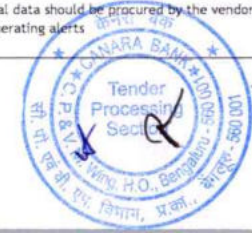


Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
1	1	GEM Notice	GEM Notice	Last Date of Submission is 28th January 2025 @ 3.00 pm	We request the Bank to extend the bid submission for atleast 10-15 days after the pre-bid clarification is shared.	Bidder to refer Corrigendum-2
2	15	Section C - Deliverable and Service Level Agreements	1. Project Timelines	Overall 20 to 21 weeks i.e. overall 5 months given as per RFP	We request the Bank to extend the project timelines to atleast 35 to 40 weeks i.e. 8 to 9 months from the date of issue of PO.	Bidder to comply with RFP terms and conditions
3	125	Annexure-10- Technical Evaluation Criteria, Sl. No. 1	Annexure-10-Technical Evaluation Criteria, Sl. No. 1	<p>Capability of the Bidder. The bidder should have implemented and maintaining any Banking related IT solution in atleast One (01) of the Scheduled Commercial Banks, with minimum 2000 branches in India as on RFP date.</p> <p>Implementation Experience *3 or more implementations - 10 Marks *2 implementations - 7 Marks *1 implementation - 5 Marks</p>	We humbly request Bank to kindly lower the requirement criteria considering the GOI guidelines for MSEs. (Ministry of Micro, Small & Medium Enterprises (MSMEs) vide Policy Circular No. 1(2)(1)/2016-MA dated 10 th March, 2016 has clarified that all Central Ministries / Departments / Central Public Sector Undertakings (CPSUs) may relax condition of prior experience with respect of Micro & Small Enterprises (MSEs) in all public procurements subject to meeting of quality and technical specifications.)	Bidder to comply with RFP terms and conditions
4	125	Annexure-10- Technical Evaluation Criteria, Sl. No. 2	Annexure-10-Technical Evaluation Criteria, Sl. No. 2	<p>Successful Implementation of EWS Solution proposed by the bidder. The proposed EWS Solution should have been successfully implemented and maintained within the last 3 years in atleast one (01) of the Scheduled Commercial Banks (excluding RRBs/ Co-operative Banks) having more than 2000 branches in India as on RFP date. Each Implemented EWS Solution in the bank must have at least "Rule / Scenario (RBI/DFS/BANK) based Alert Generation" as part of its scope. Implementation of proposed EWS Solution, *More than and equal to 5000 Branches in India - 20 Marks *More than and equal to 3500 branches but less than 5000 Branches in India - 15 Marks *More than 2000 but less than 3500 Branches in India - 10 Marks</p>	<p>We humbly request Bank to kindly lower the requirement criteria of number of branches considering the GOI guidelines for MSEs. (Ministry of Micro, Small & Medium Enterprises (MSMEs) vide Policy Circular No. 1(2)(1)/2016-MA dated 10th March, 2016 has clarified that all Central Ministries / Departments / Central Public Sector Undertakings (CPSUs) may relax condition of prior experience with respect of Micro & Small Enterprises (MSEs) in all public procurements subject to meeting of quality and technical specifications.)</p> <p>We humbly request the bank to consider purchase orders from at least the past 5 years.</p>	Bidder to comply with RFP terms and conditions
5	85	Annexure-8 Scope of Work	IV.Data sources involved for the solutions	<p>Data sources involved for the solutions are as follows:</p> <ul style="list-style-type: none"> a. Core Banking System b. Trade Finance c. Treasury d. LMS e. LAPS f. Rating System IMAC g. Borrower Health Profile (BHP) h. DMS i. KYC and AML j. EWIRM k. Financial Statements Banks internal documents l. Third Party Aggregators m. HRMS n. LCM/CRMF 	All the data sources data would be provided in staging area DB provided by the Bank to generate the alerts	Required Internal data will be provided by the bank and necessary access will be provided wherever required.
6	86	Annexure-8 Scope of Work	I. Data Management Module Data ingestion capabilities:	The EWS is expected to have capabilities around data ingestion (depending on sources of data, volume and technological limitations). Some of the options that will be API based are; feed based, batch/dump based or manual upload.	Access of the datasource would be provided by the Bank and we will consume the data for generation of alerts, please elaborate	Required Internal data will be provided by the bank and necessary access will be provided wherever required.
7	86	Annexure-8 Scope of Work	EWS rule management module	Financial ratios (e.g. DSCR, Current ratio, NP Ratio, EBITDA, Sales growth trends)	Access of the datasources would be provided by the Bank and we will consume the data for generation of alerts, please elaborate	External data should be procured by the vendor only for generating alerts
8	86	Annexure-8 Scope of Work	Configurable rules based on non-financial parameters:	Lists from regulators like RBI (e.g., SMA, C-KYC, CRILC, CERSAI) and other peer Banks	Access of the datasources would be provided by the Bank and we will consume the data for generation of alerts, please elaborate	External data should be procured by the vendor only for generating alerts
9	87	Annexure-8 Scope of Work	Configurable rules based on non-financial parameters:	Structured news from financial sites and stock market data (based on key sentiment oriented key words.	Access of the datasources would be provided by the Bank and we will consume the data for generation of alerts, please elaborate	External data should be procured by the vendor only for generating alerts



Replies to Pre bid queries for the GeM bid GEM/2025/B/5787764 dated 06/01/2025 for Selection of vendor for end to end implementation and maintenance of comprehensive centralized Early Warning Signal EWS Solution for a period of five years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
10	87	Annexure-8 Scope of Work	III. Configurable rules based on non-financial parameters	Structured news from sentiment scoring (Legal site, social media and other news media (print or electronic))	Access of the datasources would be provided by the Bank and we will consume the data for generation of alerts, please elaborate	External data should be procured by the vendor only for generating alerts
11	88	Annexure-8 Scope of Work	Workflow Module	Provide API support for exporting workflow data to external reporting systems or dashboards for regulatory or management reporting.	Kindly elaborate the API support expected	Wherever automatic flow of data is required by regulatory / government authorities should be made available through suitable API.
12	90	Annexure-8 Scope of Work	IX. Near-Real Time Monitoring - Reverse Feedback Module	Reverse Feedback to bank 'source systems: The system must send notifications via API calls as reverse feedback to the bank's source systems, enabling further actions on target customers, such as freezing suspicious accounts, based on triggers generated for the designated accounts, including linked accounts.	Is that the Bank will allow and open the access to the CBS from EWS application? So the accounts can be Redflagged or frozen	Reverse feedback to our internal systems whenever it is required. Need based access will be provided by the bank to the vendor as a future requirement.
