripartite agreement with the Bank at Bangalore as per the format. i. Bidder's recommended approach for provision of services is through tripartite agreemeent between bidder, Bank and fintech service provider. Rationale for such recommendation is from SLA and contracting perspective where parties can clearly provide representations and warranties with respect to their respective services. ii. Please clarify the expectation from Bidder with respect to on-boarding parties, configuring and managing such third party's performance and payouts? Please share a format of tri-partite agreement. Also, request extension in timeline to 90 days or any other time as mutually agreed by the Parties from contract acceptance to execute all agreements	Bidder to refer Corrigendum for the revised clause
780	16. Execution of Agreement	16.2	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, if insisted. The agreement shall be valid till all contractual obligations are fulfilled	Bank is requested to execute the agreement in two original copies, one copy for each party, the stamp amount or any other costs for execution of such copies shall be borne by successful Bidder.	Okay

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781	18. Order Cancellation/Termination of Contract	18	Termination of contract	In the event of termination of contract by the Bank, Bank shall be responsible to pay all the dues till date of termination and also need to return and destroy all the confidential information to the Bidder which is under the possession of the Bank during the performance of the contract.	It is clarified that Bidder will be paid for all products and services rendered.
782	18. Order Cancellation/Termination of Contract	18.3	18.3 Bank shall serve the notice of termination to the bidder at least 30 days prior, of its intention to terminate services	Bank is requested to increase the notice period from 30 days to 180 days.	Bidder has to comply with RFP Terms & Conditions
783	18. Order Cancellation/Termination of Contract	18.4	18.4 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	Selected Bidder shall be responsible to bear the cost if the Bank terminates or cancel the agreement for the reasons solely attributable to the Bidder and costs shall not be more than the costs agreed between the Bank and the selected bidder, such costs shall be paid by the selected Bidder on a pro-rata basis for the remaining portion of the work undelivered.	Bidder has to comply with RFP Terms & Conditions
784	18. Order Cancellation/Termination of Contract	18.5	18.5 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 month 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	Selected Bidder shall be responsible to bear the cost if the Bank terminates or cancel the agreement for the reasons solely attributable to the Bidder and costs shall not be more than the costs agreed between the Bank and the selected bidder, such costs shall be paid by the selected Bidder on a pro-rata basis for the remaining portion of the work undelivered.	Bidder has to comply with RFP Terms & Conditions

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785	18. Order Cancellation/Termination of Contract	18.8	18.8 Notwithstanding anything contained, the Bank reserves the right to terminate the contract at any time without assigning any reasons. In case of termination of contract for the reasons that the services of vendor are not found satisfactory", the Bank shall be free to Blacklist the vendor thereby debarring them from participating in future Bids/Tender processes.	By providing notice period of 180 days to selected bidder - this is termination for convenience. Bidder shall be given mutually agreed time period to carry out/repeat the acceptance test(s). Bidder shall not be entitled to any additional charges for work done in any repeat acceptance tests. Such mutually agreed time period shall exclude any delays caused due to non-fulfilment of dependencies attributable to Bank such as timely, complete, and accurate provision of access to Bank documentation/information/equipment/credentials and timely decisions and approvals by Bank and/or any Change Requests, change in priority assigned to a module due to urgency with a prior written approval from Bank, change in requirements, testing on account of dependencies not attributable to the Bidder, enhancements, customizations requested by the Bank and/or any delay caused due to unavailability of inputs from dependent entities and third parties which are beyond the scope of the Bidder.	Bidder has to comply with RFP Terms & Conditions
786	18. Order Cancellation/Termination of Contract	18.9	18.9 The Bidder is obligated to support the orderly transition and complete knowledge transfer to another vendor or to the Bank	The bank is requested to kindly specify the duration of the transition services.	Transition period- 90 days from the date of intimation

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787	18. Order Cancellation/Termination of Contract	18.1	18.10 In the event of termination, the source code / object code / executable code and compilation procedures of the software solution shall be provided to the Bank. All necessary documentation in this behalf should be made available to the Bank. The Intellectual Property Rights for the solution including source code will be owned by the Bank	<p>Bidder requests Bank to delete this sub-clause.</p> <p>The Bank may appreciate that the software solution is licensed to Bank by the Bidder. The project is not work-for-hire, therefore, the intellectual property rights in the source code/object code/executable code and compilation procedures of the software solution shall always vest with the Bidder. The source code may be released to the Bank only in the event of bankruptcy or insolvency of the Bidder, the ownership of source code vests with the selected bidder only, the ownership of source code is not transferred even in that scenario. Nonetheless, the Bank shall have a limited right to use the licensed software, and shall not have any rights to sell, transfer, assign or own the licensed software solution.</p>	Bidder to refer Corrigendum for the revised clause for Order Cancellation/ Termination of Contract
788	11. Powers to Vary or Omit Work	11.3	11.3. If any change in the work is likely to result in reduction in cost, the parties shall agree in writing so as to the extent of change in contract price, before the finally selected Bidder(s) proceeds with the change. In all the above cases, in the event of a disagreement as to the reasonableness of the said sum, the decision of the Bank shall prevail	It is requested that any change in contract price shall be mutually agreed between the bank and the successful bidder, and that the bidder shall be given an opportunity to present its case in the case of a disagreement.	Bidder has to comply with RFP Terms & Conditions
789	3. Services	3.6	3.6. Bidder shall provide and implement patches/ upgrades/ updates for products (Software/ Firmware/ OS/hardware/ software/ Operating System / Middleware etc) as and when released by the Vendor/ OEM or as per requirements of the Bank without any additional cost. Bidder should bring to notice of the Bank all releases/ version changes	The Bank may appreciate that while patches, updates, upgrades for the licensed software solution will be provided by the successful bidder under this RFP, the Successor Version of the licensed software which has a new modules and/or major functionality shall be provided by the Bidder only at such mutually agreeable additional costs.	Bidder has to comply with RFP Terms & Conditions
790	6. Purchase Price	6.8	6.8. The Bank reserves the right to re-negotiate the prices in the event of change in the international market prices of both the hardware and software	Bidder requests Bank to make this clause mutual	Bidder has to comply with RFP Terms & Conditions

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791	9. Negligence	9	Negligence	Bidder requests Bank to change the Heading of the clause from "Negligence to Gross Negligence".	Bidder has to comply with RFP Terms & Conditions
792	10. Assignment	10	Assignment	Bidder requests Bank to make this whole clause mutual and add the following language at end of the 10.1 clause as below: "The selected bidder shall not assign to any one, in whole or in part, its obligations to perform under the GeM bid/contract, except with the Bank's prior written consent where such consent shall not be unreasonably withheld or delayed by the Bank".	Bidder has to comply with RFP Terms & Conditions
793	12. Validity of Agreement	12	The Agreement/ SLA will be valid for the period of Five (05) years which can be extended upto two (02) years, solely at the discretion of the Bank.	Bidder requests Bank to consider the below language: Parties shall mutually agree and revise the commercials at the time of extension of SLA for a further period of two (2) years.	Bidder has to comply with RFP Terms & Conditions
794	13. Limitation of liability	13	Limitation of liability	Proposes new sub-clause under Limitation of liability as below: Notwithstanding anything contained herein to the contrary, the bidder shall not be responsible to the Bank and/or any third party for any indirect, incidental, economic, compensatory, punitive, exemplary, consequential losses, damages, claims, compensation or any loss of profit, production, anticipated savings, loss of goodwill or business opportunities arising out of or in relation to this RFP/Agreement.	Bidder has to comply with RFP Terms & Conditions
795	13. Limitation of liability	13.2	Claims that are the subject of indemnification pursuant to IPR infringement,	Bidder requests that the liability for third party IPR infringements shall be limited to territory of India only and if such caveat is not acceptable to the Bank, then such liability shall be capped.	Bidder has to comply with RFP Terms & Conditions
796	14. Confidentiality	14	Confidentiality	Bidder requests Bank to make this clause mutual to protect the confidential information of both the parties.	Bidder has to comply with RFP Terms & Conditions

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797	14. Confidentiality	14.3	14.3. Any document, other than the Contract itself, shall remain the property of the Bank and shall be returned (in all copies) to the Bank on completion of the Vendor's performance under the Contract, if so required by the Bank.	Bidder requests bank to delete this clause as Bidder is the owner of all such relevant documents, SOPs,, all the documents or training materials provided by the Bidder as part of the services shall become the property of the Bidder. No ownership vests with Bank. Each Party shall return/destroy all the confidential information to the other Party (if any) at the request of such Party.	Bidder has to comply with RFP Terms & Conditions
798	15. Delay in Vendor's Performance	15.3	15.3. Any delay in performing the obligation/ defect in performance by the supplier may result in imposition of penalty, liquidated damages, invocation of Performance Bank Guarantee and/or termination of contract (as laid down elsewhere in this RFP document	Bidder requests bank to modify the clause and read as follows: Any delay in performing the obligation/ defect in performance by the supplier for the reasons solely attributable to the Supplier may result in imposition of penalty, liquidated damages, invocation of Performance Bank Guarantee and/or termination of contract (as laid down elsewhere in this RFP document.	Bidder to note that all penalties and LD are applicable and will be imposed for all delays solely attributable to the Bidder
799	17. Technical Documentation	17	Technical documentation	Bidder proposes to add a new sub clause as follows: All the technical documentation submitted by the Bidder as mentioned under this clause 17 shall belong to the property of the selected Bidder and ownership of such technical documentation vests with the selected Bidder. Bank shall have a right to use all the technical documentation shared by the Bidder during the performance of the services. Bank shall return or destroy all the technical documentation or confidential information shared by the Bidder as part of provision of services.	Bidder has to comply with RFP Terms & Conditions
800	17. Technical Documentation	17.3	The vendor shall develop customized documentation as per Bank's requirement, if desired by the Bank	Parties shall mutually agree to the applicable costs for development of customized documentation at the request of the Bank.	Bidder has to comply with RFP Terms & Conditions

801	18. Patent Rights/Intellectual Property Rights	18.3	18.3. The Intellectual Property Rights for the solution including source code will be owned by the Bank. Any update or upgrade to source code by way of change requests or otherwise shall be informed and made available to the Bank. The same shall be deemed to be a part of the solution	Bidder requests Bank to consider the following language: The solution provided to Bank is only on license basis and not work for hire, then the ownership of such IPR will vest with Bidder only, Bidder can provide only ownership of UI/UX. The Bidder shall provide the solution to the Bank by customization, and such customization will be done to the base platform.	Bidder to refer Corrigendum for the revised clause for Intellectual Property Rights
802	21. Documents, Standard Operating Procedures and Manuals	21	All related documents, manuals, Standard Operating Procedures (SOPs), best practice documents and information furnished by the bidder shall become the property of the Bank.	All the documents shared by the Bidder will be the property of the Bidder and Bidder will have the ownership of such documents shared, Bank shall have only right to use the documents, SOPs while availing the services.	Bidder has to comply with RFP Terms & Conditions
803	23. Confidentiality and Secrecy	23.3	23.3. The bidder/selected bidder must undertake that they shall hold in trust any Information received by them under the Contract/Service Level Agreement, and the strictest of confidence shall be maintained in respect of such Information.	Bidder requests Bank to make this clause mutual	Bidder has to comply with RFP Terms & Conditions
804	25. Termination for Default	25	Termination for default	Bidder requests Bank to insert the consequences of termination as follows: In the event of termination of the Agreement for any reason, Bank shall be liable to pay all the dues to the Bidder till the date of termination or expiry of the Agreement. Bank shall also return or destroy the confidential information of the bidder immediately after the termination or expiry of the contract	Bidder has to comply with RFP Terms & Conditions However, it is clarified that Bidder will be paid for all products and services rendered.

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805	25. Termination for Default	25.1	25.1. The Bank, without prejudice to any other remedy for breach of contract, shall have the right to terminate the contract in whole or part, at any time by giving a written notice of 30 days to the Service Provider, if Service Provider fails to deliver any or all of the deliverables within the period(s) specified in this Agreement, or within any extension thereof granted by the Bank pursuant to conditions of Agreement or if service provider fails to perform any other obligation(s) and/or breach any of terms and conditions of the RFP/Agreement provided a cure period of not less than 60 days (term) is given to service provider to rectify the defects	The bidder requests that the Bank shall not unilaterally determine the delay in the provision of services by the Service Provider and shall duly substantiate such failure with evidence and give a reasonable opportunity of being heard to the bidder as per the principle of natural justice. Further the Bidder also requests that the cure period be increased to 90 days, and it shall exclude the notice period.	Bidder has to comply with RFP Terms & Conditions
806	25. Termination for Default	25.2	25.2. In the event the Bank terminates the Contract in whole or in part for the breaches attributable to the Vendor, the Bank may procure, upon such terms and in such manner as it deems appropriate, Products and Services similar to those undelivered, and the Vendor shall be liable to the Bank for any increase in cost for such similar Products and/or Services. However, the Vendor shall continue performance of the Contract to the extent not terminated	Bidder requests bank to modify the first part of sentence as below: "In the event the Bank terminates the contract in whole or in part for the breaches solely attributable to the Vendor".	Bidder has to comply with RFP Terms & Conditions
807	25. Termination for Default	25.5	25.5. The Bank's right to terminate the Contract will be in addition to the penalties / liquidated damages and other actions as deemed fit	The bidder proposes a new sub clause, which shall be entitled Bidder to terminate the Agreement for cause, as specified below: (1) Non-payment of undisputed consideration/fees by the Bank (2) Breach of confidential information related to the bidder; and (3) Infringement of IPR of bidder by the Bank or its affiliates.	Bidder has to comply with RFP Terms & Conditions
808	25. Termination for Default	25.6	During the transition phase, the existing Service Provider shall render all reasonable assistance to the new Service Provider within such period prescribed by the Bank, at no extra cost to the Bank, for ensuring smooth switch over and continuity of services.	Duration of transition services to be provided and Parties shall mutually agree to the costs for provision of services during the transition period.	Bidder has to comply with RFP Terms & Conditions

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809	28. Indemnity	28	Indemnity	Bidder proposes new sub -clause under indemnity as below: Bank shall indemnify Bidder for: i) breach of confidential information; and (ii) infringement of intellectual property rights and (iii) violation of applicable laws	Bidder to refer Corrigendum for revised clause for Indemnity
810	28. Indemnity	28.2	28.2. The breach, default or non-performance of undertakings, warranties, covenants or obligations by the bidder	Bidder requests bank to replace the word "obligations" with "material obligations" under this clause.	Bidder has to comply with RFP Terms & Conditions
811	28. Indemnity	28.4	28.4. The bidder shall indemnify and protect the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of Cards and other deliverables supplied by them	Third party IP breach to be qualified for infringements in India and not abroad, and in each case directly attributable to the bidder. Further, bank may note that there is no supply of Cards by the bidder under this RFP, hence to be deleted.	Bidder to refer Corrigendum for revised clause for Indemnity
812	Annexure 6: Scope of Work	2.14	provided where transition services are required by the Bank or New Service Provider beyond the term of this Agreement, reasons for which are not attributable to Service Provider, payment shall be made to Service Provider for such additional period on the same rates and payment terms as decided by this RFP. If existing vendor is in breach of this obligation, they shall be liable for paying a penalty equivalent to 1 year ATS/AMC Charges on demand to the Bank, which may be settled from the outstanding payment, if any.	Bidder requests Bank to delete the following language: If existing vendor is in breach of this obligation, they shall be liable for paying a penalty equivalent to 1 year ATS/AMC charges on demand to the Bank, which may be settled from the outstanding payment, if any.	Bidder has to comply with RFP Terms & Conditions
813	Annexure 6: Scope of Work	2.17	Escrow	The cost of the escrow account shall be borne by the Bank. Source code shall be released from the escrow only in the event of insolvency or bankruptcy of the successful bidder.	Bidder to refer Corrigendum for revised clause for Escrow. Responsibility of Escrow lies with the Bidder.

814	Annexure 11 Non-Disclosure agreement	Annexure	Non disclosure Agreement	Bidder requests Bank to have a mutual NDA to protect the Confidential information shared by one party to another. NDA needs to be more elaborative, including but not limited to exceptions of confidentiality obligations, return or destruction of confidentiality obligations, disclosure requirements, restrictions of information, definitions of confidential information, disclosing party and receiving party, damages, and other miscellaneous provisions for protection of confidential information.	Bidder has to comply with RFP Terms & Conditions
815	Annexure 19 Undertaking to Abide by all By-Laws/ Rules/ Regulations	Annexure	Undertaking to Abide by all By-Laws/ Rules/ Regulations	Bank is requested to mention the stamp amount	Stamp Paper of INR 200
816	2. Project Timeline	4.3	4.3. The warranty will start from the date of Go-Live.	Bidder requests Bank to read this clause as" the warranty will start from the date of Go-live of first product"	Revised clause reads: "The warranty will start from the date of Go-Live of the first product."
817	GeM Document, Appendix H: Draft Contract Agreement	Appendix H	Draft contract Agreement	The terms and conditions in the SLA can be mutually discussed and agreed by the parties	Bidder has to comply with RFP Terms & Conditions
818	GeM Document, Appendix H: Draft Contract Agreement	Appendix H	The Purchaser and Vendor/service provider are hereinafter collectively referred to as "Parties".	The Purchaser and Service provider shall be individually referred as a Party.	Query not clear
819	Appendix H.	SLA-2.9	Contract shall be executed in English language in 1 (one) original, the BANK receiving the duly signed original and VENDOR/ SERVICE PROVIDER receiving the duly attested photocopy.	Bidder requests bank to accept to execute two original copies and the cost related to stamp amount shall be borne by Bidder, each party will have one original copy.	Bidder has to comply with RFP Terms & Conditions
820	GeM Document Appendix H: Draft Agreement	6	Assignment	Bidder requests Bank to make this clause mutual.	Bidder has to comply with RFP Terms & Conditions
821	GeM Document Appendix H	SLA-8.1.1	Delay in delivery beyond the specified period for delivery.	Bidder requests Bank to delete this cause, as Bank will have a right to claim penalties and liquidated damages for delay in delivery.	Bidder has to comply with RFP Terms & Conditions
822	GeM Document Appendix H	SLA-8.1.3	Breaches in the terms and conditions of the Order.	Bidder requests Bank to modify the language as follows: Bank shall allow to remedy such breach for a period of 30 days and bidder fails to remedy the breach as per the agreed period, Bank shall terminate the agreement.	Bidder has to comply with RFP Terms & Conditions

823	GeM Document Appendix H	SLA-8.3	Bank shall serve the notice of termination to the Vendor/Service Provider at least 30 days prior, of its intention to terminate services without assigning any reasons	Bank is requested to increase the duration from 30 days to 180 days.	Bidder has to comply with RFP Terms & Conditions
824	GeM Document Appendix H	SLA-8.4	In case the Vendor/Service Provider fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the Vendor/Service Provider by giving 7 days' prior notice to the Vendor/Service Provider.	if the delay is caused only for the reasons solely attributable to the bidder, bidder shall pay such costs, and amount which shall not be more than the amount agreed between the parties under any circumstances and such amount shall be paid only for the remaining services on a pro-rata basis.	All penalties and LD are applicable and will be imposed for all delays solely attributable to the Bidder.
825	GeM Document Appendix H	SLA-8.5	After the award of the contract, if the Vendor/Service Provider 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 Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur 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	if the delay is caused only for the reasons solely attributable to the bidder, bidder shall pay such costs, and amount which shall not be more than the amount agreed between the parties under any circumstances and such amount shall be paid only for the remaining services on a pro-rata basis.	All penalties and LD are applicable and will be imposed for all delays solely attributable to the Bidder.
826	GeM Document Appendix H	SLA-11.1.1	The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER;	Bank is requested to cap the liability amount under these clauses 11.1.1 and 11.1.2, exceptions are provided under 11.2.2 clause	Bidder has to comply with RFP Terms & Conditions
827	GeM Document Appendix H	SLA.12	CONFIDENTIALITY AND NON-DISCLOSURE	Bidder requests Bank to make this clause mutual	Bidder has to comply with RFP Terms & Conditions

