

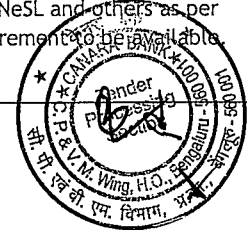
Replies to the pre bid queries for the GeM bid ref No: GEM/2024/B/5653098 dated 26/11/2024 for Selection of Service Provider for Implementation of End to End Digitalization of SHG and Onboarding of Agents for Capturing Financial/Non-Financial Transactions for a Period of 3 Years in Canara Bank

Sl. No.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Reply
1	76	Annexure-8	Scope of Work	3. SHG SB account opening	CA SA Account opening of SHG should happen in CBS System. There can be an interface to fetch the required details from CBS system and can be displayed on LOS platform	Upon capturing mandatory SHG Group details along with individual member detail in LOS platform, Savings account will get opened in CBS through integration.
2	78	Annexure-8	Scope of Work	8. Cash Management	Cash management is out of LOS scope	Cash Management is part of Scope of the work and not under LOS. Hence, Cash Management is bidder responsibility.
3	78	Annexure-8 Scope of Work	7. Other activities	7.1. Identification of SHG borrowers and classification of activities as per bank's requirements. 7.2. Creating awareness about savings and other channels/digital products offered by the Bank and education or advice on managing money & debt counselling. 7.3. Promotion, nurturing, monitoring and handholding of Self Help Groups and/or Joint Liability Groups and/or Micro Credit Groups and others. 7.4. Facilitating the repayment of dues owed to the Bank by its customers/guarantors. 7.5. The responsibility of training & dissemination of product information to SHG agent lies with the bidder. In future, if any new products/services are introduced the Bank would share the operational guidelines separately.	The list of requirements 7.1, 7.2, 7.3 mentioned under this section talks about operational flow and not part of system. This need to be handled outside LOS system	Point 7.1, 7.2 & 7.3 mentioned in scope of work since all these process will be handled by agent deployed by the bidder. Hence, it is bidder responsibility.
4	77-78	Annexure-8	Scope of Work	6. SHG Agent activities	Is there any expectation where SHG agent can login to LOS and LMS system?	SHG agents are expected to capture all financial & Non-Financial transactions at the place of operation of SHG.



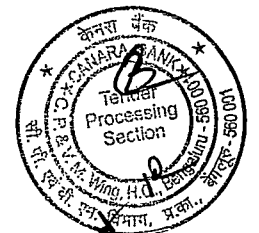
Replies to the pre bid queries for the GeM bid ref No: GEM/2024/B/5653098 dated 26/11/2024 for Selection of Service Provider for Implementation of End to End Digitalization of SHG and Onboarding of Agents for Capturing Financial/Non-Financial Transactions for a Period of 3 Years in Canara Bank

Sl. No.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Reply
5	76-77	Annexure-8	Scope of Work	4. Monthly Transactions	The requirements mentioned are related to maintenance of SHG and their loans. Is there any expectation to have Loan Management System too along with Loan Originations System?	Yes, LOS platform to capture all those monthly transactions of SHG including Non Financial transactions like Monthly Meetings / Resolution, etc.
6			General Query		Number of Users of the proposed system along with the expected growth in next 3 years:	Approx. 5000+ SHG lending branches will be using the LOS platform apart from SHG agents.
7			General Query		Number of Accounts of the proposed system along with the expected growth in next 3 years:	Minimum 50000 SB accounts and 50000 credit linkages every year
8			General Query		Can the vendor participate in this RFP for the Lending specific requirements only?	No. Bidder to comply with RFP Terms and Conditions
9	64	Annexure -2 Pre-Qualification Criteria	3.The Bidder has to submit Due Diligence Report from any SEBI registered Credit Rating agencies in India	3. Due diligence report as per Annexure -18 (should not be older than 6 months as on submission of Bid)	We have credit rating certificate from the RBI approved credit rating agencies (India Ratings & ICRA). However, they do not issue it in the format specified in Annexure - 18. Therefore, we kindly request the Bank to accept the rating certificate.	Bidder to refer Corrigendum-1
10	71	Annexure-5	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.)	We are not manufacturing any product and almost 98% of our revenue comes from services provided in India to Banks in India with 100% domestic input. We are not required to appoint Cost Auditor as per the Companies Act, 2013. Accordingly, we request Bank to accept self-declaration in this regard and / or certificate from a practising Chartered Accountant.	Bidder has to submit the Annexure-5 for MII compliance in company letter head for a tender value less than Rs.10 crores or should submit a certificate from statutory auditor or cost auditor of the company for a tender value above Rs.10 crores with bidder seal and signature.
11	74	Annexure-8 Scope of Work	1.Solution Offering:	1.1. The successful bidder should have digital online front end android application with assisted journey for instant SHG SB account opening, internal loan disbursement, collection (saving and loan repayment), real time bookkeeping, SHG bank credit linkage and collections.	How the credit linkage functionality will operate, specifically how it will be integrated with the Government Portal ?	No specific integrations with Government Portal, API integrations with NeSL and others as per requirements to be available.