13	96	Annexure-8 Scope of Work	Financial Intelligence from Bank's Internal sources	Bank is in process of implementation of DMS for the branches and offices. The Solution should be able to integrate with Bank DMS as and when required without any additional cost.	Requesting the Bank to provide DMS specifications	DMS access will be provided to the vendor to consume the data / documents available in document management system for generating alerts using OCR/NLD capabilities.
14	97	Annexure-8 Scope of Work	Financial and market Intelligence from Bank's external sources	<p>a. International Databases: These data points involve information from international regulators and bodies, some of the lists involved are:</p> <p>i. OFAC List</p> <p>ii. IMOLIN</p> <p>iii. US Sanction lists</p> <p>iv. UK Sanction lists</p> <p>b. Credit rating data</p> <p>Some of the data points that can be utilized from sources such as:</p> <p>i. CIBIL</p> <p>ii. Credit rating agencies (CARE, MOODY'S, D&B, CRISIL, ICRA, Fitch, Brickwork, SMERA etc.)</p> <p>iii. CRR - Bank's Internal credit rating application</p> <p>iv. Any Other RBI Licensed Rating Agencies</p> <p>v. IMAC</p> <p>c. Financial Websites</p> <p>i. These data points will include financial websites (Indian and international), including news aggregators (E.g. Bloomberg, Reuters etc.).</p> <p>ii. Any publicly available data/ information would be part of vendor scope. The bidder is required to provide the external feeds including but not limited to below.</p> <p>iii. Asset Class and sector taxonomy</p> <p>iv. Fund Holdings High Quality Liquid Asset scoring</p> <p>v. Asset class taxonomy Shares outstanding</p> <p>vi. Voting rights</p> <p>vii. Corporate Actions</p> <p>viii. Legal Entity reference data</p> <p>ix. Probability of default or bankruptcy based on Company Data & Financials</p> <p>x. Default rates broken down by geographic Region, Country, Sector & Industry</p> <p>xi. Predictive Credit Risk Rating based on News and other unstructured data</p>	Access of the datasources would be provided by the Bank and we will consume the data for generation of alerts, please elaborate	Required internal data will be provided by the bank and external data procured by the vendor for generation of alerts for all the branches.
15	100	Annexure-8 Scope of Work	Ability to generate SASCL type report generation.	Ability to generate SASCL type report generation.	Please elaborate with a sample	SASCL (STATEMENT OF ACCOUNTS AND SCHEDULES) report is a detailed financial report that provides a comprehensive overview of a company's financial performance and position for detailed analysis of borrower's financial health.
16	100 & 101	Annexure-8 Scope of Work	Annexure-8 Scope of Work	The proposed EWS solution should contain the following facilities.	Access of the datasources would be provided by the Bank and we will consume the data for generation of alerts and analysis, please elaborate	Required internal data will be provided by the bank and external data procured by the vendor for generation of alerts for all the branches.



Replies to Pre bid queries for the GEM bid GEM/2023/05/787764 dated 06/01/2025 for Selection of vendor for end to end implementation and maintenance of comprehensive centralized Early Warning Signal EWS Solution for a period of five years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
17	125	Annexure 10 : Technical Evaluation		<p>The proposed EWS Solution should have been successfully implemented and maintained within the last 3 years in atleast one (01) of the Scheduled Commercial Banks (excluding RRBs/ Co-operative Banks) having more than 2000 branches in India as on RFP date.</p> <p>Each implemented EWS Solution in the bank must have at least "Rule/Scenario (RBI/DFS/BANK) based Alert Generation" as part of its scope.</p> <p>Implementation of proposed EWS Solution,</p> <ul style="list-style-type: none"> • More than and equal to 5000 Branches in India - 20 Marks • More than and equal to 3500 branches but less than 5000 Branches in India - 15 Marks • More than 2000 but less than 3500 Branches in India - 10 Marks 	<p>Requesting the Bank to amend the clause B provide relaxation as mentioned below:</p> <p>The proposed EWS Solution should have been successfully implemented and maintained within the last 3 years in atleast one (01) of the Scheduled Commercial Banks (excluding RRBs/ Co-operative Banks) in India as on RFP date.</p> <p>Each implemented EWS Solution in the bank must have at least "Rule/Scenario (RBI/DFS/BANK) based Alert Generation" as part of its scope.</p> <p>Implementation of proposed EWS Solution,</p> <ul style="list-style-type: none"> • More than 1 implementation in India - 20 Marks • 1 implementation in India - 15 Marks • Under implementation in India - 10 Marks 	<p>Bidder to comply with RFP terms and conditions</p>
18	137	Annexure-17 Bill of Material	Table-B Enterprise Subscription cost for the proposed EWS Solution	Enterprise Subscription cost for EWS Software Solution for five (5) years from date of Go-Live.	To guide for the commercials we would like to know what is the MCA and Non MCA break up for monitoring entities	Query not clear
19	84	Annexure-8 Scope of Work	Annexure-8 Scope of Work	<p>28. The EWS solution should be capable of capturing required data either through interfaces or through front end screens to comply with RBI's 42 parameters, 1 Bank Induced Scenario B & 4 DFS parameters related to EWS. Additional scenarios if any in future to be implemented free of cost as and when required</p> <p>VII. The EWS should include but not limited to the following modules detailed later in the RFP</p> <ul style="list-style-type: none"> a. Data Integration Module, b. Text Mining module, c. Internet Scanner module, d. Alerts Scoring module, e. Alerts generation module, f. Reporting module, g. Workflow module, h. Audit module, i. Pdf (Structured/ Unstructured) Reading ability module 	<p>What is meaning of additional scenarios? Is this new logic for new parameters or new scenarios within defined parameters?</p>	<p>Presently 127 scenarios/ rules are being used for alert generation. In the proposed solution new / additional rules / scenarios may be added for effective monitoring as per banks requirement from time to time</p>
20	85	Annexure-8 Scope of Work	The Bank is looking for a solution to provide an Early Warning Signal (EWS) mechanism with the following objective	<ul style="list-style-type: none"> a. Data Integration Module, b. Text Mining module, c. Internet Scanner module, d. Alerts Scoring module, e. Alerts generation module, f. Reporting module, g. Workflow module, h. Audit module, i. Pdf (Structured/ Unstructured) Reading ability module 	<p>what is the meaning of text mining? Do the vendor has to take care of the extraction of data from Bank's data warehouse?</p>	<p>Solution should be capable of extract and analyse large volume of text data from various sources (internal & external) to identify potential risk threat by using sentiment analysis anomaly detection techniques.</p>
21	100	Annexure-8 Scope of Work	Financial and market intelligence from Bank's external sources	The financial and market intelligence from external sources that may be considered by bidders for their proposed EWS Solution will involve data points such as: IB, RBI, DRI, DBAT, NCLAT, CIBIL, CRR, SIDBI, ECGC, SEBI, BSE, NSE, MCA, CBI /ED/SFO/Cyber Crime, EDW, SIDBI, Ujwani Mitra, ECGC, Udyog Aadhar, CGTME, Customs, DGFT, IT/Service tax/Sales/GST, PAN CHK, Central KYC, CERSAI, Aadhar and peer Banks	We understand Bank will provide the data for external data? Request please clarify on the name	No. Vendor has to procure