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828	Addition	Addition		<p>Bidder request Bank to add a new propose clause - Project exclusions:</p> <ol style="list-style-type: none"> 1. Change in priority assigned to a module due to urgency with prior written approval from the Bank 2. Change in module requirements. 3. Testing on account of dependencies on CBS / Merchant / Network etc. not attributable to Bidder 4. Unavailability of infrastructure in staging and other dependable environments like staging Core, network, etc. which are beyond the control of Bidder. 5. Unavailability of inputs from dependent entities like merchants, third parties, etc. which are beyond the scope of Bidder 	Bidder has to comply with RFP Terms & Conditions
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829	Addition	Addition		<p>Limitation on representation and warranties of Vendor (new proposed clause)</p> <p>(a) In providing APIs on license to the Licensee or Licensee's Affiliate, the Licensor does not provide any express or implied warranties with respect to the accuracy, timeliness, completeness and fitness-of-purpose, of the data being carried through the APIs.</p> <p>(b) Where data is fetched by the APIs directly from the data sources and transmitted to the Licensee or Licensee's Affiliate, the Licensor makes no representation about the content or the information accessed through such APIs.</p> <p>(c) Where the data to be fetched by the APIs for the purpose of performing the Services are maintained in the form of lists and/or database libraries (collectively "Lists") by the Licensor, the Licensor represents that it shall use all reasonable endeavors to update the Lists with the relevant data from the appropriate external data source ("External Data Lists") in accordance with the updating frequency protocols, where laid down by the data sources. The updating frequency is normally daily and performed as a midnight scheduled process, unless otherwise explicitly stated.</p> <p>(d) In providing any analysis of the data/information derived from the data, the Licensor does not</p>	Bidder has to comply with RFP Terms & Conditions
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830	Addition	Addition		<p>Bank is requested to include the below language: Licensee/Bank shall be deemed to have accepted the Software ("Deemed Acceptance") in any of the following situations where:</p> <p>(a) the Licensee has not signed an Acceptance Certificate for the Software having passed the Acceptance Tests;</p> <p>(b) the Licensee deploys the Software in the normal course of the Licensee's business;</p> <p>(c) the expiry of ten (10) days after the completion of all the Acceptance Tests, unless the Licensee has given any written notice;</p> <p>(d) the Licensee does not provide the environment for installation of the Software in the manner agreed between the Parties and a period of thirty (30) days have expired from the date of written notification of readiness for installation by the Licensor/Successful Bidder;</p> <p>(e) the Licensee does not perform the Acceptance Test and thirty (30) days have passed without notification of Defects, notwithstanding the delivery and installation of the Software; or</p> <p>(f) the Software Substantially Conforms to the Specifications as may be provided in the Statement of Work and a period of thirty (30) days have passed from the date of completion of all Acceptance Tests, and the Licensee has not given any written</p>	Bidder has to comply with RFP Terms & Conditions
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831	Addition	Addition		<p>Bank is requested to insert below licensing terms clause:</p> <p>The Licensor grants to Licensee, a License to operate and use the Licensed Materials on the following conditions:</p> <p>(a) limited to the use of Licensee and Authorised Users;</p> <p>(b) limited to use within the Territory and from outside the Territories for Permitted Cross Territory Users;</p> <p>(c) non-exclusive;</p> <p>(d) revocable for cause;</p> <p>(e) non-assignable;</p> <p>(f) non-sublicensable;</p> <p>(g) non-transferable;</p> <p>(h) Fee-based;</p> <p>(i) License Term-based / perpetual Note-1</p> <p>(j) limited for use in executable code form together with the Documentation and</p> <p>(k) for the Intended Purpose.</p> <p>- License on perpetual basis means that the Licensee shall have right to use the Software licensed under this Agreement in perpetuity subject to timely payment of the Fees</p>	Bidder has to comply with RFP Terms & Conditions
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832	Addition	Addition	Addition	<p>Bank Dependency means any equipment, tools, appliances, or other items that the Bank will provide to Bidder to enable the Supplier/Bidder to fulfil its obligations under the RFP. Bank Dependency shall include following:</p> <p>(a) timely, complete, and accurate provision of, and access to, Bank documentation/information and timely decisions and approvals by Bank.</p> <p>(b) all licenses, permissions and approvals that may be required from governmental or regulatory authorities as necessary for installation and /or use of the Software or other software / deliverables provided by Bidder and/or to operate Bank's network, shall be the sole responsibility of Bank and Bank shall be liable to pay any fees or incur expenses connected therewith.</p> <p>(c) reasonable access to the Bank owned hardware, software, equipment, credentials, and other resources as may be reasonably required by Supplier to perform the services for the Bank, upon Bank's prior written request.</p> <p>(d) to the extent relevant, Bank shall provide</p>	Bidder has to comply with RFP Terms & Conditions
833	Addition	Addition	Addition	<p>Bank is requested to provide test bed for internal systems (CBS, DMS, and other systems), test data and test cases to Bidder for conducting of effective and timely testing.</p>	Bidder has to comply with RFP Terms & Conditions
834	Annexure 6: Scope of Work	2	Detailed Scope of Work	<p>Our understanding of the scope is to provide the DIY (Customer Journey) through a RWA, Assisted journeys for RM/DSA and partner led journeys. These journeys will converge the applications into the DLP OEM grid where underwriting will happen manually or the UND will be automated through score card from BRE and further assessment. Loan boarding will happen in the bank's loan management system. Please clarify if this is the correct understanding.</p>	Bidder to refer Corrigendum for the revised Escrow Clause. Responsibility of escrow lies with the Bidder

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835	Annexure 6: Scope of Work	2	Detailed Scope of Work	Our understanding is that there is no separate mobile application. The RWA will provide required web view to be accommodated in the bank's mobile app.	Bidder is required to provide mobile app for DLP
836	Annexure 6: Scope of Work	r.15.p	Installation and uninstalation report for mobile app	If the scope is a web view inside the existing mobile app and not a dedicated mobile app. This report cant be provided.	Bidder is required to provide mobile app for DLP
837	Annexure 6: Scope of Work	k.2	It should provide multi-lingual feature/ functionality supporting English, Hindi, Punjabi, Marathi, Odiya, Bengali, Tamil, Telugu, Kannada, Malayalam & Gujarati (Bank can add or replace list of languages on their discretion). Bidder to note that it will be responsible for providing data dictionary for translations.	Multi lingual is only restricted to translation of the fields which we show on the UI. The data which is being saved into the database which is user fed data will be in English.	Yes, your understanding is correct.
838	Annexure 6: Scope of Work	r.11	It should have the ability to integrate with service provider for Natural Language Processing (NLP)	NLP scope should be defined to us for proper sizing and estimation	Bidder has to comply with RFP Terms & Conditions
839	Annexure 6: Scope of Work	15	DLP should support accessibility features for persons with disability	Please provide detailed scope for proper sizing and estimation	Bidder has to comply with RFP Terms & Conditions Bidder is required to adhere to the guidelines as per RBI & other statutory and regulatory bodies.
840	Annexure 6: Scope of Work	i.2	It should provide an omnichannel lending experience across all channels like mobile banking application (embedded within mobile banking app as a web view), web portals (like internet banking, lending portal etc.) on desktop, phone, tablet etc., branch/internal portals, messaging (SMS, Whatsapp etc.), customer care, wearables etc. with consistent user experience	Wearables scope is only limited to the notifications. Please confirm .	Yes, your understanding is correct.
841	Annexure 6: Scope of Work	m	DLP should have the following Video Personal discussion (Video PD) features	Video PD - can we have an integration here for co-browsing from a partner to achieve this functionality ?	Bidder is required to propose Video PD

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842	Annexure 6: Scope of Work	a.14	Digital Lending Platform should have the facility to manage Disbursement, Repayments, Overdue Calculations including Penal charges, other incidental charges. Integrate forward and backwards i.e. DLP to CBS and CBS to DLP for data transfer. Integrate with Customer Care (Call Centre/CRM) and Collection Management Systems and various communication channels. Book keeping and Ledger keeping should be available in the Loan Management System.	Assumption is there will be a separate loan management system. Please confirm.	Bidder to integrate DLP with bank's CBS
843	22. Human Resource Requirement	22. 10	B.Tech , with MBA/PMP/ PSM/CSM	Bachelors in Technology as B.Tech and Bachelors in Engineering are two different qualification. Is it mandatory to have B.Tech?	Bidder to refer Corrigendum for the revised clause
844	Annexure 6: Scope of Work	14	Digital Lending Platform should have the facility to manage Disbursement, Repayments, Overdue Calculations including Penal charges, other incidental charges. Integrate forward and backwards i.e. DLP to CBS and CBS to DLP for data transfer. Integrate with Customer Care (Call Centre/CRM) and Collection Management Systems and various communication channels. Book keeping and Ledger keeping should be available in the Loan Management System.	As some of these functionalities are part of Loan Management system, do you want to take it out from existing LMS system and to be added in the new DLP solution?	Bidder to integrate DLP with bank's CBS and any other system as desired by the Bank.
845	Annexure 6: Scope of Work	2.1 (i)	Propose minimum of 3 (three) unique design options for the home/login page and templates that correlate with Canara Bank's Brand Guidelines and will be used throughout the application	Please elaborate the requirements with specific details.	Bidder has to comply with RFP Terms & Conditions
846	18. Order Cancellation/ Termination of Contract	18	Order Cancellation/ Termination of contract	Either Party shall have a right to terminate the contract by giving a notice of 30days in the event of material breach by the other party which the other party fails to rectify within a cure period of not less than 30 days. In the event of termination of the contract, the Service provider shall be entitled to receive payment for all services rendered, products delivered up to the date of termination.	Bidder has to comply with RFP Terms & Conditions

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847	GeM Document Appendix H: Draft Agreement	11	Indemnity	Bidder seeks deletion of this clause. Indemnity for IPR is already covered in clause 10.	Bidder has to comply with RFP Terms & Conditions
848	GeM Document Appendix H: Draft Agreement	15	Audit	Internal cost records and confidential information of the SI shall not be under purview of such audit. Any such audit shall only be conducted after giving a prior written notice of not less than 14 days to the Bidder.	Bidder has to comply with RFP Terms & Conditions
849	GeM Document Appendix H: Draft Agreement	Additional clause	Limitation of Liability	a. IBM's entire liability for all claims related to the Agreement will not exceed the amount of any actual direct damages incurred by Client up to the amounts paid (if recurring charges, up to 12 months' charges apply) for the Product that is the subject of the claim, regardless of the basis of the claim. IBM will not be liable for special, incidental, exemplary, indirect, or economic consequential damages, or lost profits, business, value, revenue, goodwill, or anticipated savings.	Bidder has to comply with RFP Terms & Conditions
850	Annexure 12 Pre-Contract Integrity Pact	8	Fall Clause	We seek deletion of this clause. The SI is selected after the RFP process, also each deal stands on its own and it is inherently not possible to compare two deals.	Bidder has to comply with RFP Terms & Conditions
851	GeM Terms	General	General	Both parties agree that terms and conditions of the GeM terms shall not apply to this engagement.	Bidder to note that the Terms of the RFP shall prevail over GeM
852	Annexure 8 Bill of Material	Annexure	Tab Other Cost , Cell D3 has Year 1 quantity specified as 500	Can we assume 500 as the quantity for Year 2 ,3,4 and 5	No. This is a rate card for per-man day rate for the overall contract duration. Per man day rate will be valid throughout the tenure of the contract & will be used for any change request. Bidder to note that cost of per man-day will be paid on pro-rata basis the man-day effort consumed Quantity mentioned in Bill Material is indicative only Bank may reserve the right to increase or decrease the quantity based on requirement. But rate card is valid for entire contract period. Bidder to refer Corrigendum for the revised Bill of Material.

853	Annexure 3.1: Technical Requirements	Technical Requirements, 1	DLP should provide an omnichannel experience across web portal, native mobile app, web app, messaging platforms, wearables etc. and other required channels with consistent, convenient and excellent User Interface (UI) and User	Please elaborate on the messaging platform and wearables. What are all the messaging platforms and different wearable devices that are in scope?	Bidder has to comply with RFP Terms & Conditions
854	Annexure 2 Pre-Qualification Criteria	4	The Bidder should have a turnover of Rs. 200 Crores or more for each year during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies.	As per the GeM bid Clause mentioned for "MSE Exemption for Years Of Experience And Turnover" & "Startup Exemption for Years Of Experience/turnover"- It is requested to kindly include the same information in the rfp's existing eligibility clause for turnover and years of experience .	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria
855	Annexure 2 Pre-Qualification Criteria	OEM 1	The OEM for DLP should have an average annual turnover of Rs. 25 Crores or more during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies.	As per the GeM bid Clause mentioned for "MSE Exemption for Years Of Experience And Turnover" & "Startup Exemption for Years Of Experience/turnover"- It is requested to kindly include the same information in the rfp's existing eligibility clause for turnover and years of experience .	Bidder has to comply with RFP Terms & Conditions
856	Annexure 4 Technical Evaluation Parameters	4	OEM Credentials and Experience- DLP Clause OEM's End to End DLP should have been implemented across the 3 categories (Retail, MSME, Agri) in a scheduled Commercial Bank in India with at least 500 branches in India or a NBFC in India with an asset size of over INR 10,000 cr Implementation Experience Maximum Marks-5 marks i. DLP is implemented across all 3 categories (Retail, MSME, Agri)- 5 marks ii. DLP is implemented across any 2 category out of the 3 category (Retail, MSME, Agri)- 3 marks	Please mention the marks for the implementation only across 1 out of 3 categories done.	Bidder has to comply with RFP Terms & Conditions
857	Annexure 4 Technical Evaluation Parameters	4	It is mandatory for the OEM to submit past experience/ credentials for at least 7 unique product journeys across 2 product categories out of 3 categories (Retail, MSME, Agri).	It is requested to kindly revise the clause for "at least 7 unique product journey across one product category only".	Bidder has to comply with RFP Terms & Conditions

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858	Annexure 6: Scope of Work	2.1	It should provide straight through processing (STP) of loans, assisted lending and co-lending Product journeys for all customer segments	Please confirm the scope of the "Co-lending Product Journey for all customer segments" since the assumption is that these would be handled through the existing Co-Lending vendor.	Co-lending is not a part of DLP RFP
859	10. Techno Commercial Evaluation Process	10.12.2	Bidder securing Highest Combined Marks and TC-1 shall be recommended for award of contract	In couple of places in the RFP, there is mention of "reverse auction". Please confirm on this point.	This Bid is based on Quality & Cost Based Selection (QCBS) without reverse auction
860	Annexure 6: Scope of Work	2.1 (p)	Attribution platform to help in making optimal marketing investment decisions by understanding which marketing interactions contributed to a purchase, or conversion, and how? A/B testing framework to test campaign results across user segments for higher conversion rates	As per our understanding the functionalities related to marketing campaigns, must be part of existing CRM application of Canara Bank and DLP should have the capability to send details/ triggers to CRM via API based integration. Please confirm if the understanding is correct.	Bank is in the process of procuring a comprehensive CRM Solution through a separate tender. DLP Vendor is only required to integrate with Bank's CRM Solution.
861	Anexure 25: Data Integrations/ Data Aggregator services	Annexure	shopping Data Travel Data	Request Bank to confirm the source of the Shopping data and travel data of customer. Does it require additional integration to a 3rd party service provider?	Either directly through telecom provider or through Credit Vidya
862	Annexure 3.2: Functional Specifications	7.22	DLP should also have rule based Early Warning Signal on risk, productivity, TAT etc to take preventive action and avoid loss of business	As mentioned in the RFP, Canara Bak already has a EWS Application with which integration of proposed DLP platform is sought. Why a separate EWS Functionality is required? Please provide detailed scope of this EWS functionality.	EWS here is only a report which captures KPIs like TAT, productivity and highlight in case there is delay on TAT, lower productivity of resources etc. No separate EWS system is required as part of the scope
863	Annexure 3.2: Functional Specifications	1.6	DLP should have the module/capability of Limit management, Multiple levels of sub-limits, Inter-changeability from funded to non-funded & vice-versa	As per our understanding limit management will be done in the Core Banking System of Canara Bank. DLP will fetch customer limit from CBS via API based integration. Please confirm if the understanding is correct.	Yes, your understanding is correct.
864	Annexure 3.2: Functional Specifications	2.5	DLP should have ability to integrate with Pre-Approved Offer Module (single customer view with all PA/PQ offers) of the bank to showcase each customer all offers(Fresh Loan/Cross Sell/Upsell/Top up/Enhancement etc) the customers has at any point in time	As per our understanding Canara Bank already has Pre-Approved loan offers module with which the proposed DLP Application will interface. DLP application need not to have inbuilt functionality to show pre-aproed loan offers to customers. Please confirm.	Customer on their onboarding journey should be able to see all the Pre-Approved offers he has
865	Annexure 3.2: Functional Specifications	3.1	DLP shall provide end-to-end workflow management - Multi Channel Origination, Lead Management, Onboarding, Servicing, Transaction processing and Loan Monitoring	Request Bank to provide scope of Transaction processing. Since, Bank is already using CBS transaction processing should be done in CBS itself. Please confirm.	Transaction processing refers to loan application and enhancement related charges. E.g. Fees for pre-approved loans. Bidder to refer RFP Scope & Specifications for further details

866	Annexure 3.2: Functional Specifications	7.18	DLP shall extract any or all data for analytical functions or for other purposes for end users or other systems at Bank in desired format	Request Bank to clarify the scope of data extraction. As per our understanding the data extraction will be through structured documents like Loan Application form, KYC Documents like Aadhar and PAN. Please confirm.	Yes, your understanding is correct.
867	Annexure 6: Scope of Work	2.1 (j)	General Query	Please provide number of users who will use Scanning Solution	Bidder to refer Corrigendum for Volumetrics
868	Annexure 6: Scope of Work	2.18	General Query	Out of the Concurrent users mentioned. Please - provide yearly volumes for - 1. Number of Bank users that will use the proposed DLP Application over Web Desktop 2. Number of users (Bank DSAs) that will use the Application over Mobile Devices to initiate Loan Application 3. Number of users (Customer and Dealers) that will use the platform through Web Portal 4. Number of Customers that will use the platform through Native Mobile Application	Bidder to refer Corrigendum for Volumetrics
869	Annexure 6: Scope of Work	2.1 (a)	Digital Lending Platform should have the ability to integrate with Bank's service provider's who have capability to reach out to customers through various mediums like SMS, email, WhatsApp, push notifications, in-app notifications, calls as applicable and at optimal time for the contact for maximum engagement	Please provide the number of monthly communications that will be sent to customer per month, channel-wise.	Bidder to refer Corrigendum for Volumetrics
870	Annexure 3.2: Functional Specifications	10.2	The self service app would have functionality like Repayment Schedule, SOA, Foreclosure, Due dates, Part Payment etc	The stated feature are part of Loan Servicing and handled through mobile banking app through Core Banking Integration. Please confirm if vendor needs to provide these functionalities of Loan management also.	Bidder has to comply with RFP Terms & Conditions
871	Annexure 3.2: Functional Specifications	3.34	DLP should have capability of digital booking of Insurance policies.	Bidder assumes API for insurance booking will be provided by Bank. Please confirm our understanding.	Bidder is required to comply to RFP requirement. Requisite details will be shared with the successful bidder.
872	General Query	General Query	General	Please provide the monthly volume of structured documents over which extraction is to be applied to extract data	Bidder to refer Corrigendum for Volumetrics

