

Replies to pre bid queries to EOI-04 2022-23 dated 06/02/2023 for Expression of Interest for Empanelment of FINTECH/START-UP Companies for Canara Bank:

Sl. No.	EOI Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	Annexure 1 TO 13	Annexure 1 TO 13	Currently Bank has hosted scanned copy, they may be requested to Bid document in pdf so that annexures from 1 to 13 can be used on us in the exact format prescribed by the Bank It is difficult to have the scanned copy converted to word.	The Bid document may be obtained by sending request mail to <a href="mailto:dittenders@canarabank.com">dittenders@canarabank.com</a>
2	Page 31, 32 Scope of work Annexure-12 Any other Unique Solution	API Management tools, Merchant Aggregator, Account Aggregator, Aggregator platforms, Video-KYC Solutions, Digital Marketing Solutions, etc. and any use case suitable for Financial Services. Usage a small hardware items like Debit Card/cheque book printing devices with advance technologies, Devices with software to scan a cheque and withdrawal/credit slips and verify the account , customer signature etc. thru AI and provide first hand verification to counter staff, Note counting machine with serial number and denomination wise reports for EOD tallying or any	A request may be made so that all our products are also figuring in their published indicative list. (1) to add API based stamp duty payment automation with e Sign integration (2) Digital KYC, e Sign workflow and USB Dongle based bulk signing (3) API e Mandate services for Bank/ their corporate as sponsor bank (4) CLM (Contract life cycle management)	The same can be suggested under any other unique solution



		new technologies which can be used at branches to ease the customer handling effectively.		
3	Page 25		<b>Generic Query</b> NDA whether the same is to be executed on a stamp paper or a plain paper	The same shall be executed on letter head along with signature.
4	Page 21 ANNEXURE-3 <u>Eligibility Criteria Declaration</u>	<b><u>Eligibility Criteria for Agencies/FinTech (Other Than Start-up)</u></b> It should be a company either incorporated and registered in India. Further, financial Institutions constituted under statute of India would be eligible.	Kindly amend the clause as : It should be a IT / ITES company either incorporated and registered in India. Further, financial Institutions constituted under statute of India would be eligible.	Bidder to comply EOI terms and conditions.
5	Page 21 ANNEXURE-3 <u>Eligibility Criteria Declaration</u>	<b><u>Eligibility Criteria for Agencies/FinTech (Other Than Start-up)</u></b> The conduct of Bank accounts of the entity as well as its promoter / directors should be satisfactory.	Please elaborate the clause.	Bidder to submit the Bank statement. Bank will do evaluation/analysis on the statement
6	General		<b>Generic Query</b> <b>Request to Provide Word format of the Bid for our bid preparation.:</b> The current Format is available as a scanned copy. It cannot have converted properly to a proper word format. Pl share us the PDF or a Word format so the relent formats (annexure 1 to 13) etc. can be updated and printed on	The Bid document may be obtained by sending request mail to <a href="mailto:dittenders@canarabank.com">dittenders@canarabank.com</a>



			the exact format prescribed by the bank.	
7	Page No: 31 & 32 Annexure - 12 Scope of Work	Indicative Segment an probable use case:	<p>We are providing the following services, where in most of the banks use these services in the BFSI sector. Pl examine whether these can also be added your existing Use cases. :</p> <p>I. API based stamp duty payment automation with e Sign integration                      II. Digital KYC, e Sign workflow and USB Dongle based bulk signing                      III. API e Mandate services for Bank/ their corporate as sponsor bank                      IV. CLM (Contract life cycle management)</p>	The same can be suggested under any other unique solution.
8	Page No: 25		<p>Generic Query:                      Whether the NDA to be a stamped paper or Plain Paper. If on a stamped paper what will be the stamp duty applicable.</p>	The same shall be executed on letter head along with signature.
9	NA		<p>Generic Queries:                      Is there any part of the requirement developed partially or it will be completely greenfield.</p>	Bank on its requirement may ask for development as well.
10	NA		<p>Generic Queries:                      Is there any mandate Bank has to use a licensed product / framework / tool for development</p>	No mandate. Wherever applicable Bank shall pay for the licenses



11	NA		Generic Queries What is the anticipated number of targeted audience who will use this applications	The application may be Internal or customer facing
12	NA		Generic Queries : What different personas they will be categorized in to.	During the course of implementation the same shall be disclosed
13	NA		Generic Queries: Let us know if there are external users outside the bank who will need access.	The application may be Internal or customer facing.
14	NA		Generic Queries: Is there a Central Data store which this application need to integrate	Information will be shared with empanelled vendors.
15	NA		Generic Queries: Are there APIs supported on the central platform if any.	Information will be shared with empanelled vendors.
16	NA		Generic Queries: Database access to the central platform is that feasible.	Information will be shared with empanelled vendors.
17	NA		Generic Queries: Does Bank Need Public / Private Cloud / On -Premise infrastructure for this implementation. Is there any specific preference on that?	This depends for the type of project that has been identified for implementation.
18	NA		Generic Queries: Can we get more details in terms total number of User stories & Use cases/functional points part of scope.	This depends for the type of project that has been identified for implementation.