22	15	Section C / 1.3 Project Timelines	1.3.1 Project Timelines: Delivery of Hardware & other items (including OS) at DC, DRG & UAT Locations	Within six (06) weeks from the date of acceptance of Purchase Order or seven (07) weeks from the date of issue of Purchase Order.	We request you to amend the Clause as: Within twelve (12) weeks from the date of acceptance of Purchase Order or Thirteen (13) weeks from the date of issue of Purchase Order.	Bidder to refer Corrigendum 2
23	18	SECTION D - Deliverables and Service Level Agreements	Penalties and Liquidity Damages- 6.2	6.2.6. Non-compliance to the User Acceptance Testing, Data Migration, Training and Pilot Run of the EWS Solution timelines as per clause 1.3.4 will result in imposing penalty of 0.50% of the total cost of EWS Solution as per Table B excluding AMC/ATS, Additional requirement/ customization Cost, Onsite resource costs on delay in delivery and implementation per week or part thereof by the Bank.	Request bank to confirm the scope of data migration activity. Request bank to confirm what exactly needed in Pilot Run of the EWS Solution timelines	As of now bank is maintaining more than 3 years legacy data in existing EWS solution. Vendor should migrate this data to the new solution for alert generation / predict RFA.
24	67	Annexure-2 Pre Qualification Criteria	The bidder should have an average annual turnover of Rs. 10,00 Crores (Ten Crore Rupees) during last 3 financial years (i.e., 2021-22, 2022-23 & 2023-24) from Indian operations. This must be the individual company turnover and not of any group of companies.	The bidder should have an average annual turnover of Rs. 10,00 Crores (Ten Crore Rupees) during last 3 financial years (i.e., 2021-22, 2022-23 & 2023-24) from Indian operations. This must be the individual company turnover and not of any group of companies.	We request you to amend the Clause as: The bidder should have an average annual turnover of Rs. 25,00 Crores (Twenty five Crore Rupees) during last 3 financial years (i.e., 2021-22, 2022-23 & 2023-24) from Indian operations. This must be the individual company turnover and not of any group of companies.	Bidder to comply with RFP terms and conditions
25	77	Annexure-8 Scope of Work	11. License and Hardware Sizing	11.4. The EWS Solution hardware shall be scaled based on the following data as of 30th November 2024, EWS Alerts Generated FY2022-23-24971, FY 2023-24-228536, FY2024-25 Till 30th Nov 24-176033	We request you to clarify on the Alert Generated details, from FY2022-23 to 23-24 there is a sudden spike in numbers, please clarify the same. The given number are correct or typographical error	Bank has reduced the threshold for monitoring entities during FY 2023-24. Hence there is spurt in alert generation.

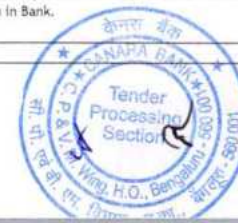


Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
26	84	Annexure-8 Scope of Work	25. The vendor will have to supply and install the solution at the Bank's Data Centre in Bangalore and also should replicate at Disaster Recovery Site, Mumbai/ other major city in India. The DC will be with high availability and DR without high availability. DC and DR will function as Active/Passive.	25. The vendor will have to supply and install the solution at the Bank's Data Centre in Bangalore and also should replicate at Disaster Recovery Site, Mumbai/ other major city in India. The DC will be with high availability and DR without high availability. DC and DR will function as Active/Passive.	Hope we can configure the DC in single stack solution as Active Mode and configure DR with Single Stack as Passive between DC to DR. Pls. do confirm the same. (DC - Active and DR - Passive)	Bidder to refer Corrigendum-2
27	84	Annexure-8 Scope of Work	27. The EWS Solution involves Financial Transactions Monitoring & Controlling Facilities along with Business Rules engine, Alerts Mechanisms and MIS reporting based System seamlessly integrated with various organizational financial transaction based Systems/Applications, and also external information data sources, Storage and Retrieval Solution, in addition to Fraud Management. Risk Classification and online as well as present customer database screening against banned entities and Politically Exposed Person (PEP). The solution must have capability of Early Warning Signals, (EWS) as described with latest updated technology. The data generated by the Bank with the aid of EWS solution should be precise, accurate and correct and the vendor holds full responsibility and shall be solely liable for all the loss and consequences if any incurred by Bank on any incorrect data or information generated by EWS solution on which Bank has acted upon. It is amply made clear that Bank shall not be responsible or liable at any point of time for acting upon the data generated by EWS solution. All the risks, liability, cost and consequences arising from the EWS solution shall be solely on the vendor.	27. The EWS Solution involves Financial Transactions Monitoring & Controlling Facilities along with Business Rules engine, Alerts Mechanisms and MIS reporting based System seamlessly integrated with various organizational financial transaction based Systems/Applications, and also external information data sources, Storage and Retrieval Solution, in addition to Fraud Management. Risk Classification and online as well as present customer database screening against banned entities and Politically Exposed Person (PEP). The solution must have capability of Early Warning Signals, (EWS) as described with latest updated technology. The data generated by the Bank with the aid of EWS solution should be precise, accurate and correct and the vendor holds full responsibility and shall be solely liable for all the loss and consequences if any incurred by Bank on any incorrect data or information generated by EWS solution on which Bank has acted upon. It is amply made clear that Bank shall not be responsible or liable at any point of time for acting upon the data generated by EWS solution. All the risks, liability, cost and consequences arising from the EWS solution shall be solely on the vendor.	We request you to clarify on the following Point Provided in Point No.27, The data generated by the Bank with the aid of EWS solution should be precise, accurate and correct and the vendor holds full responsibility and shall be solely liable for all the loss and consequences if any incurred by Bank on any incorrect data or information generated by EWS solution on which Bank has acted upon. It is amply made clear that Bank shall not be responsible or liable at any point of time for acting upon the data generated by EWS solution. All the risks, liability, cost and consequences arising from the EWS solution shall be solely on the vendor.	Bidder to comply with RFP terms and conditions
28	84	Annexure-8 Scope of Work	28. The EWS solution should be capable of capturing required data either through interfaces or through front end screens to comply with RBI's 42 parameters, 1 Bank Induced Scenario & 84 DFS parameters related to EWS. Additional scenarios if any in future to be implemented free of cost as and when required	28. The EWS solution should be capable of capturing required data either through interfaces or through front end screens to comply with RBI's 42 parameters, 1 Bank Induced Scenario & 84 DFS parameters related to EWS. Additional scenarios if any in future to be implemented free of cost as and when required	We request you to clarify on the Additional Scenarios if any in future to be implemented free of cost as and when required, because the parameters / scenarios in future need to be quantifiable otherwise it will be difficult for the arrival of cost.	This should be user defined in creation of rules / scenarios as and when required by the bank.