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873	Annexure 2 Pre-Qualification Criteria	OEM Eligibility Criteria	The OEM for DLP should have an average annual turnover of Rs. 25 Crores or more during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies	<p>We understand that Canara Bank is looking for well established reputable OEMs who have considerable experience and are financially capable to deliver and support the solution over the span of 5 years.</p> <p>Therefore, request Bank to Modify the clause as</p> <p>" The OEM for DLP should have an average annual turnover of Rs. 200 Crores or more during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies"</p>	Bidder has to comply with RFP Terms & Conditions
874	Annexure 2 Pre-Qualification Criteria	OEM 2	<p>The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 10,000 crores)</p> <p>-Of the above, at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches</p> <p>-Ongoing/ under implementation project will be considered. However, it is mandatory to have at least one completed project</p> <p>*For OEM- End to End digital lending platform is where all the steps involved in underwriting /onboarding of customer including lead generation , data capture , pre-sanction, sanction , decision , approval and disbursement of loan happens digitally either by STP through customer or assisted in case some part of journey can't be digitized because of or compliance /regulatory issues</p>	<p>We suggest that Bank to admit OEMs having relevant experience in implementations with Public sector Banks as these OEMs will have better understanding of implementation and working of Public sector Banks similar to that of Canara Bank.</p> <p>Also, NBFCs have different way of functioning than a Scheduled commercial Bank/ PSB (Public sector Bank) and have less complex architecture.</p> <p>Therefore, we request Bank to modify clause as</p> <p>" The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 3 (Scheduled Commercial Banks preferably PSBs in India having at least 1000 branches in India)</p> <p>-Of the above, at least 2 implementations should be in a Public sector Bank with at least 1000 branches</p> <p>-Ongoing/ under implementation project will be considered. However, it is mandatory to have at least one completed project "</p>	Bidder has to comply with RFP Terms & Conditions

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875	Annexure 2 Pre-Qualification Criteria	Additional clause	<p>Since, OEM will implement and support complete DLP Platform along with the bidder. Therefore, OEM must be financially capable to deliver the same. Therefore, request Canara Bank to include below clause for OEMs -</p> <p><i>"The OEM must have had net profit (after tax) making entity (from Indian operations only) continuously for the last three years, that is financial years - i.e., 2019-20, 2020-21 and 2021-22.</i></p> <p>OR</p> <p><i>The OEM must have a positive net worth** (from Indian operations only) continuously for the last three years, that is financial years -i.e., 2019-20, 2020-21 and 2021-22"</i></p> <p>** Net worth is to be calculated as: Capital Funds (Paid up Equity Capital + Paid up preference Shares + Free Reserve) - (Accumulated Balance of loss + Balance of deferred revenue expenditure + Other intangible assets).</p>	Audited Financial statements for financial years i.e., 2019-20, 2020-21 and 2021-22. Certified letter from the Chartered Accountant. The CA certificate in this regard should be without any riders or qualification.	Bidder has to comply with RFP Terms & Conditions
876	Addition	Legal	<p>The mentioned point is quite critical and must be mandatorily included since Canara is a Public sector Bank and it will help optimise delivery -</p> <p><i>"The OEM should ensure that there are no legal proceedings/ inquiries/ investigations have been commenced/ pending/ threatened against OEM by any statutory or regulatory or investigative agencies or any other for which performance under the contract will get adversely affected / may get affected"</i></p>	Self-declaration to this effect on the company's letterhead should be submitted.	Bidder has to comply with RFP Terms & Conditions

877	Addition	Blacklisting	<p>Since OEM is implementation partner. Therefore, request Bank to include below clause for OEMs too-</p> <p><i>"The OEM should not have been blacklisted by any Public-Sector Bank, RBI/ NHB or IBA as on date of RFP submission. Bidder and OEM must certify to that effect"</i></p>	Self-Declaration to be submitted	Bidder has to comply with RFP Terms & Conditions
878	Annexure 4 Technical Evaluation Parameters	6	<p>Pre-built journeys: 2 STP journeys in each segment. Bank will convey to Bidders about the journeys to be showcased.</p>	<p>Bidder suggest to have demonstration of 1 STP and 1 Non STP journeys across each segment of Retail, Agri and MSME because of below:</p> <ol style="list-style-type: none"> 1. Non STP journeys are more complex thus suitable for better and detailed evaluation of bidder capabilities 2. Cover all lending scenarios and use cases 3. Majority of loans processed by Bank will be Non STP in nature 	Bidder has to comply with RFP Terms & Conditions
879	Annexure 4 Technical Evaluation Parameters	4	<p>OEM Credentials and Experience- DLP Clause</p> <p>The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 10,000 crores)</p> <p>Implementation Experience - Maximum 15 Marks</p> <p>4 or more implementations- 15 marks</p> <p>3 implementations- 12 marks</p> <p>2 implementations - 10 marks</p> <p>-Of the above, at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches</p> <p>-Ongoing project will be considered. However, it is mandatory to have at least one completed project</p> <p>-It is mandatory for the OEM to submit past experience/ credentials for at least 7 unique product journeys across 2 product categories out of 3 categories (Retail, MSME, Agri).</p>	<p>Request Canara Bank to modify clause as -</p> <p>OEM Credentials and Experience- DLP Clause</p> <p>The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 3 (Scheduled Commercial Banks preferably PSBs (Public sector Bank) in India having at least 1000 branches in India or NBFC or Scheduled Small Finance Bank with asset size of 10000 Crores.</p> <p>Implementation Experience - Maximum 15 Marks</p> <p>4 or more implementations- 15 marks</p> <p>3 implementations- 12 marks</p> <p>2 implementations - 10 marks</p> <p>- Of the above, at least 2 implementation should be in a Public sector Bank with at least 1000 branches</p> <p>-Ongoing project will be considered. However, it is mandatory to have at least one completed project</p> <p>-It is mandatory for the OEM to submit past experience/ credentials for at least 7 unique product journeys across 2 product categories out of 3 categories (Retail, MSME, Agri).</p>	<p>Bidder has to comply with RFP Terms & Conditions</p> <p style="text-align: right;">P Q</p>

880	Annexure 4 Technical Evaluation Parameters	5	<p>OEM Credentials and Experience- DLP Clause</p> <p>OEM's End to End DLP should have been implemented across the 3 categories (Retail, MSME, Agri) in a scheduled Commercial Bank in India with at least 500 branches in India or a NBFC in India with an asset size of over INR 10,000 cr</p> <p>Implementation Experience Maximum Marks-5 marks</p> <p>i. DLP is implemented across all 3 categories (Retail, MSME, Agri)- 5 marks</p> <p>ii. DLP is implemented across any 2 category out of the 3 category (Retail, MSME, Agri)- 3 marks</p> <p>Implementation Experience - Maximum 5 Marks</p> <p>For Point i- 1 category can be under implementation, however at least 2 categories should have been implemented</p> <p>For Point ii- Both categories should have been implemented</p> <p>-Of the above, at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches</p> <p>-Ongoing project will be considered. However, it is mandatory to have at least one completed project</p>	<p>OEM Credentials and Experience- DLP Clause</p> <p>OEM's End to End DLP should have been implemented across the 3 categories (Retail, MSME, Agri) in a scheduled Commercial Bank preferably PSB in India with at least 1000 branches in India</p> <p>Implementation Experience Maximum Marks-5 marks</p> <p>i. DLP is implemented across all 3 categories (Retail, MSME, Agri)- 5 marks</p> <p>ii. DLP is implemented across any 2 category out of the 3 category (Retail, MSME, Agri)- 3 marks</p> <p>Implementation Experience - Maximum 5 Marks</p> <p>For Point i- 1 category can be under implementation, however at least 2 categories should have been implemented</p> <p>For Point ii- Both categories should have been implemented</p> <p>-Ongoing/ under implementation project will be considered. However, it is mandatory to have at least one completed project"</p>	Bidder has to comply with RFP Terms & Conditions
881	8. Onsite / Offsite Resources:	8.16	<p>8.16 Response Time and Meantime to Restore [MTTR].</p> <ul style="list-style-type: none"> - Response Time shall be 2 hours and MTTR shall be 4 hours. - Time specified above is from lodging of complaint. - However, penalty shall be applicable as per uptime clause. 	<p>Request Canara Bank to modify this clause as:</p> <ul style="list-style-type: none"> - Response Time shall be 4 hours and MTTR shall be 8 hours. - Time specified above is from lodging of complaint. - However, penalty shall be applicable as per uptime clause. 	Bidder has to comply with RFP Terms & Conditions
882	15. Technical Evaluation	15.2	The Bank reserves the right to evaluate the Bids on technical & functional parameters including factory/workplace visit and witness demos of the system and verify functionalities, response times, etc.	Besides verifying functionalities and response times, will the Bank evaluate any other aspects of the system during the evaluation process?	Bidder has to comply with RFP Terms & Conditions
883	15. Technical Evaluation	15.2	The Bank reserves the right to evaluate the Bids on technical & functional parameters including factory/workplace visit and witness demos of the system and verify functionalities, response times, etc.	Will the Bank conduct factory/workplace visits and witness demos for all bids or only for selected bids?	All bids

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884	3. Bidders Presentation /Site Visits / Product Demonstration/POC	3.2	3.1.Bidders are further required to be in preparedness to demonstrate the proposed solution/services by arranging for service delivery walk-through at their own installations/principals/ R&D labs duly meeting the specific requirements/issues raised by the Bank.	What does the Bank mean by "service delivery walk-through"?	Bidder has to comply with RFP Terms & Conditions
885	3. Bidders Presentation /Site Visits / Product Demonstration/POC	3.2	Setting of evaluation criteria for demonstrations shall be entirely at the discretion of the Bank. The decision of Bank in this regard shall be final and in this regard, no correspondence shall be entertained.	Will the criteria for demonstration differ from the the functional or technical parameters as defined by the bank in the RFP?	Bidder has to comply with RFP Terms & Conditions
886	4. Normalization of Bids	4	The Bank may go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that, shortlisted bidders are more or less on the same technical ground.	What factors will be considered during the normalization process?	Bidder has to comply with RFP Terms & Conditions
887	11. Powers to Vary or Omit Work	11	The Bank shall have full powers, subject to the provision herein after contained, from time to time during the execution of the contract, by notice in writing to instruct the successful Bidder to make any variation without prejudice to the contract. The finally selected Bidder shall carry out such variation and be bound by the same conditions as far as applicable as though the said variations occurred in the contract documents.	What should the successful bidder do if they believe a suggested variation would prevent them from fulfilling their obligations under the contract?	Bidder has to comply with RFP Terms & Conditions
888	11. Powers to Vary or Omit Work	11	The Bank shall have full powers, subject to the provision herein after contained, from time to time during the execution of the contract, by notice in writing to instruct the successful Bidder to make any variation without prejudice to the contract. The finally selected Bidder shall carry out such variation and be bound by the same conditions as far as applicable as though the said variations occurred in the contract documents.	What happens if the Bank confirms its instructions for a substantial variation that involves considerable extra cost?	Bidder has to comply with RFP Terms & Conditions
889	Section E - General Conditions	3.11	3.11.Switchover will happen as and when mandated by the BCP Policy of the Bank which will be discussed with the successful bidder. However, the decision of Bank will be final & binding.	Please elaborate on the existing BCP policy of the bank.	Requisite details will be shared with the successful bidder.

890	Section E - General Conditions	4.2	4.2. Bidder to note that the Security Infrastructure (including security components) will be provided by the Bank.	Please elaborate on the current security infrastructure used by the bank.	Requisite details will be shared with the successful bidder.
891	Section E - General Conditions	4.4	4.4. The Vendor shall have to comply with Bank's IT & IS Security policy in key concern areas relevant to the RFP, details of which will be shared with the finally selected Bidder.	What is the IT & IS Security policy of the Bank, and who will share the details with the selected Bidder?	Requisite details will be shared with the successful bidder.
892	Annexure 6: Scope of Work	1 Scope Summary	The Scope of this RFP is to develop an End-to-End Digital Lending Platform for enabling STP, Non- STP, Pre-Approved, Fresh Loans, ETB, NTB as well as Assisted Product Journeys and Processing for all lending products and services for Retail, Agri & MSME as broadly detailed in subsequent sections	What does Assisted Product Journeys comprises of, pls specify?	Bidder has to comply with RFP Terms & Conditions
893	Annexure 6: Scope of Work	2: Detailed Scope of Work	3. Integration of the solution with core banking systems, middleware, data layer, payment systems, ESB and other systems in-scope including 3rd party ecosystems	Can you elaborate on the other systems that are in-scope?	Bidder to refer Annexure 25 for Integration list
894	Annexure 6: Scope of Work	2.1	4. Should have a robust API Integration Layer to integrate the Fintech partners for Data Enrichment and validation, e-Sign, e-Mandate etc	Can you elaborate on the Fintech partners for Data Enrichment and validation part? Are we in Partnership with any of the Fintech Partner or have we identified Fintech Partners for the mentioned scope?	Requisite details will be shared with the successful bidder
895	Annexure 6: Scope of Work	2.1 (a)	4. It should be Web / Mobile App / Tablet responsive	For mobile and tablet application hope both Android and IOS based applications are in scope	Yes, For mobile and tablet application both Android and iOS based applications are in scope
896	Annexure 6: Scope of Work	2.1 (a)	15. DLP should support accessibility features for persons with disability	Can you please provide the list of features you are looking for the persons with disability?	Bidder has to comply with RFP Terms & Conditions Bidder is required to adhere to the guidelines as per RBI & other statutory and regulatory bodies.
897	Annexure 6: Scope of Work	2.1 (b)	3. BRE should have the ability to run champion/challenger scorecards	Can you please elaborate on the champion/challenger scorecard?	If bank wants to launch a new scorecard and see how it is performing as compared to existing scorecard for decisioning, it can do that for a smaller sample population. The BRE should be able to track performance of both the scorecards and show comparative performance on their ability/accuracy to decision

898	Annexure 6: Scope of Work	2.1 (g)	4.Digital Lending platform should have the capability for credit underwriting and integration with automated credit underwriting services from any fintech	Will this system also have the functionality of LOS (Loan Origination System) and we will be integrating with Banks existing LOS system?	Integration with Bank's existing LOS
899	Annexure 6: Scope of Work	2.1 (g)	4.Digital Lending platform should have the capability for credit underwriting and integration with automated credit underwriting services from any fintech	Will the credit team also using this platform for credit underwriting?	Credit team will use the platform in case of non STP journey
900	Annexure 6: Scope of Work	2.1 (g)	8.It should have the ability to integrate with service provider for sentiment analysis	What is the scope for performing sentiment analysis?	DLP should integrate with service providers. Sentiment analysis can be on social media or email or on call with customer service/call centre team etc
901	Annexure 6: Scope of Work	2.1 (i)	5.Customer and Employees/Agents/Partners App shall be separate from each other	Are Employees/Agents/Partners Apps part of scope?	Bidder is required to provide a mobile app
902	Annexure 6: Scope of Work	2.1 (k)	2.It should provide multi-lingual feature/ functionality supporting English, Hindi, Punjabi, Marathi, Odiya, Bengali, Tamil, Telugu, Kannada, Malayalam & Gujarati (Bank can add or replace list of languages on their discretion). Bidder to note that it will be responsible for providing data dictionary for translations	The scope of languages to be covered should fixed before the start of the project,as any change might result in increase in timelines of the overall project	List of languages are provided in the RFP. It is the responsibility of the bidder to ensure data dictionary is provided. Further, Bidder to refer Corrigendum for revised Project Timelines & Payment Terms
903	Annexure 6: Scope of Work	2.2	The bidder should consider and provide solution for creating multiple sub- products within the product lines mentioned above. e.g., Personal loan product line will have multiple product sub types like Personal loan for Govt. Employees, Pensioners, Professionals etc	Can you provide the list of all the sub product that need to be covered as a part of scope	List of products is provided in the RFP.
904	Section B 4. Objective	4.1	Bank proposes to select a bidder (based on the eligibility and technical scoring and commercial rates as proposed during Reverse Auction quoted by Bidders) for Development, Implementation, Management and Maintenance of End-to-End Digitalized Lending Solution for all lending products offered by the bank including but not limited to Retail, MSME and Agriculture Portfolio	Could you elaborate as to which all portfolios will be included?	Bidder has to comply with RFP Terms & Conditions

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905	Invitation to Bid	6.3	The purpose this RFP is to seek a detailed technical and commercial proposal for Selection of Vendor for Development, Implementation, Management and Maintenance of End-to-End Digital Lending Solution in Canara Bank desired in this document. The proposed Services must integrate with Bank's existing infrastructure seamlessly	Could you please furnish details regarding the bank's existing infrastructure?	Bidder to refer RFP for details. Other requisite details will be shared with the successful bidder.
906	Scope of Work	8.3	For smooth completion of project, the bidder should identify one or two of its representatives as primary point of contact for the Bank	Is there any eligibility criteria that needs to be fulfilled while choosing the representatives?	No. However, bidder to ensure that experience resources are assigned.
907	Section C 3: SIT & UAT	3.2	For functional testing, on-site training needs to be provided by the Bidder	Could you please do some expectation setting for on-site training?	Bidder to refer Annexure 8- Bill of Material
908	Onsite / Offsite Resources	8.2	The selected bidder should provide a dedicated Project Manager with whom Bank will be able to co-ordinate with until go-live of the project	Eligibility criteria that needs to be fulfilled while choosing the Project Manager?	Bidder to refer Section 22: Human Resource Requirement (Pt.22.10) for details
909	Section C 8: Onsite/ Offsite Resource	8.6	Support should include advising & helping the Bank in implementing controls for the risk advised by regulators/Govt. of India	Who shall be held responsible for implementing these controls?	Bidder
910	Section C 8: Onsite/ Offsite Resource	8.9	The Bidder should help bank in resolving any security observations as per the IS Policy of the Bank	Who shall be responsible in case of an security incident? Will there be an associated penalty?	Bidder is required to patch-in security Audit Findings
911	Section C 15: Project Execution	15	The entire project needs to be completed expeditiously.	Could you please do some context setting for the word "expeditiously"?	Bidder has to comply with RFP Terms & Conditions
912	18. Order cancellation / termination of contract	18.5	Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market.	Could you please define reasonable limits here?	Bidder has to comply with RFP Terms & Conditions
913	General Query	General Query	General Query		No Query
914	General Query	General Query	General Query		No Query
915	Annexure 12 Pre-Contract Integrity Pact	8	if it is found at any stage that similar product/systems or sub systems/services was supplied by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law, at a lower price, then that very price, with due allowance for elapsed he refunded by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to the BUYER, if the contract has already been concluded.	Please clarify the lower price and due allowance calculation.	Bidder has to comply with RFP Terms & Conditions