Replies to the pre bid queries for the GeM bid ref No: GEM/2024/B/5653098 dated 26/11/2024 for Selection of Service Provider for Implementation of End to End Digitalization of SHG and Onboarding of Agents for Capturing Financial/Non-Financial Transactions for a Period of 3 Years in Canara Bank

Sl. No.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Reply
12	74	Annexure-8 Scope of Work	1.Solution Offering:	1.2 The successful bidder should have the web portal equipped with dashboard for SHG management, accessible to branch / regional office / circle office / head office personnel for account opening, credit assessment and monitoring.	A separate web portal for sanction and disbursal needs to be developed, or the bank will utilize its existing LMS for these functions ?	Separate portal to be developed



Replies to the pre bid queries for the GeM bid ref No: GEM/2024/B/5653098 dated 26/11/2024 for Selection of Service Provider for Implementation of End to End Digitalization of SHG and Onboarding of Agents for Capturing Financial/Non-Financial Transactions for a Period of 3 Years in Canara Bank

Sl. No.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Reply
13	74&75	Annexure-8 Scope of Work	1.Solution Offering:	1.15. Initiation of cash collections [ONUS/OFFUS] crediting directly to the SHG savings account to be enabled as per the NPCI SHG single authentication. 1.16. Initiation of Fund transfer (ONUS/OFFUS) from SHG SB/OD/OCC account to individual member accounts to be enabled as per NPCI SHG Dual authentication.	Is the integration of a payment gateway required for processing collections and payments?	Yes, Integration with Bank payment gateway required for AEPS ONUS/OFFUS transactions.
14	75	Annexure-8 Scope of Work	1.Solution Offering:	1.27. The provision to be enabled in the app to capture SHG NRLM unique code	What are the unique codes for SHG under NRLM ?	Each SHG under NRLM will possess separate Unique code.
15	78	Annexure - 8	8. Cash management:	The Successful Bidder will be solely responsible for the cash management. Suitable insurance for Cash held at SHG agent and cash in transit to be obtained and the policy/proof is to be submitted to the Bank.	UI for cash management and insurance for BC need to be placed ?	Yes.UI for cash management and insurance for BC is required.



Replies to the pre bid queries for the GeM bid ref No: GEM/2024/B/5653098 dated 26/11/2024 for Selection of Service Provider for Implementation of End to End Digitalization of SHG and Onboarding of Agents for Capturing Financial/Non-Financial Transactions for a Period of 3 Years in Canara Bank

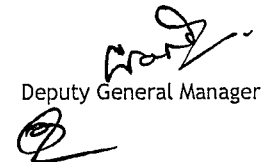
Sl. No.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Reply
16	64	Annexure-2	Pre-Qualification Criteria	4.3- Due diligence report as per Annexure -18 (should not be older than 6 months as on submission of Bid)	<p>As a startup company, we have not obtained due diligence from a SEBI-registered credit rating agency. In India, there are only seven such agencies providing these services, and the process to obtain due diligence typically requires around one month.</p> <p>We would like to request an exemption for startup companies from the requirement of obtaining due diligence from a SEBI-approved credit rating agency. Alternatively, we have conducted due diligence through a funder-approved due diligence agency for Venture Capital funding. While this report may not be in the exact format of a SEBI-registered credit rating agency, it meets the due diligence objectives.</p> <p>Can the bank consider accepting due diligence conducted by an agency other than a SEBI-approved credit rating agency, provided it fulfils the due diligence criteria, even if the format differs?</p>	Bidder to comply with RFP Terms and Conditions



Replies to the pre bid queries for the GeM bid ref No: GEM/2024/B/5653098 dated 26/11/2024 for Selection of Service Provider for Implementation of End to End Digitalization of SHG and Onboarding of Agents for Capturing Financial/Non-Financial Transactions for a Period of 3 Years in Canara Bank

Sl. No.	Page No	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Reply
17	59	SECTION H- PURCHASE PREFERENCE	2.Startup	2.5. For availing the relaxations, Bidder is required to submit requisite certificate towards Startup enterprise registration issued by Department of Industrial Policy and Promotion, Ministry of Commerce and the certificate should be certified by the Chartered Accountant (not being an employee or a Director or not having any interest in the Bidder's company/firm) and notary public with legible stamp.	In order to claim exemption, certificate from Chartered Accountant is necessary. As per the wording certified by Chartered Accountant "and" notary public with legible stamp. In this case, certificate obtained from Chartered Accountant needs to be certified by Notary or either one is sufficient.	Bidder to refer Corrigendum-1
18	37	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	9.Performance Security	9.1. The successful bidder should submit a Performance Security equivalent to 5% of the Total Cost of Ownership (TCO) within 30 days from the date of acceptance of the Purchase Order with the validity period of 37 months from the acceptance of PO and shall be retained till the completion of Contract period. The guarantee should also contain an additional claim period of 2 months from the last date of validity.	As a startup company, we request whether the Performance Security requirement can be reduced from 5% to 2.5% of the Total Cost of Ownership, considering the constraints typically faced by startups.	Bidder to comply with RFP Terms and Conditions

Date: 12-12-2024
Place: Bangalore


Deputy General Manager