29	85	Annexure-8 Scope of Work	The Bank is looking for a solution to provide an Early Warning Signal (EWS) mechanism with the following objective	VII. The EWS should include but not limited to the following modules detailed later in the RFP a. Data Integration Module, b. Text Mining module, c. Internet Scanner module, d. Alerts Scoring module, e. Alerts generation module, f. Reporting module, g. Workflow module, h. Audit module, i. Pdf (Structured/ Unstructured) Reading ability module.	We request the bank to clarify on the Text mining module	Solution should be capable of extract and analyse large volume of text data from various sources (Internal & external to identify potential risk threat by using sentiment analysis anomaly detection techniques.
30	88	Annexure-8 Scope of Work	Key Components & Features envisaged in EWS solution -V. Workflow Module	System shall suggest follow-up actions for every alert based on policies set by the Risk/Monitoring teams.	Request bank to provide more clarity on this requirement	Based on classification of the borrower (red, amber, green) the solution should prompt the user to take appropriate action / follow up.



Replies to Pre bid queries for the GeM bid GEM/2025/B/5787764 dated 06/01/2025 for Selection of vendor for end to end implementation and maintenance of comprehensive centralized Early Warning Signal EWS Solution for a period of five years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
31	91	Annexure-8 Scope of Work	IX. Near-Real Time Monitoring - Reverse Feedback Module	Dynamic Target Customer Dataset Management: The solution must enable updates to the target customer list by removing accounts that have completed the required monitoring period or for which alerts have been triggered based on bank-defined scenarios.	As per our understanding, the solution should exclude specific accounts from EWS monitoring when the accounts get matured. Pls confirm.	Even after closure of account also, alerts should be generated for the entity.
32	96	Annexure-8 Scope of Work	Scope of work- Key Components & Features envisaged in EWS solution Point No. XIX. Financial Intelligence from Bank's internal sources	Core banking system (CBS): The bank has envisaged upgrading the CBS in near future. Presently Bank is having Flexcube. Bidder has to take it into account while bidding. Solution should work in upgraded versions as and when implemented by Bank & no extra cost will be paid towards the same. The bidder is to propose the mandatory interfacing cost from M/S Flexcube (CORE Banking Solution partner of the bank) as part of the bidder's commercial offering in the Commercial	We request the bank to clarify on the following , 1.Bidder is to propose the mandatory Interfacing cost from M/s. Flexcube.	Bidder to refer Corrigendum-2
33	97	Annexure-8 Scope of Work	Scope of work- Key Components & Features envisaged in EWS solution Point No. XX.Financial and market Intelligence from Bank's external sources	The financial and market intelligence from external sources that may be considered by bidders for their proposed EWS Solution will involve data points such as: IBA, RBI, DRT, DRAT, NCLT, NCLAT, CRILC, CFR, SIDBI, ECGC, SEBI, BSE, NSE, MCA, CBI /ED/SFIO/Cyber Crime, EOW, SIDBI, Udyami Mitra, ECGC, Udyog Aadhar, CGTMSE, Customs, DGFT, IT/Service tax/Sales/GST, PAN CHK, Central KYC, CERSAI, Aadhar and peer Banks.	We request the bank to clarify that the external source data will be provided by Bank such as IBA, RBI, DRT etc.,	External data should be procured by the vendor only for generating alerts.
34	100	Annexure-8 Scope of Work	XXII- For Credit Monitoring	For Credit Monitoring The bidder shall provide following functionalities for credit monitoring. Ability to generate drill down report based on the analysis of CBS data Based on Industry Based on geography Based on asset category Others Ability to assist in the audit process related to loans which include Credit Audit Stock Audit Statutory Audit Long Form Audit Report Concurrent Audit Ability to follow up on the audit process Ability to generate SASCL type report generation.	Is solution expected to generate reports from the raw data available in CBS as it seems to be an addition to EWS	Yes. Solution should have capability of generating mis reports & integrate the same with internal audit systems.
35	100	Annexure-8 Scope of Work	XXII- For Credit Monitoring	1.1.1.2. Ability to assist in the audit process related to loans which include a. Credit Audit b. Stock Audit c. Statutory Audit d. Long Form Audit Report e. Concurrent Audit	We request the bank clarify on the Audit Process and who is going to do the same.	Solution should be capable of providing relevant reports to internal and external auditors whenever / wherever required by the bank.
36	100	Annexure-8 Scope of Work	XXII- For Credit Monitoring	Ability to generate SASCL type report generation	Kindly clarify on the SASCL Format, whether bank will provide the format	SASCL (STATEMENT OF ACCOUNTS AND SCHEDULES) report is a detailed financial report that provides a comprehensive overview of a company's financial performance and position for detailed analysis of borrower's financial health.
37	100	Annexure-8 Scope of Work	XXIII. The proposed EWS solution should contain the following facilities. 1. Credit Risk Assessment:	3. Loan Portfolio Monitoring: Regular Reviews: Conducting periodic reviews of the loan portfolio to identify any emerging risks or deterioration in credit quality.	Request bank to provide clarity on what is expected from EWS solution around this requirement.	Based on the feedback from EWS solution on industry, geography, asset category and risk scores allotted in EWS solution for the particular entity bank can able to review the portfolio and access the risk for effective monitoring / credit decisions.