916	Annexure 12 Pre-Contract Integrity Pact	9.8	The Monitors will submit a written report to the BUYER at the earliest from the date of reference or intimation to him by the BUYER/BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER and submit proposals for correcting problematic situations.	Is there any format for the report that is submitted by Monitors?	Bidder has to comply with RFP Terms & Conditions
917	Annexure 12 Pre-Contract Integrity Pact	13.1	If one or several provisions of this Pact turn out to be invalid; the remainder of this Pact shall remain valid. In such case, the parties will strive to come to an agreement to their original intentions.	Can you please specify the count for several provisions turn out to be invalid	Bidder has to comply with RFP Terms & Conditions
918	Annexure 6: Scope of Work	1. Scope Summary	Pre-approved and fresh loans	Will the vendor BRE system be in scope for the pre-approval process?	Bidder has to comply with RFP Terms & Conditions
919	General Query	General Query	LMS	What is the current LMS system being used by the bank?	Lead Management System- iLead
920	Annexure 6: Scope of Work	2.1 (a)	It should be Web / Mobile App / Tablet responsive	Is there a customer facing mobile app for customer on-boarding or is there a css enable web app that can be used across devices. Is the bidder expected to create an app?	Yes, App is to be provided by the Bidder
921	Annexure 6: Scope of Work	2.1	Migration	what are the number of records/data set to be migrated?	Bidder to refer Corrigendum for Volumetrics
922	General Query	General Query	General Query	What is the current CRM system being used by the bank?	Bank is in the process of procuring a comprehensive CRM Solution through a separate tender. DLP Vendor is required to integrate with Bank's CRM Solution.
923	Annexure 6: Scope of Work	2.1 (a)	DLP should have capability of digital booking of Insurance policies.	The insurance policies mentioned here are loan cover or other insurance products for cross sell	Bidder is required to comply to RFP requirement. Requisite details will be shared with the successful bidder.
924	General Query	General Query	General Query		No Query
925	Annexure 6: Scope of Work	2.1 (f)	System should integrate to display and provide details of the products and services available on the platform and create user flow for seamless transition from product comparison to loan application.	Request bank to provide more details on the flow and requirement,	Bidder has to comply with RFP Terms & Conditions
926	Annexure 6: Scope of Work	2.1 (f)	Solution should integrate with various systems to provide multiple authentication and validation options for both ETB and NTB customers for onboarding on the platform.	Is there a single sign on expected here, or will it be session and token based?	Bidder to leverage Bank's SSO. It should support session and token based

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927	Annexure 6: Scope of Work	2.1 (a)	Book keeping and Ledger keeping should be available in the Loan Management System	Do we need to integrate with bank's internal ledger?	DLP integration with CBS is required as per RFP, however, necessary details pertaining to limits should be mirrored as needed.
928	Annexure 6: Scope of Work	2.1 (g)	It should have the ability to integrate with service provider for sentiment analysis	Request the bank to provide more details on this point , also is there an existing service provider the bank has integrated with?	DLP should integrate with service providers. Sentiment analysis can be on social media or email or on call with customer service/call centre team etc. Currently bank does not have existing integration with service providers
929	Annexure 6: Scope of Work	2.1 (h)	It should provide Pre-build reports to track performance of different KPIs including Sales funnel waterfall , Productivity, Resource Activation etc. The reports should be configurable.	We have a reporting module in place and also a capability to configure and customize reports, however the inputs for these configuration and data for the same should be present in the system. The bank can share their inputs here	Bidder has to comply with RFP Terms & Conditions
930	Annexure 6: Scope of Work	2.1 (i)	The Platform should provide an Omni channel experience to customers/ users (ETB & NTB) from loan application to disbursement Seamless session / product journey / drop- off management across channels, should be enabled by the bidder.	Request the bank to share a status flow around this, e.g., if drop off happens then the customer is pointed to what status and in what conditions the same can be a possibility	Bidder has to comply with RFP Terms & Conditions
931	Annexure 6: Scope of Work	2.1 (r)	The platform should be able to calculate DSA/ Dealer Payouts	Are we supposed to integrate with the HRMS/payroll for payouts? Or is this a MIS report-out / APIs exposure?	MIS reports
932	Annexure 6: Scope of Work	2.2	Phases	Are there any set timelines on each of these phases? What would be the time intervals wherein the phases will be deployed?	Bidder to refer the Project Timelines as defined in the RFP
933	Annexure 4 Technical Evaluation Parameters	Annexure	Bidder to note that all features must be available for demonstration during Presentation/ Product Demonstration	Out of 29 products, which product is expected for demo? As each product will have different workflow, demonstrating all 29 products might consume a lot of time	Requisite details will be shared with the Bidders before Product Demonstration

947	Annexure 6: Scope of Work	a.6	Digital Lending Platform must configure and expose customer Product journeys, customer assisted Product journeys or specific stages in the Product journey as a web portal and mobile app	Request bank to clarify which lending journeys need to be in customer self journey and which in assisted mode. Also, please clarify if the assisted journeys(if yes, which ones) will be in the form of web application or mobile application or both	Bidder has to comply with RFP Terms & Conditions
948	Annexure 6: Scope of Work	a.15	DLP should support accessibility features for persons with disability.	Request bank to clarify what type of exact support expected here	Bidder has to comply with RFP Terms & Conditions Bidder is required to adhere to the guidelines as per RBI & other statutory and regulatory bodies.
949	Annexure 6: Scope of Work	a.20	DLP should have capability of digital booking of Insurance policies	Request bank to clarify what type of support is expected here, only booking through integration with the existing insurance platform, or the entire insurance policies process also to be developed.	Yes, requirement if of integration. Bidder is required to comply to RFP requirement. Requisite details will be shared with the successful bidder.
950	Annexure 6: Scope of Work	2.1.e, point no. 2	System should provide application processing for individual/joint/non- individual accounts and Bank's future requirement for customers.	Request bank to clarify if these are the only constitutions bank is looking for to cover, will there be any additions in the future	Bidder has to comply with RFP Terms & Conditions
951	Annexure 6: Scope of Work	g.6	It should be able to integrate with new APIs which are created across systems like CBS, Payments, Fraud Risk Management System, Customer Care. Integrated customer care, Collection Management, Existing LMS, API management layer, existing EWS, LAPS, Video KYC & Document Management System (DMS) as per Bank's requirement	Request Bank to clarify whether Video KYC vendor will be provided by the bank or that has to be worked out by the bidder/OEM.	It is the responsibility of the Bidder
952	Annexure 6: Scope of Work	h.2	It should provide Pre-build reports to track performance of different KPIs including Sales funnel waterfall , Productivity, Resource Activation etc. The reports should be configurable	Request Bank to clarify if setting KPIs is a requirement within the solution or only reports need to be shown	Only Reports as per Bank's requirement
953	Annexure 6: Scope of Work	h.7	The bidder shall provide functionality in the platform for integration with internal system like CBS, LOS/LMS, EDW etc. for fetching internal profile and transactional data.	Request bank to clarify if working APIs will be provided by the Bank for the same	Bidder is required to liaison with Bank & Bank's existing vendors for APIs of the existing solutions. For alle external APIs- it is the responsibility of the Bidder
954	Annexure 6: Scope of Work	h.9	1. The successful bidder shall be required to integrate (End to End) with the all possible Data Aggregator services. The details of the services are as per Annexure- 25	Request bank to clarify if working APIs will be provided by the Bank for the same	Bidder is required to liaison with Bank & Bank's existing vendors for APIs of the existing solutions. For alle external APIs- it is the responsibility of the Bidder

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955	Annexure 6: Scope of Work	m.7	Video PD should be available as independent module can be used across customer lifecycle by the Bank	Request bank to clarify whether Video Personal discussion vendors will be provided by the bank or that has to be worked out by us. Additionally, platforms related to Video personal discussion have to be created or it already exists and we just need to integrate.	Bidder is required to propose Video PD
956	Annexure 6: Scope of Work	o.1	DLP solution should be capable of servicing customer post disbursement through out customer lifecycle. The System should have customer facing self service app/web to be integrated with Bank's existing App/Web portal	Request bank to clarify if Loan Management System is asked for in this clause.	The Bidder/OEM should have customer facing Mobile App/Web Portal SDK which should get integrated with Bank's existing Mobile App and Internet banking portal
957	Annexure 6: Scope of Work	2.2	The bidder should consider and provide solution for creating multiple sub- products within the product lines mentioned above	Request bank to clarify the number of sub-products in each product category	Bidder has to comply with RFP Terms & Conditions
958	Annexure 6: Scope of Work	2.1, Point 5	5. Should have Robust and scalable transaction processing to enable cash flow backed	This requirement looks incomplete.	Clause stands deleted
959	Annexure 6: Scope of Work	2.1, a, Point 6	6. Digital Lending Platform must configure and expose customer Product journeys, customer assisted Product journeys or specific stages in the Product journey as a web portal and mobile app. Also, the platform should integrate with the mobile app, website, internet banking, chatbot, kiosk, ATM & other devices and appliances of the bank via web view, SDK and URL redirect or through any other mode of integration required by Bank.	(1) Do bank have existing Mobile App and is there a need to expose / provide SDK or API's and bank will integrate with the existing Mobile App ? OR As part of this RFP, Vendor to provide a new stand alone Mobile App as mentioned in 2.1, a, Point 4. (2) Any changes to "internet banking" to redirect to DLP will be taken care by bank and not in part of scope of this RFP.	1)The Bidder/OEM should have customer facing Mobile App/Web Portal SDK which should get integrated with Bank's existing Mobile App and Internet banking portal 2) Changes in internet banking with be done by the Bank
960	Annexure 6: Scope of Work	2.1, a, Point 7	7. It should provide essential service features like loan application tracking, loan EMI calculator, existing loan account details (outstanding amount etc.), overdue loan EMI payment, show loan offers etc.	"existing loan account details (outstanding amount etc.), overdue loan EMI payment" are part of Loan management system. Is this services expected out of DLP ?	DLP should integrate with Bank's existing CBS system
961	Annexure 6: Scope of Work	2.1, a, Point 8	8. It should provide loan amount restructuring module with configurable business rules as per policy and approvals.	As a best practice, restructuring logics/ rules usually will be maintained as part of LMS and it will be exposed as API / Services to DLP to consume. Duplicating same in DLP is not best practice as this will lead to maintenance in dual systems. Should this be part of DLP ?	DLP should integrate with Bank's existing LMS/CBS system and any other system as desired by the Bank.

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934	Annexure 4 Technical Evaluation Parameters	2	The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 10,000 crores	We have deployed our solution across 20+ NBFC's and Fintech/Banks Request bank to modify the eligibility clause allowing vendor for participation. Request bank to give us a chance to present our capability by considering this modification "The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 5,000 crores"	Bidder has to comply with RFP Terms & Conditions
935	Annexure 2 Pre-Qualification Criteria	4	The Bidder should have a turnover of Rs. 200 Crores or more for each year during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies.	Request bank to modify the eligibility clause allowing vendor for participation "The Bidder should have a turnover of Rs. 30 Crores or more for each year during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies"	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria
936	GeM Document	EMD Amount	EMD Amount/ईएमडी राशि 10000000	Request bank to modify EMD amount to 30Lakhs	Bidder has to comply with RFP Terms & Conditions
937	Annexure 6: Scope of Work	Scope document, page no 17	Private On-Premise Cloud Deployment	M2P supports digitization and with the latest trend we have noticed banks preferring cloud implementation as its easy to upscale and down scale basis volumes, cost effective, DR is much easier to maintain, highest security and easy maintainance gives an edge to bank to move to cloud implementation hence request bank to consider "Private on cloud deployment"	Bidder has to comply with RFP Terms & Conditions
938	2. Project Timeline	6	Bidder shall Install the Proposed Digital Lending Core Solution at Bank's premises on Private Cloud	Request Bank to clarify the context of installation, given the fact that the solution needs to be developed as per custom requirement	Bidder has to comply with RFP Terms & Conditions
939	2. Project Timeline	Pt. 17-21	Creation of Digital Loan Journeys (Customer journey & Branch Journey) of Retail Digital Lending Products of Phase 2	Request bank to clarify the timelines for Agri and MSME journeys of Phase 2	Bidder to refer Corrigendum for revised Project Timelines
940	2. Project Timeline	Pt. 22-26	Creation of Digital Loan Journeys (Customer journey & Branch Journey) of Agri Digital Lending Products of Phase 3	Request bank to clarify the timelines for Retail and MSME journeys of Phase 3	Bidder to refer Corrigendum for revised Project Timelines

941	Section C	6.10	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.	Request Bank to add the following to the clause: Any such liquidated damage will be payable or be deducted only after any order by a competent Authority or Court.	Bidder has to comply with RFP Terms & Conditions
942	18. Order Cancellation/Termination of Contract	18.2, Pt.2	Excessive delay in execution of order placed by the Bank.	Request bank to specify the Delay period	Bidder has to comply with RFP Terms & Conditions
943	14: Confidentiality	14.3	Any document other than the Contract itself, shall remain the property of the Bank and shall be returned (in all copies) to the Bank on completion of the Vendor's performance under the Contract, if so required by the Bank.	Request Bank to rephrase the clause since documents will be shared between the Parties, there may be documents which will be property of Bidder.	Bidder has to comply with RFP Terms & Conditions
944	Annexure 4 Technical Evaluation Parameters	3	It is mandatory for the OEM to submit past experience/ credentials for at least 7 unique product journeys across 2 product categories out of 3 categories (Retail, MSME, Agri).	Request bank to revise the clause as: It is mandatory for the OEM to submit past experience/ credentials for at least 4 unique product journeys across 2 product categories out of 3 categories (Retail, MSME, Agri).	Bidder has to comply with RFP Terms & Conditions
945	Annexure 4 Technical Evaluation Parameters	2	Credential letter must specify the name of the OEM whose product is implemented, name of unique product journeys implemented along with the category (Retail/ MSME/ Agri) under which this unique product journey lies, date of completion and confirm that the performance was satisfactory	Request bank to clarify if the letter needs to be in the a) letterhead of the bank providing the credential b) Addressed to Canara Bank and c) if it is mandatory that the content should be exactly as specified in the clause	Bidder has to comply with RFP Terms & Conditions
946	Annexure 6: Scope of Work	1	The Scope of this RFP is to develop an End-to-End Digital Lending Platform for enabling STP, Non- STP, Pre-Approved, Fresh Loans, ETB, NTB as well as Assisted Product Journeys and Processing for all lending products and services for Retail, Agri & MSME as broadly detailed in subsequent sections.	Request Bank to clarify: In case of Agri, the targeted customer may be in remote areas where internet connectivity is very low or not available, so how we are looking for solution, will it be like both manual and Digital, in case of remote areas lead will be captured offline and once user online then same will be pushed to the system	Bidder has to comply with RFP Terms & Conditions

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962	Annexure 6: Scope of Work	2.1, a, Point 14	14. Digital Lending Platform should have the facility to manage Disbursement, Repayments, Overdue Calculations including Penal charges, other incidental charges. Integrate forward and backwards i.e. DLP to CBS and CBS to DLP for data transfer. Integrate with Customer Care (Call Centre/CRM) and Collection Management Systems and various communication channels. Book keeping and Ledger keeping should be available in the Loan Management System	(1) How many CBS systems do bank have. Has the earlier syndicate bank CBS now merged into 1 CBS or dual CBS exist ? (2) Do single system exist for customer "Dedupe"?	1. Bank has 1 CBS System. Yes, CBS of Syndicate Bank is merged with Canara Bank 2. Single system exists for dedupe
963	Annexure 6: Scope of Work	2.1, a, Point 14	14. Digital Lending Platform should have the facility to manage Disbursement, Repayments, Overdue Calculations including Penal charges, other incidental charges. Integrate forward and backwards i.e. DLP to CBS and CBS to DLP for data transfer. Integrate with Customer Care (Call Centre/CRM) and Collection Management Systems and various communication channels. Book keeping and Ledger keeping should be available in the Loan Management System	Assuming bank has Loan Management system as part of CBS or separate LMS system that DLP needs to integrate with. Is this understanding correct.	Yes
964	Annexure 6: Scope of Work	2.1, a, Point 18	18. DLP should have a helpdesk module.	Who all will be the users of this Module. Our understanding is, this will be a redirect functionality to CRM module where the customer will be able to see his current open and closed tickets.	If a customer is stuck in the journey, he may refer the "Help" section of LOS to complete his journey
965	Annexure 6: Scope of Work	2.1, a, Point 20	20. DLP should have capability of digital booking of Insurance policies.	What insurance products are in scope. Please elaborate	Bidder is required to comply to RFP requirement. Requisite details will be shared with the successful bidder.
966	Annexure 6: Scope of Work	2.1, b, Point 11	11. DLP should have Multi-Bureau product to create merged report which helps in taking decision based on customer's holistic past credit history.	Is the understanding that "DLP platform to have the capability to integrate with Fintech service to provide Multi-Bureau merged report" correct. Because usually this is a Fintech service.	Multi-Bureau can be OEM's or FinTech product. However the expectation here is "Merged Bureau report"
967	General Query	General Query	General Query	Do bank use any Multi Bureau product which in turn connects to all Bureau's.	No
968	Annexure 6: Scope of Work	2.1, g, Point 9	1. DLP should have ability to integrate with existing SCF Platform of the Bank	SCF stands for "Supply Chain Finance" platform ?	Yes
969	Annexure 6: Scope of Work	2.13, Point 2	Data migration	Any existing LOS/LMS in place for which Data migration need to happen ? If yes, how many loan applications / customer base in scope.	Bidder may be required to migrate data from Bank's existing LAPS (LOS).