19	NA		Generic Queries: Is there a CRM platform to integrate, if yes please provide more details? Please clarify the quantum of leads generated on this platform.	This depends for the type of project that has been identified for implementation.
20	NA		Generic Queries: Are there known / identified list of integration points.	This depends for the type of project that has been identified for implementation.
21	NA		Generic Queries: Please clarify the mode of integration with the integration points. Will it be API enabled?	API shall be provided by the Bank.
22	NA		Generic Queries: Please clarify the localization / globalization requirements. (number of languages / denomination )	Indian vernacular languages.
23	NA		Generic Queries: Non Functional requirements like Accessibility, Performance & Security Testing are you expecting the offering to include all.	Yes. This shall depend on the nature of requirement arises during the course of implementation
24	NA		Generic Queries:Infra, Laptops, Connections will those be provided by Bank?	Yes. This shall depend on the nature of requirement arises during the course of implementation
25	NA		Generic Queries: Is there a preference of choice of language for the implementation? Like PHP/Java/.Net/Node JS	No Choice .



26	Page No 19, Annexure-3 <u>Eligibility Criteria Declaration</u>	The Bidder has to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners has not participated in the bid process.	If the bidder and its subsidiary have two distinct offerings & solutions under the same indicative segment, can they participate independently. Alternatively, Can the bidder and subsidiary with distinct offering each, participate for two different indicative segments? Please clarify.	No they cannot participate.
27	Page No 31, Annexure 12 <u>Scope of Work</u>		Generic: Modern applications mandates for flexibility to scale up/down based on the work load needs. This would warrant deployment on the cloud environments. Request bank to consider applications that could be deployed and managed on cloud as well.	This depends for the type of project that has been identified for implementation.
28	Page No 33 Annexure-12 <u>Scope of Work</u>	<b>In House Development:</b> a) For the applications developed as per the requirement of the Bank by the empanelled bidder, Bank shall own the Intellectual Property Rights	Any new requirements that are customized for the bank will be built on top of the existing application/platform. Request the bank to relax the clause and the IP to be owned by the bidder.	IP shall be with the Bank



29	Page No 33 Annexure-12 Scope of Work	<b>In House Development:</b> h) For products already developed, for which the empaneled vendor holds the IPR, Bank may purchase the IPR/ purchase perpetual licenses/ purchase subscription or implement escrow arrangement within the overall project outlay specified as per the prevailing policy of the Bank.	Source code ESCROW agreement is generally employed for procurement of software licenses. Request bank to waive off this clause where application is facilitated on a cloud based platform and there is no sale of software license.	The ESCROW will be applicable as per RFP terms
30	Page No 33 Annexure-12 Scope of Work	<b>In House Development:</b> c) In case of any change / modification in source code, all necessary functional and technical documentation (technical specifications, integration specifications, application architecture/design, integration architecture/design, test cases documentation for CIT/SIT/UAT, deployment guide on infrastructure servers, and release notes) must also be delivered along with source code	Any new requirements that are customized for the bank will be built on top of the existing application/platform. Request the bank to relax the clause and the IP to be owned by the bidder.	IP shall be with the Bank
31	Page No 33 Annexure-12 Scope of Work	<b>In House Development:</b> e) The software developed should be compatible with the current infrastructure of the Bank and should be forward compatible	Will the application be deployed Onprem / Cloud / Hybrid infrastructure? or Request bank to consider Cloud implementation also that helps in scalability and high availability.	This depends for the type of project that has been identified for implementation