38	108	Annexure-9 Functional and Technical Requirement-	Point B	The triggered data-based alerts frequency should be Real time/ Near real time/ Daily/ Monthly/ Quarterly/ Half-Yearly/ Yearly are available to the users without any time gap.	Request bank to confirm the definition of Real time and Near real time alerts.	Real time is immediately after happening the transaction alerts to be generated, where near real time is batch wise alert generation on regular basis (within 15/20 mints)
39	NA	Generic	NA	NA	Is a model development solution expected within EWS or just hosting of ML models developed outside on Python, R, etc.	Model Development Solution shall be within the EWS Solution in Bank.
40	NA	Generic	NA	NA	Kindly confirm if freezing of accounts is expected by EWS ?	NO



Replies to Pre bid queries for the GeM bid GEM/2025/B/5767764 dated 06/01/2025 for Selection of vendor for end to end implementation and maintenance of comprehensive centralized Early Warning Signal EWS Solution for a period of five years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
41	NA	Generic	NA	NA	List of business segments for which EWS monitoring system is required	Banking And Finance
42	NA	Generic	NA	NA	Bank lending products to be covered under EWS trigger monitoring	Yes, Both Fund Based and Non-Fund Based
43	NA	Generic	NA	NA	Number of triggers to be configured in the system like RFA/DFS etc.	Presently 127 scenarios/ rules are being used for alert generation. In the proposed solution new / additional rules / scenarios may be added for effective monitoring as per banks requirement from time to time.
44	NA	Generic	NA	NA	Request bank to confirm if the EWS solution needs to be integrated with Internal Data ware house only or there is any other internal source systems & data feeds to be fetched?	Yes, integration of EWS solution with various internal systems is required as per scope of the document
45	NA	Generic	NA	NA	Kindly provide the name of External source systems & data feeds to be fetched/pushed?	Vendor has to find appropriate external source for procurement of required data for implementation of scenarios and generation of accurate alerts
46	NA	Generic	NA	NA	Any custom reports or dashboards apart from standard ones?	Yes. customised reports as per bank's requirements from time to time.
47	NA	Generic	NA	NA	Is the Slice / Dice - module required for Adhoc Reporting (optional module) which allows users to query data/generate reports from database using drag drop options	Yes
48	77	Annexure-8 Scope of Work	11.License and Hardware Sizing	Currently EWS solution was applicable for monitoring of loan accounts of entities with an exposure of Rs. 3 Crore & above. The bank in future, if required to reduce the above threshold the proposed solution should have the scalability of doing the same	Though the license is enterprise wide there will be a limitation on metrics if the monitoring threshold changes. Please clarify	No there should not be any limitation on the scalability.
49	79	Annexure-8 Scope of Work	18.Implementation & Onsite Operation Resources	Selected bidder should ensure, a minimum of 30% of the implementation resources, shall be from OEM, and shall be available onsite, till the successful completion of the project (including AI/ML), who shall handle critical responsibilities of the implementation such as installation, configuration, platform administration etc.	OEM resources are expected on site, Additional project cost needs to be factored. Suggest to consider OEM certified resources and reconsider remote working.	Bidder to comply with RFP terms and conditions
50	89	Annexure-8 Scope of Work	VIII.Near Real Time Transaction Monitoring Module	Near Real-Time Monitoring and Alerts: Ability to monitor transactions and events with pre-defined rules (as covered in rules library), generating alerts in near real-time.	What is the response time expected for near real time of alerts? This is applicable to both internal / external data alerts? Please clarify	Approximaely it may be 15 minutes and it is for internal alerts. for external alerts near real time will be applicable as and when data available from external source.
51	93	Annexure-8 Scope of Work	AI capabilities	AI capabilities	Could you please elaborate more on the AI capabilities expected? Is the expectation from the bank is to cover the EWS 2.0 requirements of RBI circular notified recently in 2024 to detect patterns and suspicious activities beyond rules/scenarios.	Yes as per RBI recent guidelines from time to time to be taken in to consideration
52	93	Annexure-8 Scope of Work	XI.General Requirements module	Batch-mode, near real-time, and real-time transaction monitoring, as per the bank's requirements	As per standard practice EWS rules are generated on batch mode, can you please elaborate more on use cases / scenarios expected for near real time & real time monitoring. Also what is the response time expected for near real time / real time	Approximaely it may be 15 minutes and it is for internal alerts
53	93	Annexure-8 Scope of Work	XI.General Requirements module	Monitor and detect both financial and nonfinancial transactions in real-time	As per standard practice EWS rules are generated on batch mode, can you please elaborate more on use cases / scenarios expected for near real time & real time monitoring. Also what is the response time expected for near real time / real time	Approximaely it may be 15 minutes and it is for internal alerts
54	101	Annexure-8 Scope of Work	4.Credit Scoring and Modelling	Credit Monitoring Credit Scoring Models: Developing and utilizing credit scoring models to assess the likelihood of default or delinquency based on borrower characteristics and credit history. Predictive Modelling: Employing statistical models to forecast credit losses and identify high-risk loans or borrowers.	These are typically not part of EWS program since EWS has to independently review the loans and not becoming party in credit decisioning. Is the expectation to have independent set up for credit monitoring? Or EWS program will be sharing the same solution with credit team?	This is the part of EWS solution purview



Replies to Pre bid queries for the GeM bid GEM/2025/B/5787764 dated 06/01/2025 for Selection of vendor for end to end implementation and maintenance of comprehensive centralized Early Warning Signal EWS Solution for a period of five years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
55	101	Annexure-8 Scope of Work	9.Stress Testing and Scenario Analysis	Conducting stress tests and scenario analyses to assess the resilience of the loan portfolio under adverse economic conditions and identify potential vulnerabilities	These are typically not part of EWS program since EWS has to independently review the loans and not becoming party in credit decisioning. Is the expectation to have independent set up for credit monitoring? Or EWS program will be sharing the same solution with credit team?	This is the part of EWS solution purview