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970	Annexure 6: Scope of Work	2.6	In addition to the above, Bank has ULA with Oracle. Accordingly, Bidder is required to provide the Database sizing. However, Bidder is required to propose & supply any other DB as desired.	(1) Does the ULA license with Oracle includes license of Oracle golden gate or any database replication tool. (2) For "storage replication" does bank has any replication software license required for file storage replication between DC & DR	Oracle Licenses covered under ULA-OBIEE/OAS
971	2. Project Timeline	Pt. 7-11	Creation of 3 Digital Loan Journeys (Customer journey & Branch Journey) of Phase 1	Timelines can be mutually discussed and finalized with the selected bidder. We may need more time for development basis the scope defined in the SRS and its sign-off. Integration work and testing needs to be done too. UAT and Audit is also at bank's end. Is the selected bidder required to provide test cases for UAT? Bank to specify the Sign off period of UAT - Bank to sign off UAT within 5-7 days from the date of such request.	Bidder has to comply with RFP Terms & Conditions
972	2. Project Timeline	Pt. 12-16	Remaining Journeys of Phase 1	Timelines can be mutually discussed and finalized depending on the scope. Development timelines may vary as per the scope finalized in SRS phase. The timelines given in the RFP can be indicative and actual timelines can be provided by the bidder. Request bank to consider this.	Bidder to refer Corrigendum for revised Project Timelines
973	2. Project Timeline	Pt. 17-21	Creation of Digital Loan Journeys (Customer journey & Branch Journey) of Retail Digital Lending Products of Phase 2	Timelines to be mutually discussed and agreed upon	No. Bidder to refer Corrigendum for revised Project Timelines
974	2. Project Timeline	Pt. 22-26	Creation of Digital Loan Journeys (Customer journey & Branch Journey) of Agri Digital Lending Products of Phase 3	Timelines to be mutually discussed and agreed upon	No. Bidder to refer Corrigendum for revised Project Timelines
975	2. Project Timelines	2.2	Delayed deliverables will attract a penalty of 0.50% of contract value for per week or part thereof, subject to maximum of 5% of contract value.	Request change to: Delayed deliverables will attract a penalty of 0.25% of per week for the delayed component only, subject to maximum of 5% of the commercials of the delayed product / services component. Keeping it to TCO will be too strict as it comprises of infra, services and product. Restriction to delayed component is our request.	Bidder has to comply with RFP Terms & Conditions
976	2. Project Timeline	2.3	The solution will be accepted after complete integration and satisfactory working of the solution.	Bank to provide acceptance or sign off within 5- 7 days from the date of such request raised with the bank.	Bidder has to comply with RFP Terms & Conditions

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977	Section C 4: Acceptance	4.3	The warranty will start from the date of Go-Live	Request bank to change the warranty will start from the date of Go-Live of the first loan journey	Bidder to refer Corrigendum for the revised clause
978	6. Penalties & Liquidated Damages	6.1	6.1Penalties/Liquidated damages for delay in Delivery and Installation of Solution would be as under: 6.1.1Non-compliance of the implementation will result in the Bank imposing penalty of 0.50% plus GST on delay in Implementation per week or part thereof, on the contract value. 6.1.2However, the total Penalty/LD to berecovered under above clauses 5.1.1 shall be restricted to 5%(Plus GST) of the total contract value (exclusive of Taxes).	Request Change to: 6.1.1Non-compliance of the implementation will result in the Bank imposing penalty of 0.25% plus GST on delay in Implementation per week or part thereof, on the implementation charges. (not on total contract value) 6.1.2However, the total Penalty/LD to berecovered under above clauses 5.1.1 shall be restricted to 5%(Plus GST) of the commercials of the implementation services (exclusive of Taxes).	Bidder has to comply with RFP Terms & Conditions
979	6. Penalties & Liquidated Damages	6.3.3	For every 0.5% decrease in guaranteed monthly uptime for End to End Digital Lending Solution, penalty at 0.1% of total contract value shall be recovered from the service provider subject to maximum of 5% of total contract value. If the uptime is below 95%, The bank shall have the full right to terminate the contract under this RFP. The right of termination shall be in addition to the penalty as mentioned above along with invocation of Performance Bank Guarantee and other steps as deem fit to Bank.	For every 0.5% decrease in guaranteed monthly uptime for End to End Digital Lending Solution, penalty at 0.1% of the software cost & Private Cloud hosting charges shall be recovered from the service provider subject to maximum of 5% of the commercials for the Software Cost and Private Cloud Hosting Charges. If the uptime is below 95%, The bank shall have the full right to terminate the contract under this RFP. The right of termination shall be in addition to the penalty as mentioned above along with invocation of Performance Bank Guarantee and other steps as deem fit to Bank.	Bidder has to comply with RFP Terms & Conditions
980	7. Payment Terms	7.1	Quarterly in Arrears	Request Bank to change the AMC Charges to be paid annually in advance or Half yearly in advance.	Bidder has to comply with RFP Terms & Conditions
981	Section C 8: Onsite/ Offsite Resource	8.1	8.1The bidder has to provide technically qualified onsite/offsite resources that are well versed in the proposed solution for a period of 60 months. The cost agreed upon for the resource will be frozen for a minimum period of five years and purchase order will be issued accordingly. The charges for the onsite/ offsite resources will be paid from the date of deployment of the resources by the Bank.	Please share the location of deployment of resources. Also, will the resources be guided by holiday calendar of the bank and leave policy of the bank.	Bidder has to comply with RFP Terms & Conditions

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982	Annexure 2 Pre-Qualification Criteria	7	<p>The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores</p> <p>For Projects Completed</p> <ol style="list-style-type: none"> 1. Copy of Contract/ Purchase Order along with Completion letter/ sign off from client 2. Credential letter must specify the name of the OEM whose product is implemented, date of completion and confirm that the performance was satisfactory <p>For Projects Ongoing/ Under Implementation</p> <ol style="list-style-type: none"> 1. Copy of Contract/ Purchase Order 2. Credential letter must specify the name of the OEM whose product is being implemented and confirm that the performance is satisfactory 	<p>Request bank to consider bidders capability in implementing similar products and change it to:</p> <p>The Bidder should have experience of having implemented/ implementing similar Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores.</p> <p>For Projects Completed</p> <ol style="list-style-type: none"> 1. Copy of Contract/ Purchase Order along with Completion letter/ sign off from client 2. Credential letter must specify the name of the bidder and confirm that the performance was satisfactory <p>For Projects Ongoing/ Under Implementation</p> <ol style="list-style-type: none"> 1. Copy of Contract/ Purchase Order 2. Credential letter must specify the name of the bidder and confirm that the performance is satisfactory <p>Request bank to consider availability of Credential letters in case the bidder has NDA signed with the client which restricts sharing of Purchase order / contract copy.</p>	Bidder has to comply with RFP Terms & Conditions
983	Bid Submission Extension		Bid Submission: 25-04-2023	Request bank to give a minimum of 3 weeks from the date of release of Prebid Query response to enable bidders submit their proposal.	Bidder to refer Corrigendum for the revised submission date.
984	General	General	General	<p>What is the target SLA for a STP lending system ? (A person who applies for a loan till the point he gets a loan?)</p> <p>Are there different SLAs for different loan types ? Housing Loan, Gold loan etc.</p>	Bidder has to comply with RFP Terms & Conditions
985	General	General	General	Can we get a Typical flow of a "Lending Product" ?	Requisite details will be shared with the successful bidder.
986	General Query	General Query	General Query	Is the journey same for staff assisted & applicant Journey ? Are there any distinguishing features ?	Bidder has to comply with RFP Terms & Conditions

987	General	General	General	Please list down all integrations in the end to end Lending flow. Also, provide the name of applications to be integrated - OEM Name and Version. Is API available from these OEMs to be integrated? What is Bank's vision on integration - Integration through ESB or direct integration?	1. Bidder to refer Annexure 25 for list of integrations 2. APIs for existing applications are available 3. Bidder to integrate as per solutioning
988	General Query	General Query	General Query	Is there any region specific requirement in terms of Lending Systems ?	Bidder has to comply with RFP Terms & Conditions
989	General Query	General Query	General Query	Do we have any Document Management requirement? Which DMS is bank currently using?	Bidder is required to integrate with Bank's DMS. As part of DLP, Bidder to ensure that the system has the capability to store data while application processing and later push it to Bank's DMS.
990	General	General	General	Which location we would be discussing RFP Scope and objective ?	Bidder has to comply with RFP Terms & Conditions
991	General	General	General	Generally hardware procurement / fine tuning / installation is time consuming. Can we get an extension on hardware procurement dates ?	Bidder has to comply with RFP Terms & Conditions
992	General Query	General Query	General Query	Which LOS and LMS system is being used by bank currently?	Requisite details will be shared with the successful bidder.
993	Annexure 6: Scope of Work	2.1, Point 5	5. Should have Robust and scalable transaction processing to enable cash flow backed	This requirement looks incomplete.	Clause stands deleted
994	Annexure 6: Scope of Work	2.1, a, Point 6	6. Digital Lending Platform must configure and expose customer Product journeys, customer assisted Product journeys or specific stages in the Product journey as a web portal and mobile app. Also, the platform should integrate with the mobile app, website, internet banking, chatbot	(1) Do bank have existing Mobile App and is there a need to expose / provide SDK or API's and bank will integrate with the existing Mobile App ? OR As part of this RFP, Vendor to provide a new stand alone Mobile App as mentioned in 2.1, a, Point 4. (2) Any changes to "internet banking" to redirect to	1)The Bidder/OEM should have customer facing Mobile App/Web Portal SDK which should get integrated with Bank's existing Mobile App and Internet banking portal 2) Changes in internet banking with be done by the Bank
995	Annexure 6: Scope of Work	2.1, a, Point 7	7. It should provide essential service features like loan application tracking, loan EMI calculator, existing loan account details (outstanding amount etc.), overdue loan EMI payment, show loan offers etc.	"existing loan account details (outstanding amount etc.), overdue loan EMI payment" are part of Loan management system. Is this services expected out of DLP ?	DLP should integrate with Bank's existing LMS/CBS system
996	Annexure 6: Scope of Work	2.1, a, Point 8	8. It should provide loan amount restructuring module with configurable business rules as per policy and approvals.	As a best practice, restructuring logics/ rules usually will be maintained as part of LMS and it will be exposed as API / Services to DLP to consume. Duplicating same in DLP is not best practice as this will lead to maintenance in dual systems. Should this be part of DLP ?	DLP should integrate with Bank's existing LMS/CBS system and any other system as desired by the Bank.

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997	Annexure 6: Scope of Work	2.1, a, Point 14	14. Digital Lending Platform should have the facility to manage Disbursement, Repayments, Overdue Calculations including Penal charges, other incidental charges. Integrate forward and backwards i.e. DLP to CBS and CBS to DLP for data transfer. Integrate with Customer Care (Call Centre/CRM) and Collection Management Systems	(1) How many CBS systems do bank have. Has the earlier syndicate bank CBS now merged into 1 CBS or dual CBS exist ? (2) Do single system exist for customer "Dedupe"?	1. Bank has 1 CBS System. Yes, CBS of Syndicate Bank is merged with Canara Bank 2. Single system exists for dedupe
998	Annexure 6: Scope of Work	2.1, a, Point 14	14. Digital Lending Platform should have the facility to manage Disbursement, Repayments, Overdue Calculations including Penal charges, other incidental charges. Integrate forward and backwards i.e. DLP to CBS and CBS to DLP for data transfer. Integrate with Customer Care (Call Centre/CRM) and Collection Management Systems and various communication channels. Book keeping and Ledger keeping should be available in the Loan Management System	Assuming bank has Loan Management system as part of CBS or separate LMS system that DLP needs to integrate with. Is this understanding correct.	DLP should integrate with Bank's existing LMS/CBS system and any other system as desired by the Bank.
999	Annexure 6: Scope of Work	2.1, a, Point 18	18. DLP should have a helpdesk module.	Who all will be the users of this Module. Our understanding is, this will be a redirect functionality to CRM module where the customer will be able to see his current open and closed tickets.	If a customer is stuck in the journey, he may refer the "Help" section of LOS to complete his journey
1000	Annexure 6: Scope of Work	2.1, a, Point 20	20. DLP should have capability of digital booking of Insurance policies.	What insurance products are in scope. Please elaborate	Bidder is required to comply to RFP requirement. Requisite details will be shared with the successful bidder.
1001	Annexure 6: Scope of Work	2.1, b, Point 11	11. DLP should have Multi-Bureau product to create merged report which helps in taking decision based on customer's holistic past credit history.	Is the understanding that "DLP platform to have the capability to integrate with Fintech service to provide Multi-Bureau merged report" correct. Because usually this is a Fintech service. Do bank use any Multi Bureau product which in turn connects to all Bureau's	Multi-Bureau can be OEM's or FinTech product. However the expectation here is "Merged Bureau report"
1002	Annexure 6: Scope of Work	2.1, g, Point 9	1. DLP should have ability to integrate with existing SCF Platform of the Bank	SCF stands for "Supply Chain Finance" platform ?	Yes
1003	Annexure 6: Scope of Work	2.13, Point 2	Data migration	Any existing LOS/LMS in place for which Data migration need to happen ? If yes, how many loan applications / customer base in scope.	Bidder may be required to migrate data from Bank's existing LAPS (LOS).

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1004	Annexure 6: Scope of Work	2.6	In addition to the above, Bank has ULA with Oracle. Accordingly, Bidder is required to provide the Database sizing. However, Bidder is required to propose & supply any other DB as desired.	(1) Does the ULA license with Oracle includes license of Oracle golden gate or any database replication tool. (2) For "storage replication" does bank has any replication software license required for file storage replication between DC & DR	Oracle Licenses covered under ULA-OBIEE/OAS
1005	Annexure 6: Scope of Work	2.1 (f)	Expectation from Dedupe is 1) Lead Dedupe across all sourcing channel 2)Dedup with existing customer base	Is the expectation to have a match based on unique values like PAN, Mobile number or to have a Dedup logic of even Fuzzy logic including Weak and strong matches	Yes
1006	Annexure 6: Scope of Work	2.1 (g)	DLP should have ability to integrate with existing SCF Platform of the Bank	Which SCF system is being used by Bank and what is the expectation here as Use case	Bidder is required to integrate with Bank's existing SCF platform. Details of existing SCF platform will be shared with the successful bidder.
1007	Annexure 6: Scope of Work	2.1 (h)	It should provide options of delivering nudge (banners, in-app notifications, personalized links etc.) Provide personalized offers and nudges based on financial history, lending history, interests etc.	Does the Bank have an existing BI tool and campaign management tool and is the expectation to integrate with existing BI and campaign management tool to provide this	No. The solution need to have its own BI tool to deliver on expected ask here
1008	Annexure 6: Scope of Work	2.1 (i)	It should have advanced features such as personalization, user tracking (usage, clicks etc.), conversational UX integrated into the digital lending product journeys	Bank is expected to have an existing Google analytics or equivalent tool license for the DLP to leverage this	Bidder is required to adhere to all requirements as mentioned in the RFP. It is the responsibility of the bidder to propose all such tools required for the successful commissioning & operationalization of the Digital Lending Solution
1009	Annexure 6: Scope of Work	2.1 (j)	It should have the functionality of Instantaneous document search by text content, metadata or any other file attributes such as name, extension, etc.	Will this not be managed by existing DMS system of Bank	Bidder is required to integrate with Bank's DMS. As part of DLP, Bidder to ensure that the system has the capability to store data while application processing and later push it to Bank's DMS.
1010	Annexure 6: Scope of Work	System Architecture	The successful bidder should provide the underlying container platform like RedHat OpenShift, Kubernetes etc., other required software (like control plane, service mesh etc.) and licenses as required by the solution	Is bank having license of Kubernetes/Openshift or has to be provided by the bidder?	Bidder is required to provide end to end solution required as per the scope of the RFP
1011	Annexure 6: Scope of Work	Security	Bidder should ensure that baseline security configuration of Operating System, Database, Web Server etc. is in accordance with the industry best practices	Which Operating system bank proposes to use for deployment? Also will bank bear the license cost of operating system (e.g. RHEL)?	Bidder is required to quote for all items required for the successful commissioning of the Solution as part of Annexure 8- Bill of Material. No cost beyond Annexure 8 will be payable to the Bidder

1012	Annexure 6: Scope of Work	Supply of Software Licenses	All software envisaged for DLP is required to be on-premises perpetual software licensed to Canara Bank	Platform uses various Open source tools (Tomcat, MongoDB, Hazelcast, Redis), is it acceptable/allowed by Bank to install open source software for on-premise deployment?	Supported versions of Open Source Software is allowed, bidder is required to factor in the cost for the same.
1013	Annexure 6: Scope of Work	Private On-Premise Cloud	Bidder is required to size, supply, design, commission and maintain hardware, OS, Hypervisor, Web and app analytics to analyze and monitor web and app traffic in real-time, browsing patterns and conversion effectiveness	1) What's the expected number of concurrent users accessing the system?	Business Volumetrics are provided in the RFP
1014	Annexure 6: Scope of Work	2.1 (p)	Web and app analytics to analyze and monitor web and app traffic in real-time, browsing patterns and conversion effectiveness	Is the Bank having Google analytics or equivalent license for this	No
1015	Annexure 6: Scope of Work	Security	Integrates with Bank's security & prevention devices such as WAF, Firewalls/Anti DDoS/NIPS, honeypot creation and any other control mechanism as part of automatic real time or near real time response mechanism.	Bank will provide Servers, network components, WAF, Firewall, Load balancer, Storage etc. Is this assumption correct?	Security Infrastructure (including security components) will be provided by the Bank. Bidder is required to leverage the same and deploy on the proposed Private cloud infrastructure (on-premise deployment). Bidder to note that implementation is to be done
1016	Annexure 6: Scope of Work	2.1 (r)	It should have the ability to integrate with service provider for Natural Language Processing (NLP).	Kindly provide a use case in DLP for this functionality	Bidder has to comply with RFP Terms & Conditions
1017	Annexure 6: Scope of Work	Security	In addition to the above, Bank has ULA with Oracle. Accordingly, Bidder is required to provide the Database sizing. However, Bidder is required to propose & supply any other DB as desired.	Does bank have Oracle Data Guard license for database-database replication?	Oracle Licenses covered under ULA-OBIEE/OAS
1018	Annexure 6: Scope of Work	Security	All software envisaged for DLP is required to be on-premises perpetual software licensed to Canara Bank	Is bank using any existing CI/CD software, monitoring software, gitlab or other softwares license which can be used by the bidder etc.	Bank to confirm
1019	Annexure 6: Scope of Work	Security	The Bidder should provide all hardware systems, Backup Solution, Backup Server (at DC) and Tape Library.	For data backup and archival, does bank has any system that can be utilised for storing data (documents, application logs, applications audit logs etc.)	Yes. Bank has its Data Archival system
1020	Annexure 6: Scope of Work	Private On-Premise Cloud Deployment	Private On-Premise Cloud Deployment	For on-premise deployment, will Bank provide remote access to the Dev/UAT/SIT environment via site-to-site VPN to perform various development, QA, deployment, issue triage activities?	Bidder has to comply with RFP Terms & Conditions
1021	Annexure 6: Scope of Work	2.1 (r)	Scope of Work	Can Bank's existing BI tool/software be leveraged by DLP for building the required Reports and Dashboards	Bidder has to comply with RFP Terms & Conditions
1022	Annexure 6: Scope of Work	2.1 (r)	Scope of Work	Can Bank's existing ETL tool for data upload between DLP and Bank systems be leveraged for the various Data ETL activities	Bidder has to comply with RFP Terms & Conditions

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1023	Annexure 6: Scope of Work	Scope Summary	The digital lending platform should integrate with existing as well as new systems for digital banking, CBS, enterprise integration bus (ESB), Analytics & Data warehouse, EWS, DMS, EFRMS, LMS etc. to support the transformation without disruption to business.	Which existing CBS is being used and which new CBS system is in plan which needs to be integrated?	Bank's existing CBS is Oracle Flexcube. There is no plan of change of existing CBS
1024	Annexure 6: Scope of Work	Service Automation Requirements	1. DLP solution should be capable of servicing customer post disbursement through out customer lifecycle. The System should have customer facing self service app/web to be integrated with Bank's existing App/Web portal 2. The self-service app/web would have functionality like Repayment Schedule, SOA, Foreclosure, Due dates, Part Payment, foreclosure simulator, revised loan simulator etc.	Are we expecting LOS to take of the post disbursement also?	The Bidder/OEM should have customer facing Mobile App/Web Portal SDK which should get integrated with Bank's existing Mobile App and Internet banking portal
1025	Annexure 2 Pre-Qualification Criteria	7	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	We request the Bank to modify the clause as under and make it in line with the previous RFP final eligibility criteria: The Bidder/OEM should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores. Justification: •Instead of the bidders credential it will be prudent for Bank to consider OEM's credibility and experience and define the DLP implementation ownership with the OEM as having either total ownership (100%) or Primary ownership (80%) of the project which would help Bank mitigate the delivery risk. •Additionally, the bidder should have experience in handling integrated turnkey projects in a PSU/Govt. organization in India. •Both these points would take care of bringing the most innovative DLP and stability of an SI managing multi-year infrastructure & application in a fixed price manner instead of Bank getting saddled with a bidder with legacy implementation experience of DLP which shall not align with the objective of implementing a futuristic solution. This clause unchanged would also result in	Bidder has to comply with RFP Terms & Conditions