32	EOI Page No 1	Earnest Money Deposit (Refundable)	We are an MSME and hence we request bank to waive the EMD fee of Rs. 10,000/- for MSMEs. We can submit the required MSME certificate. Please confirm.	Bidder to comply with EOI document.
33	Page No 17, Annexure 2, <u>Covering Letter Format</u>	We will not sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority (refer: F/ No.6/ 18/2019-PPD dated 23/07/2020 of Public Procurement Division, Department of Expenditure, Ministry of Finance)	We would like to understand if the we can leverage our partners for some of the scope that are present within India.	Bidder to comply with EOI terms and conditions.
34	Page No 20 Annexure-3 <u>Eligibility Criteria Declaration</u> As per GEM Turnover is Exempted as per DPIIT Circular	<u>1. Eligibility Criteria for Start-up</u> i. The turnover of the firm/company should not have been greater than Rs.100 crore in any of the years of its operations.	Financial Qualification Criteria is a Challenge for us to participate in the above Bid, Being an Indian Company with our core focus on Technology we only focus on Tablet PC Segment. We would request you to kindly look into the matter and allow Indian OEM to participate and grow under the Make in India and Atmanirbhar Bharat Initiative. Since we understand the Parameters of the Qualification criteria we would request you to add a option of PSU approved Consortium bidding the project.	Query was not clear.





35	As per GEM kindly add MSME and MII		Generic: Make In India References for Turnover and Experience	Bidder to comply with EOI terms and conditions.
36	Generic Kindly Add this point		Generic: Product should be GMS certified for category (Tablet Computer/PC)	Bidder to comply with EOI terms and conditions.
37	Asper GEM kindly add MSME and MII		Generic: Product should be MII 50% Local Content for Class-I	Bidder to comply with EOI terms and conditions.
38	Kindly Add this point		Generic: MSME and NSIC Exemption for OEM under DPIIT circular for Turnover and Experience	Bidder to comply with EOI terms and conditions.
39	Asper GEM kindly add Land boarded certificate.		Generic: Land boarded certificate.	Bidder to comply with EOI terms and conditions.
40	As per DPIIT Circular Foreign certificate		Generic: Allow Indian Certificates only as per DPIIT guidelines for start up and MSME authorities.	Bidder to comply with EOI terms and conditions.
41	Allow only Indian Certificates		Allow BIS and EPR Certificates only Below reasons and encourage Make in India tablet computes in line with notification Policy No. FP-20013/2/2017-FP-PNG dated 17.11.2020 issued by MoP&NG. Allow any INDIAN Certificates and optional as the foreign certificates	Bidder to comply with EOI terms and conditions.



42	Annexure3 - Eligibility criteria declaration - 2 Eligibility criteria for Agencies/Fintech (Other than Start-up)	The entity must demonstrate arrangements to ensure compliance with existing regulations/laws on consumer data protection laws	Our understanding is that the proposed/ developed solutions shall comply with the regulations as mentioned, however in case of any integrations required to comply with Banks tokenization/ consumer data protection systems shall be additionally charged and treated as change request	This depends for the type of project that has been identified for implementation
43	Page 33 :2: Annexure 12: Scope of Work: In house development :	In House development	By means of this section our understanding is Bank is only looking forward for in-house development in case of already existing products proposed as per point A : request the bank to define IP rights for procurement of readily available products also.	Bank will be on-boarding resources only in such cases. Hence the IP rights will be with the Bank
44	Annexure 3. Point 4	The bidder should have support office in Tier 1 cities in India	We have office in Gurgaon & Mumbai. Can we bid? Please explain what does Support Office means?	Bidder can participate.
45	Annexure 2 and Annexure-3	<b><u>Covering Letter Format Eligibility Criteria Declaration</u></b> Eligibility criteria for Agencies Other Common Criteria	Do we need to submit any documents for these? If yes please confirm what all documents need to submit here?	Self-Declaration
46	EOI Annexure-4 Bidders Profile	9.Details of Service Net Work Bengaluru: Mumbai:	We have office in Gurgaon & Mumbai. We do not have office in Bengaluru as of now. We can open an office if we will get this contract.	Bidder can participate.



			We can provide an undertaking for that also.	
47	Page No 31 Annexure-12 Scope of Work	<b>Indicative Segment</b> Development & Integration of Digital Journeys (Liability & Asset)	We are providing solution for integration with OCEN ecosystem. In which category are we required to apply for it?	Marketplace and Advisory Services / Any other unique solution.
48	Page No 31 Annexure-12 Scope of Work	<b>Indicative Segment</b> Development & Integration of Digital Journeys (Liability & Asset)	We are providing Analytics solution for Bank Statements, GST, ITR, etc. In which category are we required to apply for it?	Data Analytics
49	General Query		General Query: In which Annexure, do we need to indicate the Categories for which we are applying?	Annexure-10

Date: 27/02/2023  
Place: Bengaluru

  
Deputy General Manager  