56	125	Annexure 10 : Technical Evaluation	Successful Implementation of EWS Solution proposed by the bidder.	The proposed EWS Solution should have been successfully implemented and maintained within the last 3 years in atleast one (01) of the Scheduled Commercial Banks (excluding RRBs/ Co-operative Banks) having more than 2000 branches in India as on RFP date. Each implemented EWS Solution in the bank must have at least "Rule/Scenario (RBI/DFS/BANK) based Alert Generation" as part of its scope. Implementation of proposed EWS Solution, More than and equal to 5000 Branches in India - 20 Marks More than and equal to 3500 branches but less than 5000 Branches in India - 15 Marks More than 2000 but less than 3500 Branches in India - 10 Marks	In many RFPs qualification is flexibly met by Bidder or OEM? Suggest to relax the clause to met by bidder or OEM. Does the parameter mean that the proposed solution should have been successfully implemented AND by the Bidder. Can the bidder propose a solution that is implemented successfully by another bidder in past?	Bidder to refer Corrigendum-2 and comply with RFP terms and conditions
57	NA	Annexure 10 : Technical Evaluation	NA	General	We could not find any specific financial strength related criteria to qualify, does that mean any firm/vendor whether the solution is open source or not would be eligible to participate.	RFP clauses are self explanatory.Bidder to comply with RFP terms and conditions
58	NA	Annexure 10 : Technical Evaluation	NA	General	Suggest to separate Qualification parameters and technichla scoring parameters to be seperated. As the qualification criteria and technical scoring are merged into combined parameter, every bidder have to go through all the technical presentation and demos to qualify?	RFP clauses are self explanatory.Bidder to comply with RFP terms and conditions
59	126	Annexure 10 : Technical Evaluation	Presentation Agenda	Proposed Solution Demo in UAT of the bidder.	Is there a expectation to present and demonstrate all RBI and DFS scenarios? Is the requirement is some kind of PoC?	RFP clause is self explanatory.Bidder to comply with RFP terms and conditions
60	77	Annexure-8 Scope of Work	11.License and Hardware Sizing	At any point of time during the contract period, the resource utilization like CPU, Memory, Database etc. should not exceed 60 % of the total capacity. The selected bidder shall provide any additional hardware without any additional cost to the bank, to maintain the aforesaid performance parameter for the entire contract period.	Unutilised capacity would have impact in the overall TCO, request to reconsider the buffer capacity expectations.	Bidder to refer Corrigendum-2
61	85	Annexure-8 Scope of Work	29.The Bank is looking for a solution to provide an Early Warning Signal (EWS) mechanism with the following objective	To provide a warning signal in case of potential lending opportunities that is in Application/evaluation stage.	Could you please clarify on the turn around time expectations on the near real time / on-demand scoring?	Approximaely it may be 15 minutes and it is for Internal alerts
62	12	Section B - Introduction	Objective	The bidder should end to end supply, implement and maintain the proposed Early Warning Signal (EWS) Solution in the bank as per the Scope of Work and technical/ functional requirements of this RFP document adhering to data privacy regulations and implement robust security measures to protect sensitive customer information	Does the migration from bank's existing application also part of the scope ?	RFP scope is self explanatory to the query.Bidder to comply with RFP terms and conditions
63	76	Annexure-8 Scope of Work	The Solution must provide Robust security measures to safeguard sensitive financial data and ensure compliance with data privacy regulations.	The Solution must provide Robust security measures to safeguard sensitive financial data and ensure compliance with data privacy regulations.	Does it follow any specific RBI guidelines? Please provide the detailed scope	Bidder should provide solution with robust security measures to safeguard sensitive financial data duly complying RBI/Bank/any other regulatory guidelines from time to time.
64	78	Annexure-8 Scope of Work	Bidder should provide option to switch over to cloud at any point of time within the existing Subscription cost quoted with all the latest features. Bank can use cloud environment with the existing Subscription whenever required.	Bidder should provide option to switch over to cloud at any point of time within the existing Subscription cost quoted with all the latest features. Bank can use cloud environment with the existing Subscription whenever required	Migration to cloud would be taken up as the PCR to accommodate the cost involved in migrating this to cloud?	There should not be any additional cost on EWS Software Subscription Cost for Migration to cloud. Migration to cloud would be taken up as the pcr to accommodate the cost involved in migrating this to cloud
65	80	Annexure-8 Scope of Work	18.Implementation & Onsite Operation Resources	Bidder also should nominate a Project Manager responsible for day-to-day operations till contract period, who will be the Single Point of Contact (SPOC) for the bank for any communication. However, for escalation purpose, details of other persons shall also be given.	Is one PM dictiated required for the 5 year contract period?	RFP clause is self explanatory.Bidder to comply with RFP terms and conditions
66	81	Annexure-8 Scope of Work	18.Implementation & Onsite Operation Resources	The Skill Sets, Roles and Responsibilities of the Resources should be as follows:Graduate in Engineering/ MCA/ B.E/ B.Tech or equivalent or higher qualification	Request the clause to be as follows : Graduation (B.sc, B.Tech, B.E, B.Com etc).	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
67	83	Annexure-8 Scope of Work	Selected bidder responsible for supplying additional hardware at their own cost in the event the initially fixed Hardware is found insufficient for the volume and growth statistics estimated at a later date.	Selected bidder responsible for supplying additional hardware at their own cost in the event the initially fixed Hardware is found insufficient for the volume and growth statistics estimated at a later date.	The HW and other Infra to be considered with YoY growth of 25%? Is this assumption correct?	Bidder to comply with RFP terms and conditions
68	90	Annexure-8 Scope of Work	VIII.Near Real Time Transaction Monitoring Module	Seamless Integration with Bank Systems: Ability to integrate seamlessly with the bank's internal systems, primarily the CBS or its replica, to enable automated and continuous data extraction at predefined intervals using bots, API integration, or streaming technologies.	Whether the scope includes integrations OR just to provide the integrations points & capabilities, APIs for the systems to integrate with EWS? Please provide the systems/applications that has to be integrated	The list of applications / systems is already mentioned in the scope
69	91	Annexure-8 Scope of Work	XI.General Requirements module	- All the solution, service, hardware, software, licenses, rack, cabling, network and security devices, necessary links between DC and DR and storage solution etc. for proposed solution will be provided by the selected bidder. The Bank will only provide connectivity and premises for hardware installation.		NO QUERY
70	93	Annexure-8 Scope of Work	XI.General Requirements module	AI capabilities	Please provide the list of AI capabilities expected.	It is an intelligent predictive analysis uses the data science and ml algorithms to successfully predict loan default probability.