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1026	Annexure 2 Pre-Qualification Criteria	11	The Bidder should be an ISO Certified organization valid as on date of this GeM bid.	<p>Suggest the Bank to modify the clause as under:</p> <p>The Bidder and OEM should be CMMi Level 3 or above / ISO certified organization as on date of this GeM bid.</p> <p>Justification:</p> <p>The modification asked is similar to the clause asked in the last RFP.</p>	Please refer Corrigendum for the revised Pre-Qualification Criteria
1027	Annexure 2-3	General Query	Customers for whom the Bidder has executed similar projects for Digital Lending Platform	<p>We request the Bank to consider OEM experience in executing similar projects for Digital lending platforms and Bidder's experience in executing integrated (Software, hardware and maintenance) multi-year turnkey projects in Bank/PSU/Govt. departments in India.</p> <p>Justification:</p> <ul style="list-style-type: none"> • Instead of the bidders credential it will be prudent for Bank to consider OEM's credibility and experience and define the DLP implementation ownership with the OEM as having either total ownership (100%) or Primary ownership (80%) of the project which would help Bank mitigate the delivery risk. • Additionally, the bidder should have experience in handling integrated turnkey projects in a PSU/Govt. organization in India. • Both these points would take care of bringing the most innovative DLP and stability of an SI managing multi-year infrastructure & application in a fixed price manner instead of Bank getting saddled with a bidder with legacy implementation experience of DLP which shall not align with the objective of implementing a futuristic solution. • This clause unchanged would also result in elimination of some of the technically qualified bidders of RFP floated by the Bank last year for 	Bidder has to comply with RFP Terms & Conditions

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1028	Annexure 4 Technical Evaluation Parameters	General Query	technical Evaluation Parameters	<p>It is suggested that Bank should give more weightage to objective evaluation rather than subjective evaluation of the proposed solution for e.g. the weightage for technical presentation, product demo and site visit can be reduced and more weightage to be given to the OEM experience of implementing for different categories.</p> <p>The reason being it's a new age platform which is changing dynamically based on market demands and is critical for the success of the Bank.</p> <p>Request bank to consider the following scoring distribution:</p> <p>Compliance to Functional Specifications as per Annexure 3.2- 40 marks</p> <p>Bidder's or OEMs Credentials and Experience (combined scoring based on DLP implementation ownership)- 20 marks</p> <p>OEM Credentials and Experience- DLP- 15 marks</p> <p>OEM Credentials and Experience- DLP- 5 marks</p> <p>Technical Presentation- 5 marks</p> <p>Product Demonstration- 10 marks</p> <p>Site Visit- 5 marks</p>	Bidder has to comply with RFP Terms & Conditions
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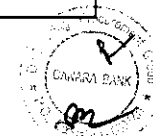
1029	Annexure 4 Technical Evaluation Parameters	2	<p>Bidder Credentials and Experience</p> <p>Clause:</p> <p>The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores</p>	<p>We request the Bank to modify the clause as under:</p> <p>The Bidder/OEM should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores.</p> <p>and</p> <p>Additionally, the scoring should be done on Bidder's experience in executing integrated (Software, hardware and maintenance) multi-year turnkey projects in Bank/PSU/Govt. departments in India.</p> <p>Justification:</p> <ul style="list-style-type: none"> •Instead of the bidders credential it will be prudent for Bank to consider OEM's credibility and experience and define the DLP implementation ownership with the OEM as having either total ownership (100%) or Primary ownership (80%) of the project which would help Bank mitigate the delivery risk. •Additionally, the bidder should have experience in handling integrated turnkey projects in a PSU/Govt. organization in India. •Both these points would take care of bringing the most innovative DLP and stability of an SI managing multi-year infrastructure & application in a fixed price manner instead of Bank getting saddled with a bidder with legacy implementation experience of 	Bidder has to comply with RFP Terms & Conditions
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1030	Annexure 6: Scope of Work	2.1 (a)	The platform should act as a single interface for all lending needs of Bank's customer segments across Retail, Agri & MSME through all channels	Bank is expecting that a Single platform would be able to meet ALL its lending needs of Bank's customer segments across Retail, Agri & MSME through all channels. This could lead to a situation where one or more categories are futuristic and other categories are lagging behind. We would suggest the Bank to allow the best combination of solutions for the categories in scope and solutions in scope. This would ensure that Bank has the best solution for each category / component in a micro-services and open API driven, and modular architecture to maximize the value from the defined architecture for the Bank. Many Bank have adopted a similar strategy. Bank can consider an integrated program in a hybrid form where it could have the futuristic solutions on a fixed price, SLA driven turnkey project.	Bidder has to comply with RFP Terms & Conditions
1031	Annexure 3.1: Technical Requirements	General Query	MFA & Passwordless authentication	Please confirm that the MFA & Passwordless authentication asked in the RFP is to be deployed On-premise because it stores PII data which on cloud can have potential risks. Even the 2 OEM references live in India asked as per Point # 33 should be for on-premise installations.	Bidder has to comply with RFP Terms & Conditions
1032	Annexure 6: Scope of Work	2.5	All software envisaged for DLP is required to be on-premises perpetual software licensed to Canara Bank	We request bank to consider subscription model as well and change the clause as " All software envisaged for DLP is required to be on-premises perpetual/subscription software licensed to Canara Bank"	Bidder to note that this condition is for DLP software to be on-premise perpetual software licensed to Canara Bank
1033	Annexure 6: Scope of Work	2.6	Bidder to note that it is required to either quote for Server & Store OR HCI, however other components are mandatory. Please note that compliance to all other Technical Specifications are mandatory and Bidder should be 100% Compliant.	If the bidder is proposing HCI then there is no need of SAN switches and external storage. So, we understand that bidder providing HCI solution need not to comply with the technical specifications of SAN switches & Storage. Please confirm.	If a bidder proposes HCI solution, Servers, SAN Switches & Storage is not required to be quoted. Bidder to ensure that the required usable storage is delivered from HCI Solution.



1034	Annexure 6: Scope of Work	2.6	SAN Switch with hardware level redundancy at DC and DR	SAN switches are not applicable incase of HCI solution so we request bank to please change this point as below. "Hardware level redundancy at DC and DR for all the components and there should not be any single point of failure "	If a bidder proposes HCI solution, Servers, SAN Switches & Storage is not required to be quoted. Bidder to ensure that the required usable storage is delivered from HCI Solution.
1035	Annexure 6: Scope of Work	2.6	Offered tape library/ tape drives in the library should have a minimum of two redundant connections to SAN switches.	We request bank to change this specification as below. "Offered tape library/ tape drives in the library should have a minimum of two redundant connections "	Bidder to refer Corrigendum for the revised clause
1036	Section C 5: Uptime	5.4	Bidder should consider high-availability (active-passive) at DC & DR with RPO of 15 minutes and RTO of 120 minutes.	Request bank to reconsider the RPO of 30 mins	Bidder has to comply with RFP Terms & Conditions
1037	5. Uptime	5.7	Contracted minutes of a month = No. of days in that month X 24 X 60.	Request bank to exclude planned down time (if any) for any maintenance activity from the uptime	Bidder to note that Planned downtimes are excluded
1038	Annexure 2 Pre-Qualification Criteria	Note, Pt.4	Purchase orders without relevant organization confirmation through a credential letter will not be considered as credentials.	Request bank to consider and accept the Purchase order(A legitimate document) as proof of confirmation for both under implementation and live project	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria
1039	Annexure- 2-3	Annexure	Annexure to be submitted	Request Bank to allow Annexure 2-3 to be submitted on Bidder/OEM letterhead.	Bidder has to comply with RFP Terms & Conditions
1040	Annexure 4 Technical Evaluation Parameters	4	DLP is implemented across all 3 categories (Retail, MSME, Agri)- 5 marks	Request bank to consider the DLP implementation of all 3 categories across multiple Banks and NBFcs	Bidder has to comply with RFP Terms & Conditions
1041	Annexure 4 Technical Evaluation Parameters	General Query	Implementation expertise and availability of resources from Bidder and OEM	If the Bidder outsources the implementation of the DLP project to the OEM , then the OEM's implementation experience should be considered and the marks for the same to be provided to Bidder. A suitable undertaking to be provided on Bidder letter head to confirm this.	Bidder has to comply with RFP Terms & Conditions
1042	Annexure 6: Scope of Work	2.1 (a)	Book keeping and Ledger keeping should be available in the Loan Management System.	Generally Book & Ledger keeping is part of CBS, is bidder supposed to manage ledgers at its end? What will be the source of truth in that case?	DLP integration with CBS is required as per RFP, however, necessary details pertaining to limits should be mirrored as needed.
1043	Annexure 6: Scope of Work	2.1 (a)	DLP should support accessibility features for persons with disability.	Request bank to elaborate on this requirement	Bidder has to comply with RFP Terms & Conditions Bidder is required to adhere to the guidelines as per RBI & other statutory and regulatory bodies.



1044	Annexure 6: Scope of Work	2.1 (a)	DLP should have a helpdesk module.	This appears to be part of support outside the DLP which bank should be managing. Why is this required?	If a customer is stuck in the journey , he may refer the "Help" section of LOS to complete his journey
1045	Annexure 6: Scope of Work	2.1 (a)	DLP should have capability of digital booking of Insurance policies.	Request bank to clarify how many Insurance co. are integrated	Bidder is required to comply to RFP requirement. Requisite details will be shared with the successful bidder.
1046	Annexure 6: Scope of Work	2.1 (g)	Digital Lending platform should have capability to integrate with various service providers in the eco-system like UIDAI, NPCI, NSDL, Account Aggregators, e-Stamping & e-Signing, Credit Bureaus, CERSAI, SEBI, PAN, GST, MCA, EPFO, ITR, Udyam Portal, Bank Statements, etc. Further, successful bidder has to facilitate any other integrations which may be required for DLP in future, without any additional cost to the Bank	Kindly specify the exact number of APIs with which we need to do the integration with third party datasources like fintech partners, Co-Lending partners, Supply chain finance partners, etc.	Bidder to refer Annexure 25 for Integration list
1047	Annexure 6: Scope of Work	2.1 (g)	DLP should have ability to integrate with existing SCF Platform of the Bank	Please provide details on the SCF platform and its integration mechanisms	Bidder is required to integrate with Bank's existing SCF platform. Details of existing SCF platform will be shared with the successful bidder.
1048	Annexure 6: Scope of Work	2.1 (j)	The proposed Digital Lending Platform should be integrated with Bank's existing Document Management System (DMS)	If Bank's Enterprise DMS is to be used, please let us know: i. What are the integration mechanisms supported (API?) ii. Does it support real time document push? iii. If it is to be pushed using Batch jobs, can it be continuous or only during certain hours of the day? iv. Does it have DR option along with sync mechanism between the two sites? v. Does the Bank DMS provide view document option so that the document can be deleted from DMS within the DLP after it is pushed If documents need to be maintained in Bidder's DMS, what is the archival/purging that needs to be followed. This is for calculation of storage requirements	Bidder is required to integrate with Bank's DMS. As part of DLP, Bidder to ensure that the system has the capability to store data while application processing and later push it to Bank's DMS. Other details will be shared with the successful bidder

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1049	Annexure 6: Scope of Work	2.1 (k)	It should provide multi-lingual feature/ functionality supporting English, Hindi, Punjabi, Marathi, Odiya, Bengali, Tamil, Telugu, Kannada, Malayalam & Gujarati (Bank can add or replace list of languages on their discretion). Bidder to note that it will be responsible for providing data dictionary for translations.	Please confirm if this multi lingual feature capability is required for communication which needs to be done with customer via SMS,Email or Letters	Yes. Multi-lingual functionality is required for all front end communications
1050	Annexure 6: Scope of Work	2.1 (o)	The self-service app/web would have functionality like Repayment Schedule, SOA, Foreclosure, Due dates, Part Payment, foreclosure simulator, revised loan simulator etc.	This appears to be part of Customer facing web portal or internet banking system or mobile app. Can we assume that this feature will be integrated with Bank's existing set of customer facing applications. Please confirm.	The Bidder/OEM should have customer facing Mobile App/Web Portal SDK which should get integrated with Bank's existing Mobile App and Internet banking portal
1051	Annexure 6: Scope of Work	2.1 (o)	System should capture customer call disposition, enable auto identification & routing of query/request/complaints to respective desk.	This appears to be part of collection system which is nowhere mentioned as a requirement of DLP. This is a typical Service CRM functionality	This is required for Customer Service and not collection
1052	Annexure 6: Scope of Work	2.4 (3)	Complies with PA-DSS guidelines/standards and OWASP top 10	PA-DSS is not applicable to bidder, Request bank to clarify	Requirement for PA DSS stands deleted
1053	Annexure 6: Scope of Work	2.4 (8)	Encrypts data in transit and at rest through minimum AES256 or TLS/SSL certificates, or other best-in-class security architecture	Security certificate to be procured by the Bank. Please confirm.	Bidder is required to provide end to end solution required as per the scope of the RFP
1054	Annexure 6: Scope of Work	2.4 (14)	Protects customer's sensitive information from exposure to unintended third parties	As the DLP solution is preferred at On-premise, The bidder understanding is security level aspects will lie with the bank, request bank to clarify bidder understanding	Security Infrastructure (including security components) will be provided by the Bank. Bidder is required to leverage the same and deploy on the proposed Private cloud infrastructure (on-premise deployment). Bidder to note that implementation is to be done as per Bank's Security Policies. Security Policies will be shared with the successful Vendor.
1055	Annexure 6: Scope of Work	2.4 (18)	Provides co-browsing option (ability to share screen without control)	Request bank to elaborate the requirement/relevance	If customer is dropped off in any journey, outbound call centre agenda can call the customer, co-browse the screen and help customer complete his digital journey
1056	Annexure 6: Scope of Work	2.4 (25)	Provides PII data masking and isolation as per Bank's security standards and other regulatory standards	Request bank to help us with further clarification for non OTS solutions	Bidder has to comply with RFP Terms & Conditions
1057	Annexure 6: Scope of Work	2.4 (30)	Bidder is required to implement a passwordless authentication/MFA solution	Request bank to elaborate on passwordless authentication	Bidder has to comply with RFP Terms & Conditions

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1058	Annexure 6: Scope of Work	2.4	Provides role-based authorization (OAUTH with JWT token). Provide integration to Privileged Identity Management (PIM), file integrity management (FIM)	Is Bank extending their PAM to bidder, We have 2FA and PIM/PAM solution in place, whether bank will extend the solution to bidder or bidder need to procure the licenses.	Security Infrastructure (including security components) will be provided by the Bank. Bidder is required to leverage the same and deploy on the proposed Private cloud infrastructure (on-premise deployment). Bidder to note that implementation is to be done as per Bank's Security Policies. Security Policies will be shared with the successful Vendor.
1059	Annexure 6: Scope of Work	2.4 (38)	Provides administrative portals with strong authentication and authorization mechanism	Request bank to clarify on admin portal	Bidder has to comply with RFP Terms & Conditions
1060	Annexure 6: Scope of Work	2.4 (43)	The Bank and its authorized representatives, including Reserve Bank of India (RBI) or any other regulator shall have the right to visit any of the Bidder's premises without prior notice to ensure that data provided by the Bank is not misused. The Bidder shall cooperate with the authorized representative/s of the Bank and shall provide all information/ documents required by the Bank	As the DLP solution is preferred at On-premise, Request bank to clarify the relevance	Bidder has to comply with RFP Terms & Conditions
1061	Annexure 6: Scope of Work	2.4 (28)	Integrates with Bank's EFRMS System for providing alerts and takes actions based on the risk assessment	What is the scope of integration with the existing EFRMS solution? Kindly provide details of the solution provider along with its version.	Bidder is required to integrate with Bank's existing EFRMS. Details of existing EFRMS will be shared with the successful bidder.
1062	Annexure 6: Scope of Work	2.5	All software envisaged for DLP is required to be on-premises perpetual software licensed to Canara Bank	Bidder understanding is Software licensed can be extended for the duration of contract period and any extension mutually agreed, Request bank to clarify the understanding	Bidder has to comply with RFP Terms & Conditions
1063	Annexure 6: Scope of Work	2.5	All licenses should be in the name of Canara Bank	Bidder understanding is, Bidder is not transferring the ownership of licenses to canara bank, The license is extended for utilization. Request bank to clarify understanding	Bidder has to comply with RFP Terms & Conditions
1064	GeM Document	EMD Detail	EMD Amount : 10000000 INR	Kindly confirm if any bidder with Turnover more than 500 cr. is exempted from furnishing EMD as per GeM GTC, for this RFP.	Bidder has to comply with RFP Terms & Conditions

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1065	Annexure 4 Technical Evaluation Parameters	2	<p>Bidder Credentials and Experience Clause: The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores Implementation Experience - Maximum 10 Marks 2 or more implementations- 10 marks 1 implementation - 7 marks</p> <p>Supporting Documents: For Projects Completed 1. Copy of Contract/ Purchase Order along with Completion letter/ sign off from client 2. Credential letter must specify the name of the OEM whose product is implemented, name of unique product journeys implemented along with the category (Retail/ MSME/ Agri) under which this unique product journey lies, date of completion and confirm that the performance was satisfactory For Projects Ongoing/ Under Implementation 1. Copy of Contract/ Purchase Order 2. Credential letter must specify the name of the OEM whose product is being implemented, name of unique product journeys being implemented along with the category (Retail/ MSME/ Agri) under which this unique product journey lies and confirm that the performance is satisfactory.</p>	<p>DLP is very specific and only a limited number of Bidders have successfully implemented the end-to-end solution.</p> <p>Hence, based on our experience of working extensively with Scheduled banks for wide range of solutions like EWS, FRMS, IRMS etc, we request to amend the clause to include experience reference from EWS/FRMS/IRMS/Data Analytics projects as well. This amendment will surely allow more bidder participation.</p> <p>Request to amend the clause as below:</p> <p>Clause: The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution/ Fraud Risk Management/Integrated Risk Management/Data Analytics in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores Implementation Experience - Maximum 10 Marks 2 or more implementations- 10 marks 1 implementation - 7 marks</p>	Bidder has to comply with RFP Terms & Conditions
1066	Annexure 4 Technical Evaluation Parameters	2	<p>Bidder Credentials and Experience</p>	<p>As an alternate to above request mentioned for the query (query no.3)</p> <p>Since very limited Bidders have "successfully" implemented end-to-end DLP solution, we request you to exclude the clause to enable more bidder participation.</p> <p>We additionally propose to adjust these marks in the "OEM Credentials and Experience- DLP" section by increasing "Max Marks" for OEM credentials from 5 marks to 15 marks.</p> <p>Request to make the change to enable participation from more bidders.</p>	Bidder has to comply with RFP Terms & Conditions

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1067	Annexure 4 Technical Evaluation Parameters	7	Max. Marks : 5	Request to amend the " Max. Marks" for this clause from 5 marks to 15 marks considering the above proposed clause amendment (query no.3)	Bidder has to comply with RFP Terms & Conditions
1068	Annexure 4 Technical Evaluation Parameters	Bidder Credentials and Experience	<p>Supporting Documents:</p> <p>For Projects Completed</p> <p>1. Copy of Contract/ Purchase Order along with Completion letter/ sign off from client</p> <p>2. Credential letter must specify the name of the OEM whose product is implemented, name of unique product journeys implemented along with the category (Retail/ MSME/ Agri) under which this unique product journey lies, date of completion and confirm that the performance was satisfactory</p> <p>For Projects Ongoing/ Under Implementation</p> <p>1. Copy of Contract/ Purchase Order</p> <p>2. Credential letter must specify the name of the OEM whose product is being implemented, name of unique product journeys being implemented along with the category (Retail/ MSME/ Agri) under which this unique product journey lies and confirm that the performance is satisfactory</p>	<p>Based on our experience of working with various banks, it's challenging to get the requested documentation from customers in a specific/ad-hoc template either due to their internal work flows or due to Non-Disclosure Agreements.</p> <p>Hence requesting the Bank to consider the client reference letter in a format as acceptable/approved to the respective client.</p>	Bidder has to comply with RFP Terms & Conditions