71	101	Annexure-8 Scope of Work	9. Stress Testing and Scenario Analysis:	11. Faster maintenance: EWS Solution Providers are generally specialist in their domain and will be able to implement any Change Request immediately and maintain the Application efficiently by fixing any identified bugs.	Does this application changes/enhancements are considered as PCR and would be appropriately paid by Banks as and when necessary? Please suggest the commercial model proposed for the CRs	RFP scope is self explanatory to the query.Bidder to comply with RFP terms and conditions
72	102	Annexure-8 Scope of Work	9. Stress Testing and Scenario Analysis:	12. Regulatory Compliance: EWS regulations are complex and subject to changes as when advised by RBI. A reputable third-party vendor stays up-to-date with regulatory changes and ensures that their solution is compliant with the latest requirements.	Is Bank going to compensate this for deploying third party auditor? Is this treated as CR or has to be factored in the commercial proposal?	Vendor has to make necessary changes as per banks / RBI's requirement. compliance and audit will be taken care by the bank
73	123	Annexure-9. Technical and Functional Requirements	Notes	b. Bidder should showcase above specifications/ features/ Module and provide equivalent document.	Whether the customized PoC is required to demonstrate the features OR standard product/solution demo should be good enough? Please clarify the expectation	YES, Bidder has to arrange for PoC as per Bank's requirement
74	37	SECTION E - SELECTION OF BIDDER	3.6. . Bidders Presentation/ Site Visits/ Product Demonstration/ POC	3.6.2. The Bank at its discretion call for providing of Proof of Concept (PoC) of proposed solution at the location which is identified by the Bank. Hence, Bidder is required to arrange the required software in prior and need to submit the pre-requisites document in order to complete the POC within 10 Days.	Whether the customized PoC is required to demonstrate the features OR standard product/solution demo should be good enough? Please clarify the expectation	YES, Bidder has to arrange for PoC as per Bank's requirement
75	14	SECTION B - INTRODUCTION	1. Scope of Work	8.2.Bank reserves the right to modify the scope due to change in regulatory instructions, market scenario and internal requirement within the overall objective of implementation of Anti-Money Laundering Solution.	The Bidder reserves the right to revise its technical and commercial proposal in the event of any change in the scope of work.	Bidder to comply with RFP terms and conditions
76	18	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6. Penalties/Liquidated Damages	6.1.Penalties/Liquidated damages for not maintaining uptime, 6.2.Penalties/Liquidated damages for delay in Delivery, installation, Integration, implementation and Go-Live of Solution , 6.3.Penalties/Liquidated Damages for non-performance and 6.4.Penalties/ Liquidated damages for Onsite resources	Bidder understands that Liquidated Damages shall be levied only in such cases where delay is for reasons solely attributable to the Bidder. Bidder requests that LD once levied shall be the sole and exclusive remedy of the Bank (in relation to the delay for which LD was so levied)	Bidder to refer Section C Point No. 6.12 under Clause No.6 of this RFP



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
81	32	SECTION D - BID PROCESS	Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD	6.7.The EMD may be forfeited/ Bank Guarantee may be invoked: 6.7.1.If the bidder withdraws or amends the bid during the period of bid validity specified in this document. 6.7.2.If the selected bidder fails to accept the purchase order within 7 days or fails to sign the contract or fails to furnish performance guarantee in accordance with the terms of the RFP.	Bidder seeks to clarify that Bank shall not forfeit the EMD in case the bidder submits deviations to RFP.	Bidder to comply with RFP terms and conditions
82	43	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	12. Order Cancellation/Termination of Contract	12.1.Bank shall serve the notice of termination to the bidder at least 30 days prior, of its intention to terminate services without assigning any reasons, 12.2.The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions, 12.3.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 and 12.4.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	The Bank may terminate the contract only in the event the bidder is unable to cure a material breach within the notice period of (90) days provided under a written notice. Upon termination of the contract the Bidder shall be paid for services rendered and products delivered up till the effective date of termination including work in progress. The Bank will have the step-in rights only if the Bidder is unable to perform its obligations due to reasons solely attributable to the Bidder. The maximum amount payable by the Bidder to the Bank or any other vendor appointed by the Bank under this clause for providing services to the Bank should be mutually agreed in writing by the parties. The Bidder proposes deletion of termination for convenience clause.	Bidder to comply with RFP terms and conditions
83	47	SECTION G - GENERAL CONDITIONS	6.Inspection of Records	Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records including Hardware, Software & other items provided to the Bank under this RFP and the selected Bidder shall extend all cooperation in this regard.	The Bidder proposes that periodicity of audits/inspections should not exceed more than once each calendar year. Bank shall give 30 days prior written notice to the supplier. Audits should be only in relation to services provided by the supplier under the contract during the preceding twelve (12) months. Audit should take place only during normal business hours and such audit should not interfere with supplier's ability to perform the services in accordance with the contract. However, in case there are more than one audit required due to regulatory reasons such as from RBI, the same shall be accommodated subject to confidentiality of price sensitive data.	Bidder to comply with RFP terms and conditions
84	47	SECTION G - GENERAL CONDITIONS	7.Negligence	In connection with the work or contravenes the provisions of General Terms, if the selected Bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the selected Bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected Bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the selected Bidder.	The Bidder clarifies that in the event the selected Bidder neglects to execute the work or refuses or neglects to comply with its obligations under this RFP, then the Bank shall give the bidder ninety (90) days written notice to cure such material breach. The Bank may terminate the contract only in the event the bidder is unable to cure such material breach within the said notice period of 90 days.	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
85	48	SECTION G - GENERAL CONDITIONS	12. Intellectual Property Rights	<p>12.1. 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 must ensure that third party rights are not infringed even in case of equipment / software supplied on behalf of consortium as Bidder.</p> <p>12.2. In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, Bidder shall at its choice and expense: [a] procure for Bank the right to continue to use such deliverables; [b] replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or [c] if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse Bank for any amounts paid to Bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the Bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the Bank to use the proposed solution/service.</p> <p>12.3. The indemnification obligation stated in this clause apply only in the event that the indemnified party provides the indemnifying party prompt written notice of such claims, grants the indemnifying party sole authority to defend, manage, negotiate or settle such claims and makes available all reasonable assistance in defending the claims [at the expenses of the indemnifying party]. Notwithstanding the foregoing, neither party is authorized to agree to any settlement or compromise or the like which would require that the indemnified party make any payment or bear any other substantive obligation without the prior written consent of the indemnified party. The indemnification obligation stated in this clause reflects the entire liability of the parties for the matters addressed thereby.