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1069	Annexure 4 Technical Evaluation Parameters	3	<p>OEM Credentials and Experience- DLP Clause</p> <p>The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 10,000 crores)</p> <p>Implementation Experience - Maximum 15 Marks 4 or more implementations- 15 marks 3 implementations- 12 marks 2 implementations - 10 marks</p> <p>-Of the above, at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches -Ongoing project will be considered. However, it is mandatory to have at least one completed project</p> <p>-It is mandatory for the OEM to submit past experience/ credentials for at least 7 unique product journeys across 2 product categories out of 3 categories (Retail, MSME, Agri).</p>	<p>Considering the limited successful implementation such end-to-end DLP, we request to amend the clause as below.</p> <p>OEM Credentials and Experience- DLP Clause</p> <p>The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 1 organization (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 10,000 crores)</p> <p>Implementation Experience - Maximum 15 Marks</p> <p>3 or more implementations- 15 marks 2 implementations - 12 marks 1 implementation - 10 marks</p> <p>-Of the above, at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches -Ongoing project will be considered. However, it is mandatory to have at least one completed project</p> <p>-It is mandatory for the OEM to submit past experience/ credentials for at least 7 unique product journeys across 2 product categories out of 3 categories (Retail, MSME, Agri).</p>	Bidder has to comply with RFP Terms & Conditions
1070	Annexure 6: Scope of Work	2.1 (h)	8. The bidder shall provide functionality in the platform for scrubbing data and financial information via APIs and other mechanisms from multiple external systems like Credit Bureaus, PAN, GST, MCA, EPFO, ITR, Bank Statements etc. and any other system as needed.	Please clarify that we need to do the integration with the external systems or we need to consume the webservices into the application	Bidder has to comply with RFP Terms & Conditions
1071	Annexure 6: Scope of Work	2.3	1. Digital Lending Platform must be hosted in an on-premise Private Cloud Environment at Bank's Data Centre (DC) and Disaster Recovery Center (DRC)	Our understanding is Hardware needs to be provided by bidder. Kindly confirm.	Yes

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1072	Annexure 6: Scope of Work	2.3	Proposed environments i.e. DC, DR and Non-Production (Test, Development & Training).	Our understanding is Non-Production environment includes only 1. Test 2. Development & Training Development and Training to be done on same setup (or Testing & Training on same environment). Kindly confirm if our understanding is correct.	Test, development & training are separate environments.
1073	Annexure 6: Scope of Work	1. Scope Summary	The digital lending platform should integrate with existing as well as new systems for digital banking, CBS, enterprise integration bus (ESB), Analytics & Data warehouse, EWS, DMS, EFRMS, LMS etc. to support the transformation without disruption to business.	Kindly share the exhaustive list of all systems to which the DLP should be integrated. This will help us size the capacity better.	Bidder to refer Annexure 25 for Integration list
1074	Annexure 6: Scope of Work	2.1	6. Should have Data and Analytics layer to store data captured or generated during customer onboarding Product journey & servicing and track key KPIs through prescriptive dashboards	Kindly confirm if all the data that flows through DLP should be stored for Analytics and reporting purpose, in the storage provided by the successful bidder.	Yes
1075	Annexure 6: Scope of Work	2.1	14. Integrate with Customer Care (Call Centre/CRM) and Collection Management Systems and various communication channels.	Kindly confirm if data of your customer care (Call centre/CRM) is to be stored on the storage of DLP. What is the approximate data size and the y-o-y growth?	Not required
1076	Annexure 6: Scope of Work	2.1	18. DLP should have a helpdesk module.	Kindly explain the requirement with more details about the need and specifications of a helpdesk module.	If a customer is stuck in the journey , he may refer the "Help" section of LOS to complete his journey
1077	Annexure 6: Scope of Work	2.1 (h)	1. Digital Lending platform should have the ability to store data generated/captured in the entire product journey of onboarding a customer	Kindly confirm if the data captured through APIs from all existing systems also needs to be stored in the storage of DLP.	It should be in the purview of DLP
1078	Annexure 6: Scope of Work	2.1 (h)	12. The platform shall provide functionalities like image recognition, reading and extracting contents from images, documents of multiple formats like PDF, word, XML, JSON etc. for verification, validation, analysis, and processing of various type documents submitted, uploaded, fetched for borrower like Form-26-AS, Salary Slip, Trade license, Credit Bureau reports etc.	Kindly confirm if Image Recognition and OCR for text analytics modules are also required from bidder/oem, or only the integration of these OCR/Image recognition systems is also required.	Only integration

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1079	Annexure 6: Scope of Work	2.1 (i)	5. Customer and Employees/Agents/Partners App shall be separate from each other.	Our understanding is the app will be same but the homepage/landing page for each persona will need to be different. Kindly confirm,	Bidder has to comply with RFP Terms & Conditions
1080	Annexure 6: Scope of Work	2.1 (j)	1. The proposed Digital Lending Platform should be integrated with Bank's existing Document Management System (DMS)	Kindly share the details (OEM, Data volumetrics, data type-Structured/unstructured/semi-structured type of the Data in DMS).	Requisite details will be shared with the successful bidder. Bidder is required to integrate wit Bank's DMS
1081	Annexure 6: Scope of Work	2.1 (q)	4. Solution to monitor and record system performance, with an ability to raise automated tickets, based on the boundary conditions, into the ticketing system (check the CRM RFP for ticketing system)	Kindly confirm no additional helpdesk/ITSM ticketing tool is required, and that only integration of DLP with existing helpdesk solution is required. If no, kindly share the details of the helpdesk tool.	Yes. Bidder is required to integrate with Bank's central ticketing tool
1082	Annexure 6: Scope of Work	2.5	On Site availability of L1 & L2 resource 24*7*365 Support for the solution to meet the Service Levels	How many minimum number of L1 and L2 resources are required onsite for this 24x7x365 support?	Bidder to refer Corrigendum for the Bill of Material.
1083	Annexure 6: Scope of Work	2.6	The bidder shall propose hardware such that at any point in time during the contract period, the average CPU utilization should not exceed 50% at the primary data center and Disaster Recovery Center. The average CPU utilization for Non-production Environments: Test, Training and Development should not exceed 70%. Bidder is required to submit a sizing adequacy letter from the OEMs of the solutions. (Non-Production should be sized at 20% of production environment)	DC and DR site will have both Production and Non-Production IT infrastructure. By saying here that CPU utilization should not exceed beyond 50% at primary DC and DRC, you mean Production servers. Hence, our understanding is you're saying CPU utilization should not exceed : 1. 50 % for Production and DR servers 2. 70 % for Non-Production servers.	Bidder has to comply with RFP Terms & Conditions

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1084	Annexure 6: Scope of Work	2.6	<p>The bidder shall propose hardware such that at any point in time during the contract period, the average CPU utilization should not exceed 50% at the primary data center and Disaster Recovery Center. The average CPU utilization for Non-production Environments: Test, Training and Development should not exceed 70%. Bidder is required to submit a sizing adequacy letter from the OEMs of the solutions. (Non-Production should be sized at 20% of production environment)</p>	<p>Based on our experience of handling such data-heavy complex projects in data analytics sector, we have observed that even after adequate sizing there get observed CPU spikes during data load activities, which is very normal as such spikes are momentarily or for 15-30 minytes for data-heavy operations.</p> <p>However, if the CPU utilization goes beyond 90-95% for a prolonged duration, then the situation becomes problematic.</p> <p>Hence, we suggest to allow optimization of CPU and other infra resources and to amend the CPU utilization clause as below:</p> <p>The bidder shall propose hardware such that at any point in time during the contract period, the average CPU utilization should not exceed 70% at the primary data center and Disaster Recovery Center. The average CPU utilization for Non-production Environments: Test, Training and Development should not exceed 80%. Bidder is required to submit a sizing adequacy letter from the OEMs of the solutions. (Non-Production should be sized at 20% of production environment)</p>	Bidder has to comply with RFP Terms & Conditions
1085	Annexure 6: Scope of Work	2.6	<p>DB audit trail should be enabled across all environments and bidder is required to size the hardware accordingly.</p>	<p>Kindly share the retention policy on disk for audit trails and old logs. This will help with adequate capacity planning</p>	Requisite details will be shared with the successful bidder

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1086	Annexure 6: Scope of Work	2.12	Bidder has to arrange the onsite-classroom training with workstations and required necessary amenities to facilitate the training. Trainer should be well experienced and must have industry certification. Location of the Training must be Bengaluru only.	Request to allow hybrid training, both in-person and virtual sessions. Also, training sessions requiring heavy app implementations/lab setup can be conducted from OEM's office so that no time gets wasted in setting up another training lab. However, it is to be ensured that the training and knowledge transfer happens smoothly with full support and all queries/grievances/open challenges are resolved within agreed SLAs. Since the OEMs already have highly-functional lab setups in their offices, we suggest to utilize those labs for training and learning. Kindly allow this approach.	Bidder has to comply with RFP Terms & Conditions
1087	Annexure 6: Scope of Work	2.12	4. Bidder is also required to provide annual refresher training	The bidder and OEM will provide enough content, material, data sheets and manuals to serve the purpose of revisions. So, for annual refresher training, first the training material should be referred to. However, if the users still feel the need of instructor-led refreshers, the same can be arranged virtually. Kindly allow this approach.	Bidder has to comply with RFP Terms & Conditions
1088	Annexure 6: Scope of Work	2.12	8. Bidder to note that The training should be conducted as per Bank's requirement in Batches as and when required and each batch should accommodate additional 20% of resources over and above the limit prescribed.	Kindly share the count of resources in each training batch and the total count of such training batches to be formed.	Bidder to refer Annexure 8- Bill of Material
1089	Annexure 6: Scope of Work	2.12	Bidder is required to propose at least 4 PMO resources for the said project. Resources should have experience of Project Management in at least 2 scheduled commercial banks in India.	Based on our experience of implementing projects in Scheduled commercial banks, we understand PMO is a critical function. However, 4 PMO resources may turn out to be oversell and redundant. We suggest to have only one project manager to take care of PM functions. If you still believe 4 PMO resources are needed, kindly provide more details about the specific roles and responsibilities of the four PMO resources.	Bidder has to comply with RFP Terms & Conditions

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1090	Annexure 6	2.17 Escrow	Canara Bank and the Bidder shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code of any customization done on Commercial off the shelf software products supplied/ procured by the Bidder to Canara Bank for Digital Lending Platform in order to protect its interests in an eventual situation.	<p>Based on our extensive experience of successfully delivering numerous critical and complex IT projects, we want to highlight that the Intellectual Property Rights (IPR) of the source-code of any COTS products are owned and managed by the respective OEMs.</p> <p>Hence, the OEMs do not agree to share the source-code of their products.</p> <p>However, any customization done over and above the product for any particular project is shared with the respective customer and the OEMs in this case generally do not have any challenges to share this customized code.</p> <p>Kindly amend the clause to include this amendment.</p>	Bidder to refer Corrigendum for the revised clause of Escrow. Responsibility of Escrow lies with the Bidder.
1091	General Query	Bid Schedule	25-04-2023 15:00	<p>Request to allow more time to stitch an optimal and efficient solution proposal for this requirement. For such projects, bidders generally need 3-4 weeks after receiving pre-bid queries response/corrigendum.</p> <p>Hence, request you to push the Bid End Date/Time from 25-04-2023 15:00 to 16-05-2023 15:00</p>	Bidder to refer Corrigendum for the revised submission date.
1092	General Query	Bid Schedule	Bid Submission - 25th April 2023	Please provide at least 4 weeks (working day basis) time after publishing all the clarifications of queries to all the vendors to submit a robust proposal.	Bidder to refer Corrigendum for the revised submission date.
1093	General Query	Bid Schedule	Bid Submission - 25th April 2023	Please mention which are the documents need to be submitted as physical copies as part of Bid submission apart from soft copies that will be submitted through GeM portal.	All documents are to be submitted in Online and Offline mode both.
1094	6. Penalties & Liquidated Damages	6	Penalties & Liquidated Damages	Penalties & Liquidated Damages are acute in nature and support only Bank as a single party. Ideally, the Bank should provide such clauses benefiting both parties and create a good working environment.	Bidder has to comply with RFP Terms & Conditions
1095	18.Order Cancellation/Termination of Contract:	18.3	18.3 Bank shall serve the notice of termination to the bidder at least 30 days prior, of its intention to terminate services.	Both parties should provide at least 90 days advance notice to each other for any termination with logical reasoning.	Bidder has to comply with RFP Terms & Conditions

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1096	4. Objective	4.1	Bank proposes to select a bidder (based on the eligibility and technical scoring and commercial rates as proposed during Reverse Auction quoted by Bidders) for Development, Implementation, Management and Maintenance of End-to-End Digitalized Lending Solution for all lending products offered by the bank including but not limited to Retail, MSME and Agriculture Portfolio	As per the RFP, below verticals to be considered for the current scope: 1. Retail 2. MSME 3. Agriculture Please confirm.	Bidder has to comply with RFP Terms & Conditions
1097	3. About RFP	3.1	3.1.The Bank intends to float RFP for Selection of Vendor for Development, Implementation, Management and Maintenance of End to End Digital Lending Solution in Canara Bank for 5 years.	As per the RFP, the sizing and efforts to be considered is for 5 years. Please confirm.	Bidder has to comply with RFP Terms & Conditions
1098	Annexure 6: Scope of Work	2.6	1.3.The hardware required for private on-premise cloud deployment is to be provided by the Bidder in line with the scope & specifications mentioned in the Corrigendum	The deployment model to be considered is On-Premise. Please confirm	Bidder has to comply with RFP Terms & Conditions
1099	2. Project Timeline	2.1	2.1.The timelines are tentative in nature and bank in consultation with selected bidder may revise the timelines, if required.	As per the RFP, the bidder can propose with their own project timelines. Please confirm.	No. Bidder to refer Corrigendum for revised Project Timelines
1100	3. SIT & UAT	3.System Integration Testing & User Acceptance Testing	Other testings like resiliency, benchmarking, operational, load tests etc. would be carried out by the vendor. For functional testing, on-site training needs to be provided by the Bidder	As per our understanding, the Bank shall opt in to undertake the below testings from the third party outsourced vendor (not provided by the bidder): 1. resiliency 2. benchmarking 3. operational 4. load tests 5. performance tests Please confirm.	Bidder has to comply with RFP Terms & Conditions Responsibility of testing lies with the Bidder.
1101	5. Uptime	5.1	5.1.The bidder shall guarantee a 24x7 availability with monthly uptime of 99.95% for the solution as specified in Annexure-6 (Scope of Work) and Annexure-4 (Technical requirements), during the period of the Contract and also during ATS, which shall be calculated on monthly basis	Since the uptime is dependent on many factors like infra, latency, network, etc. Requesting Bank to dilute this clause to 98.5%	Bidder has to comply with RFP Terms & Conditions

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1102	Annexure 2 Pre-Qualification Criteria	4	The Bidder should have a turnover of Rs. 200 Crores or more for each year during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies.	We request Bank to kindly reduce this to Rs 150 Cr or more for each year during the last 3 fiscal years.	Bidder to refer Corrigendum for the revised Pre-Qualification Criteria
1103	Annexure 6: Scope of Work	1. Scope Summary	Digital Lending Platform is envisaged to support the transformation of Bank through modern capabilities for origination, underwriting, disbursement, Management including collaterals, credit monitoring	How bank is currently managing Underwriting and collaterals ? Does bank have any underwriting tool and Collateral management system in place?	Bidder is required to provide Underwriting facility
1104	Annexure 6: Scope of Work	2.1	4.Should have a robust API Integration Layer to integrate the Fintech partners for Data Enrichment and validation, e-Sign, e-Mandate etc	We understand that the Bank will provide all the required APIs from Fintech services. Please confirm.	No. It is the bidder's responsibility
1105	Annexure 6: Scope of Work	2.1	2.Should have a comprehensive Business Rule engine to host ML/AI based Scorecards, Policy rules, Eligibility Calculators and manage deviation	As per the RFP , We understand bank is looking for ML/AI based scorecards. Does bank have an existing AI/ML tool in place ?	Bidder has to comply with RFP Terms & Conditions
1106	Annexure 6: Scope of Work	2.1 (a)	7.It should provide essential service features like loan application tracking, loan EMI calculator, existing loan account details (outstanding amount etc.), overdue loan EMI payment, show loan offers etc.	We understand that the Bank will provide all the logics and rules required for the calculators. Please confirm.	No. It is the bidder's responsibility
1107	Annexure 6: Scope of Work	2.1 (a)	8.It should provide loan amount restructuring module with configurable business rules as per policy and approvals.	We understand that the Bank is already having a core restructuring system for managing the loan amount restructuring. If required, BUSINESSNEXT DLP can integrate with the same. Please confirm.	Yes
1108	Annexure 6: Scope of Work	2.1 (a)	9.DLP should have multi-tranche disbursement capability.	We understand that the Bank is already having a core disbursement system for managing the multi-tranche disbursement. If required, BUSINESSNEXT DLP can integrate with the same. Please confirm.	Yes

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1109	Annexure 6: Scope of Work	2.1	8.It should provide loan amount restructuring module with configurable business rules as per policy and approvals.	As per our understanding , Loan restructuring request can be initiated within BUSINESSNEXT platform. However the Actual loan restructuring will happen in bank's Core LMS (Loan management system). Please confirm	Yes
1110	Annexure 6: Scope of Work	2.1 (a)	14.Digital Lending Platform should have the facility to manage Disbursement, Repayments, Overdue Calculations including Penal charges, other incidental charges.	We understand that the Bank is already having a core disbursement system for managing the disbursements and its related calculations. If required, BUSINESSNEXT DLP can integrate with the same. Please confirm.	Yes
1111	Annexure 6: Scope of Work	2.1 (a)	18.DLP should have a helpdesk module.	Does the Bank require a FAQ page? Please confirm.	If a customer is stuck in the journey , he may refer the "Help" section of LOS to complete his journey
1112	Annexure 6: Scope of Work	2.1 (f)	2.Solution should integrate with various systems to provide multiple authentication and validation options for both ETB and NTB customers for onboarding on the platform. E.g. SMS/email OTP based authentication, Login with social media and email accounts, login based on Account details, Aadhaar authentication, Mobile and e-Banking passwords etc.	We understand that the Bank will provide all the required APIs for Authentication and Authorisation. Please confirm.	No. It is the bidder's responsibility
1113	Annexure 6: Scope of Work	2.1 (f)	5.The platform should integrate with systems to provide checks like fraud check, AML and defaulter/blacklist check, De-duplication, related party transaction, cross comparison of data, internal database checks and other as required. Features like face match, name match etc. are required. Expectation from Dedupe is 1) Lead Dedupe across all sourcing channel 2)Dedupe with existing customer base	We understand that the Bank will provide all the required APIs for: 1. Fraud check 2. AML 3. Default/blacklist check 4. External De-dupe 5. Related Party Transaction 6. Cross Comparison of Data 7. Internal Database Checks Please confirm.	No. It is the bidder's responsibility

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1114	Annexure 6: Scope of Work	2.1 (g)	1.Digital Lending platform should have capability to integrate with various service providers in the eco-system like UIDAI, NPCI, NSDL, Account Aggregators, e-Stamping & e-Signing, Credit Bureaus, CERSAI, SEBI, PAN, GST, MCA, EPFO, ITR, Udyam Portal, Bank Statements, etc. Further, successful bidder has to facilitate any other integrations which may be required for DLP in future, without any additional cost to the Bank	We understand that the Bank will provide all the required APIs for: 1. UIDAI for Aadhaar 2. NPCI for Payments 3. NSDL for PAN 4. Account Aggregators 5. eStamp 6. eSign 7. Credit Bureau 8. CERSAI 9. SEBI 10. GST 11. MCA 12. EPFO 13. ITR 14. Udyam Portal 15. Bank Statements Please confirm.	No. It is the bidder's responsibility
1115	Annexure 6: Scope of Work	2.1 (h)	12.The platform shall provide functionalities like image recognition, reading and extracting contents from images, documents of multiple formats like PDF, word, XML, JSON etc. for verification, validation, analysis, and processing of various type documents submitted, uploaded, fetched for borrower like Form-26-AS, Salary Slip, Trade license, Credit Bureau reports etc.	We understand that the Bank will provide all the required APIs for OCR/ICR. Please confirm.	Bidder is required to liaison with Bank & Bank's existing vendors for APIs of the existing solutions. For alle external APIs- it is the responsibility of the Bidder
1116	Annexure 6: Scope of Work	2.1 (i)	3.Digital Lending platform should provide lending product journeys across channels (start in one and continue on another) with consistent and seamless experience across all touchpoints	Request you to please dilute Dual Data Entry (start in one and continue on another) functionalities.	Bidder has to comply with RFP Terms & Conditions
1117	Annexure 6: Scope of Work	2.1 (i)	4.Bidder to note that employees have multiple authentication channels like Biometric, mobile OTP password depending on the application	We understand that the Bank will provide all the required APIs for Authentication and Authorisation (Biometric, Face recognition, etc.) Please confirm.	Bidder is required to liaison with Bank & Bank's existing vendors for APIs of the existing solutions. For alle external APIs- it is the responsibility of the Bidder

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1118	Annexure 6: Scope of Work	2.1 (i)	5. Customer and Employees/Agents/Partners App shall be separate from each other	Please confirm below: 1. Customer app = Customer facing digital journeys 2. Employees/Agents/Partners app = backend app for reports, admin, execution of the backend journey operations	Bidder has to comply with RFP Terms & Conditions
1119	Annexure 6: Scope of Work	2.1 (j)	j. Document Management Capabilities	We understand that BUSINESSNEXT DLP will be integrating with Bank's existing Enterprise Document Management System and leverage all of its functionalities wherever required. Please confirm.	Bidder is required to integrate with Bank's DMS. As part of DLP, Bidder to ensure that the system has the capability to store data while application processing and later push it to Bank's DMS.
1120	Annexure 6: Scope of Work	2.1 (m)	1. Customer should be able to initiate a video call from banks mobile / internet platform to an available call centre agent dedicated for loans business	Does bank have the Required Video PD facility available at bank side or Bank expects us(BUSINESSNEXT) to provide this capability through a fintech Integration? Please confirm.	Bidder is required to propose Video PD
1121	Annexure 6: Scope of Work	2.1 (n)	During the journey, if customers need help, the system should allow co-borrowing the screens and should have the ability to resolve it.	Does the Bank require a impersonization here? Please confirm.	If customer is dropped off in any journey, outbound call centre agenda can call the customer, co-browse the screen and help customer complete his digital journey
1122	Annexure 6: Scope of Work	2.1 (o)	2. The self-service app/web would have functionality like Repayment Schedule, SOA, Foreclosure, Due dates, Part Payment, foreclosure simulator, revised loan simulator etc.	We understand that the Bank is already having a core loan management system for carrying activities like Repayment Schedule, SOA, Foreclosure, Due dates, Part Payment, foreclosure simulator, revised loan simulator etc. If required, BUSINESSNEXT DLP can integrate with the same. Please confirm.	The DLP should have these functionality as part of the app. The system should integrate with bank's existing app/portal through SDK
1123	Annexure 6: Scope of Work	2.1 (r)	3. Ensure the proposed solution provides data collection and analytics capabilities to understand customers' financial needs, feedback of Bank's products, drop off in digital product journeys, customer service & lifecycle management.	We understand that the Bank is already having an Enterprise Feedback/Survey Management system for capturing the feedback. If required, BUSINESSNEXT DLP can integrate with the same. Please confirm.	No

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1124	Annexure 6: Scope of Work	General Query	Regional Languages	<p>We understand that Canara Bank requires this Digital Journey to have English (for input as well as display) as the base language and below regional languages (for display only):</p> <ol style="list-style-type: none"> 1. Hindi 2. Punjabi 3. Marathi 4. Odiya 5. Bengali 6. Tamil 7. Telugu 8. Kannada 9. Malayalam 10. Gujarati <p>Please confirm.</p>	Bidder has to comply with RFP Terms & Conditions
1125	Annexure 6: Scope of Work	General Query	Regional Languages	<p>For the above languages, all the required translation packs will be provided by the Bank</p> <p>Please confirm.</p>	No. It is the bidder's responsibility
1126	Annexure 6: Scope of Work	2.1 (l)	4. Use intuitive, well organized, aesthetically pleasing, visually compelling design that represents excellence that Canara Bank's clients expect from the Bank	As per our understanding, the design template, look and feel of the journeys will be mutually decided by bank and BUSINESSNEXT at the time of design discussion. Please confirm.	Yes. Bank will solely reserve the right to accept or reject the designs proposed
1127	Annexure 6: Scope of Work	2.6	Scope of Work	Kindly elaborate how Bank will execute On-Premise Cloud Deployment.	Bidder has to comply with RFP Terms & Conditions
1128	Annexure 6: Scope of Work	2.6	Scope of Work	Will the Bank be okay for SaaS Solution with Single Tenancy Deployment?	Bidder has to comply with RFP Terms & Conditions
1129	Annexure 6: Scope of Work	2.11	The proposed solution should support A/B testing to review the effectiveness of new build and how the users react to the change	As per our understanding, BUSINESSNEXT will support Pre-SIT testing. SIT UAT testing will be managed by bank. Any additional testing required by bank will be managed through a 3rd party vendor. Please confirm.	No. It is the bidder's responsibility

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1130	Annexure 6: Scope of Work	2.18	General Query	Are these business volumes expected by the bank from DLP? What is the current volume across all categories Retail, MSME and Agri? How many leads getting generated every month across all categories Retail, MSME and Agri? The total users mentioned here are the application users of the Bank, kindly confirm.	Bidder to refer Corrigendum for Volumetrics
1131	General Query	General Query	Business Outcome	What are the 3 most important Business outcomes Canara Bank requires from the new Digital Lending solution?	Bidder has to comply with RFP Terms & Conditions
1132	General Query	General Query	Other Projects	Currently, are you also running any other digital transformation projects apart from this RFP?	Requisite details will be shared with the successful bidder.
1133	General Query	General Query	Challenges	What are the top challenges which you are facing currently? If possible, kindly share the Use cases	Bidder has to comply with RFP Terms & Conditions
1134	General Query	General Query	Budgetary	Is this digital transformation already budgeted?	Not relevant
1135	General Query	General Query	System Integrators/ Consulting Partner	For this digital transformation of new Digital Lending solution, is there any System Integrator (SI) partner or Consulting partner involved?	Not relevant
1136	General Query	-	Demo expectation	Kindly share the key expectation/features to be covered in the Demo	Bidder has to comply with RFP Terms & Conditions
1137	General Query	General Query	Team Structure	What is the team structure of the organization?	Bidder has to comply with RFP Terms & Conditions
1138	General Query	General Query	Role Management	Requesting Bank to share the various roles who will be the part of new platform along with count breakup (e.g. Sales Manager - 20, Supervisor - 15, Data Entry Operators, Quality Checker, Sales & Marketing, Service, Contact Centre, Analytics, Admin Users, etc.)	Requisite details will be shared with the successful bidder.
1139	General Query	General Query	Product Management	What are the products & product categories across each vertical?	Bidder has to comply with RFP Terms & Conditions
1140	General Query	General Query	Digital Journeys	Do you have any existing digital journeys? If yes, do you have a win-back process in place?	Bidder has to comply with RFP Terms & Conditions
1141	General Query	General Query	Digital Journeys	How do you manage the deviation currently?	Bidder has to comply with RFP Terms & Conditions

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1142	General Query	General Query	Digital Journeys	How do you manage the broken journey?	Bidder has to comply with RFP Terms & Conditions
1143	General Query	General Query	Digital Journeys	Do you envisage any STP (Straight Through Processing/Real time) based integration for Digital Journeys? If yes, then please share the list of STPs.	Bidder has to comply with RFP Terms & Conditions
1144	General Query	General Query	Digital Journeys	Please confirm whether this journey will be for ETB or NTB?	Both, ETB & NTB
1145	General Query	General Query	Offer Management	How does the bank currently manage cross sell/up sell?	Bidder has to comply with RFP Terms & Conditions
1146	General Query	General Query	Mobility	Please specify no. of users who will be accessing Mobile APP and from which department.	Bidder to refer Corrigendum for Volumetrics
1147	General Query	General Query	Email	How many outgoing mail servers (SMTP) are to be configured for sending outgoing mails (if required)?	Bidder to refer Corrigendum for Volumetrics
1148	General Query	General Query	Report Management	Kindly share the list of reports to be generated by the new Solution. If possible, please share sample reports.	Requisite details will be shared with the successful bidder.

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1149	General Query	General Query	Project Delivery	<p>We understand and assume that CRM application solution activities and implementation services (Requirement gathering, development, testing support (SIT/UAT), go live) are provided by us and the remaining activities mentioned below are taken up by Canara Bank's IT team or third party CSP team.</p> <p>Please confirm if Canara Bank's IT team or CSP team can perform the following:</p> <p>A. Infrastructure Supply, Support and Maintenance B. Security Maintenance C. Deployment D. Disaster Recovery and Business continuity E. Testing:</p> <p style="padding-left: 40px;">a. Application Security (VAPT) b. Performance Test c. Load/ Stress d. SIT e. UAT</p> <p>F. Customer's side integration</p> <p style="padding-left: 40px;">a. Data Migration activity b. ETL activities c. Integration jobs (Any data, which has to be fetched from legacy system to staging) d. API/ webservices (Any API, which need to be custom developed to integrate with core system)</p>	Bidder has to comply with RFP Terms & Conditions
1150	General Query	General Query	System Rollout	<p>As per our understanding, the overall system rollout will be carried out by Canara Bank.</p> <p>Please confirm.</p>	No. It is the bidder's responsibility
1151	General Query	General Query	System Training	<p>As per our understanding, we follow a Train-The-Trainer (TTT) approach for the system training to the identified Canara Bank Bank key stakeholders. The business team training will be carried by Canara Bank from those key stakeholders whom we have trained.</p> <p>Please confirm.</p>	<p>Bidder has to comply with RFP Terms & Conditions</p> <p>Refer Annexure 8- Bill of Material for training schedule & other details. Trainings are to be conducted by the Bidder and their OEM</p>
1152	General Query	General Query	Technical Challenges	<p>Currently, are there any technical challenges you are facing with existing systems?</p>	Bidder has to comply with RFP Terms & Conditions
1153	General Query	General Query	IT Landscape	<p>Please share the current IT Landscape. (Architecture diagram for all systems pulling data from/pushing data to current CRM)</p>	Requisite details will be shared with the successful bidder.

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1154	General Query	General Query	System	What are the systems planned to be sun-set during and post implementation?	Requisite details will be shared with the successful bidder.
1155	General Query	General Query	System	Please define the name of solution and purpose which are used currently:	The systems mentioned below are self-explanatory. Requisite details will be shared with the successful bidder
1156	General Query	General Query	System	Core Banking System:	Oracle Flexcube
1157	General Query	General Query	System	Document Management system:	Requisite details will be shared with the successful bidder.
1158	General Query	General Query	System	AD platform/User access management/SSO logins:	Requisite details will be shared with the successful bidder.
1159	General Query	General Query	System	Payment Hubs/Systems:	Requisite details will be shared with the successful bidder.
1160	General Query	General Query	System	Mail Server:	Requisite details will be shared with the successful bidder.
1161	General Query	General Query	System	SMS Gateway:	Requisite details will be shared with the successful bidder.
1162	General Query	General Query	System	LOS system:	Requisite details will be shared with the successful bidder.
1163	General Query	General Query	System	SCF Platform:	Requisite details will be shared with the successful bidder.
1164	General Query	General Query	System	EDW System:	Requisite details will be shared with the successful bidder.
1165	General Query	General Query	System	Customer On-boarding and KYC:	Requisite details will be shared with the successful bidder.
1166	General Query	General Query	System	Enterprise Service Bus/API engine:	Requisite details will be shared with the successful bidder.
1167	General Query	General Query	System	Mobile Banking App:	Requisite details will be shared with the successful bidder.
1168	General Query	General Query	System	Internet Banking:	Requisite details will be shared with the successful bidder.
1169	General Query	General Query	System	FI solution:	Requisite details will be shared with the successful bidder.
1170	General Query	General Query	System	FASTag:	Requisite details will be shared with the successful bidder.
1171	General Query	General Query	System	Card Loyalty Management:	Requisite details will be shared with the successful bidder.
1172	General Query	General Query	System	ATM Switch Applications:	Requisite details will be shared with the successful bidder.
1173	General Query	General Query	System	Internal rating system:	Requisite details will be shared with the successful bidder.
1174	General Query	General Query	System	Database:	Requisite details will be shared with the successful bidder.

1175	General Query	General Query	System	Chatbot/Chat tool:	Requisite details will be shared with the successful bidder.
1176	General Query	General Query	System	Debit Card Management System:	Requisite details will be shared with the successful bidder.
1177	General Query	General Query	System	Credit Card Management System:	Requisite details will be shared with the successful bidder.
1178	General Query	General Query	System	ATM Switch:	Requisite details will be shared with the successful bidder.
1179	General Query	General Query	System	Contact Centre System:	Requisite details will be shared with the successful bidder.
1180	General Query	General Query	System	Recon System:	Requisite details will be shared with the successful bidder.
1181	General Query	General Query	System	Treasury application:	Requisite details will be shared with the successful bidder.
1182	General Query	General Query	System	HRMS:	Requisite details will be shared with the successful bidder.
1183	General Query	General Query	System	Lead Management:	iLead
1184	General Query	General Query	System	Campaign Management:	Requisite details will be shared with the successful bidder.
1185	General Query	General Query	System	Service/Ticket Management:	Requisite details will be shared with the successful bidder.
1186	General Query	General Query	System	Business Process Management:	Requisite details will be shared with the successful bidder.
1187	General Query	General Query	System	Analytical/BI:	Requisite details will be shared with the successful bidder.
1188	General Query	General Query	System	AI/ML:	Requisite details will be shared with the successful bidder.
1189	General Query	General Query	System	Cross sell System:	Requisite details will be shared with the successful bidder.
1190	General Query	General Query	System	ETL Tool:	Requisite details will be shared with the successful bidder.
1191	General Query	General Query	System	Decision Engine:	Requisite details will be shared with the successful bidder.
1192	General Query	General Query	System	Rule Engine:	Requisite details will be shared with the successful bidder.
1193	General Query	General Query	System	Any other?: (Please mention)	Requisite details will be shared with the successful bidder.
1194	General Query	General Query	System	Is reporting DB required or not?	Yes
1195	General Query	General Query	Architecture	Is there a specific preference of bank for the type of Kubernetes/Container technology?	No
1196	General Query	General Query	Deployment	In case Canara Bank is looking for Private Cloud deployment, do you have a private landing zone?	No

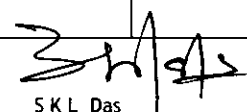

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1197	General Query	General Query	Deployment	Is there any Bank's existing system such as CBS, BPM, DMS, LOS etc deployed over Cloud? If yes, then please specify System details and name of Cloud vendor?	No
1198	General Query	General Query	CI/CD	What is the tool Canara Bank uses for CI/CD pipeline? We understand that pipeline creation & maintenance will be done by Canara Bank, and we shall support and guide Canara Bank IT team for the same.	Bidder has to comply with RFP Terms & Conditions
1199	General Query	General Query	Infra	Does bank have any Cloud/Infra monitoring tool in place ??	No
1200	General Query	General Query	Infra	Do you require DR with 50% or 100% capacity of Production?	Bidder has to comply with RFP Terms & Conditions
1201	General Query	General Query	Infra	Where would the DC, DR sites to be considered?	Bidder has to comply with RFP Terms & Conditions
1202	General Query	General Query	Infra	We understand that the production environment require high availability. Please confirm.	Bidder has to comply with RFP Terms & Conditions
1203	General Query	General Query	Infra	Please share Purging policy percentage for volume data at the end of each year	Requisite details will be shared with the successful bidder.
1204	General Query	General Query	Infra	Is DMZ required? (If system is to be accessed over internet as well)	Yes
1205	General Query	General Query	Infra	We support both MS SQL and Oracle. Please mention your preferred database (Oracle/MS SQL)	Bidder to propose as per their solutioning
1206	General Query	General Query	Infra	As per our understanding, infra will be managed by Canara Bank or third party vendor. Please confirm the same.	Bidder has to comply with RFP Terms & Conditions It is the bidder's responsibility
1207	General Query	General Query	Integration	Do you have a Middleware/DWH in place? If Yes, kindly mention which. If No, kindly share Integration strategy.	Requisite details will be shared with the successful bidder.
1208	General Query	General Query	Integration	We assume that Canara Bank would be providing all necessary APIs of above mentioned and/or required systems. Any modification or customization required in such APIs would also be taken care by the Bank.	Bidder has to comply with RFP Terms & Conditions It is the bidder's responsibility

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1209	General Query	General Query	Integration	Please confirm API call volume per day as on date.	Bidder has to comply with RFP Terms & Conditions
1210	Annexure 2 Pre-Qualification Criteria	4	The Bidder should have a turnover of Rs. 200 Crores or more for each year during the last three financial years [i.e., 2019-20, 2020-21 and 2021-22]. This must be the individual company turnover and not of any group of companies	Request you to Please provide exemption here for MSE or Startups with Rs. 18 CR for each year of last three financial years	Bidder has to comply with RFP Terms & Conditions
1211	Annexure 2 Pre-Qualification Criteria	6	The Bidder shall be the Original Equipment Manufacturer (OEM)/ Original Software Developer (OSD)/ Original Software Owner (OSO) of the proposed Software/Hardware/Solution. (OR) An authorized dealer / System Integrator	Please Clarify if MAF would suffice this clause from OEM being a system Integrator	Yes
1212	Annexure 2 Pre-Qualification Criteria	7	The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	Request you to Please provide Past Experience exemption for MSE and Startup registered Bidders	Bidder has to comply with RFP Terms & Conditions

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1213	Annexure 4 Technical Evaluation Parameters	4	<p>Bidder Credentials and Experience Clause: The Bidder should have experience of having implemented/ implementing Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores</p> <p>Implementation Experience - Maximum 10 Marks 2 or more implementations- 10 marks 1 implementation - 7 marks</p> <p>Supporting Documents: For Projects Completed 1. Copy of Contract/ Purchase Order along with Completion letter/ sign off from client 2. Credential letter must specify the name of the OEM whose product is implemented, name of unique product journeys implemented along with the category (Retail/ MSME/ Agri) under which this unique product journey lies, date of completion and confirm that the performance was satisfactory</p> <p>For Projects Ongoing/ Under Implementation 1. Copy of Contract/ Purchase Order 2. Credential letter must specify the name of the OEM whose product is being implemented, name of unique</p>	Request you to please Clarify if OEM experience can suffice this clause, or request you to please provide exemption for this clause for MSE and Startup registered Bidders	Bidder has to comply with RFP Terms & Conditions
<p>Place:Bangalore Date:28/04/2023</p> <p style="text-align: right;">  S K L Das Deputy General Manager  </p>					

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