</p>	<p>The Bank will own the copyright in works of authorship that the Bidder develops for the Bank as described in this RFP (Project Materials). Project Materials exclude Existing Works. Existing Works are works of authorship delivered to the Bank, but not created, under the RFP, and includes any modifications or enhancements of such works made during the performance of the services. Some Existing Works may be subject to a separate license agreement (Existing Licensed Works).</p> <p>The Bidder grants the Bank an irrevocable (subject to Bank's payment obligations), non-exclusive, worldwide license to use, execute, reproduce, display, perform and prepare derivatives of Existing Works that are not Existing Licensed Works. The Bidder retains an irrevocable, non-exclusive, worldwide, paid-up license to use, execute, reproduce, display, perform, sublicense, distribute, and prepare derivative works of Project Materials.</p>	Bidder to comply with RFP terms and conditions
86	52	SECTION G - GENERAL CONDITIONS	21. Indemnity	<p>21.1. 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:</p> <p>21.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER.</p> <p>21.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER.</p> <p>21.1.3. Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the BIDDER/VENDOR/ SERVICE PROVIDER.</p> <p>21.2. 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.</p> <p>21.2.1. All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities.</p> <p>21.2.2. The limits specified in above clauses shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or loss caused due to breach of confidential obligations or applicable data protection laws or commission of any fraud by the bidder or its employees or agents or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be restricted to actual claims.</p> <p>21.2.3. All Employees engaged by VENDOR/ SERVICE PROVIDER shall be in sole employment of VENDOR/ SERVICE PROVIDER and the VENDOR/ SERVICE PROVIDER shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall the Bank be liable for any payment or claim or compensation (including but not limited to compensation on account of injury / death /</p>	<p>The Bidder seeks to clarify that if a third party asserts a claim against the Bank that services acquired under the RFP infringes a patent or copyright, the Bidder will defend the Bank against that claim and pay amounts finally awarded by a court against the Bank or included in a settlement approved by the Bidder. To obtain the Bidder's defense against and payment of infringement claims, Bank must promptly: i) notify the Bidder in writing of the claim; ii) supply information requested by the Bidder; and iii) allow the Bidder to control, and reasonably cooperates in, the defense and settlement, including mitigation efforts. Bidder's defense and payment obligations for infringement claims extend to claims of infringement based on open source code that Bidder selects and embeds in a standard Service.</p> <p>The Bidder has no responsibility for claims based on Non-Kyndryl Products, Items not provided by the Bidder, or any violation of law or third party rights caused by data, software and information that the Bank or its authorized users provide, authorizes access to, or inputs to services, or any Bank materials, designs, or specifications.</p> <p>Bidder seeks to clarify that its entire liability for all claims related to the Agreement will not exceed the amount of any actual direct damages incurred by Bank up to the amounts paid (if recurring charges, up to 12 months' charges apply) for the Services that is the subject of the claim in the preceding 12 months, regardless of the basis of the claim. Bidder seeks to clarify that it will not be liable for special, incidental, exemplary, indirect, or economic consequential damages, or lost profits, business, value, revenue, goodwill, or</p> <p>Bidder requests to allow subcontracting some part of the work ex : Implementation by OEM.</p>	Bidder to comply with RFP terms and conditions
87	64	Annexure 1	Bid Covering Letter	We also confirm that, we will not subcontract part or complete assignment to any other agency or individual.		Bidder to comply with RFP terms and conditions
88	64	Annexure 1	Bid Covering Letter	We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to the RFP and that the Bank will have the right to disqualify us in case of any such deviations.	The Bidder would like to clarify that based on the responses to the pre-bid queries, the Bidder should be permitted to submit deviations to the RFP and both Bank and Bidder should have the ability to negotiate the final contract once the bidder is down selected. Pls confirm.	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
89	158	Appendix-E	Proforma of Bank Guarantee for Contract Performance	Performance Bank Guarantee	Bidder seeks to clarify that Bank shall have the right to invoke the performance guarantee only in circumstances where bidder fails to rectify the breach within the 90 days notice period provided under a written notice.	Bidder to comply with RFP terms and conditions
90	161	Appendix-F	8. Fall Clause	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.	The Bidder seeks deletion of the Fall Clause.	Bidder to comply with RFP terms and conditions
91	171	Appendix-G	10.ORDER CANCELLATION/TERMINATION OF CONTRACT	10.1 to 10.9	The Bank may terminate the contract only in the event the bidder is unable to cure a material breach within the notice period of (90) days provided under a written notice. Upon termination of the contract the Bidder shall be paid for services rendered and products delivered up till the effective date of termination including work in progress. The Bank will have the step-in rights only if the Bidder is unable to perform its obligations due to reasons solely attributable to the Bidder. The maximum amount payable by the Bidder to the Bank or any other vendor appointed by the Bank under this clause for providing services to the Bank should be mutually agreed in writing by the parties. The Bidder proposes deletion of termination for convenience clause.	Bidder to comply with RFP terms and conditions
92	174	Appendix-G	13. INTELLECTUAL PROPERTY RIGHTS	13. INTELLECTUAL PROPERTY RIGHTS	The Bank will own the copyright in works of authorship that the Bidder develops for the Bank as described in this RFP (Project Materials). Project Materials exclude Existing Works. Existing Works are works of authorship delivered to the Bank, but not created, under the RFP, and includes any modifications or enhancements of such works made during the performance of the services. Some Existing Works may be subject to a separate license agreement (Existing Licensed Works). The Bidder grants the Bank an irrevocable (subject to Bank's payment obligations), non-exclusive, worldwide license to use, execute, reproduce, display, perform and prepare derivatives of Existing Works that are not Existing Licensed Works. The Bidder retains an irrevocable, non-exclusive, worldwide, paid-up license to use, execute, reproduce, display, perform, sublicense, distribute, and prepare derivative works of Project Materials.	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
93	175	Appendix-G	14.INDEMNITY	14.1 to 14.6	<p>The Bidder seeks to clarify that if a third party asserts a claim against the Bank that services acquired under the RFP infringes a patent or copyright, the Bidder will defend the Bank against that claim and pay amounts finally awarded by a court against the Bank or included in a settlement approved by the Bidder. To obtain the Bidder's defense against and payment of infringement claims, Bank must promptly: i) notify the Bidder in writing of the claim; ii) supply information requested by the Bidder; and iii) allow the Bidder to control, and reasonably cooperates in, the defense and settlement, including mitigation efforts. Bidder's defense and payment obligations for infringement claims extend to claims of infringement based on open source code that Bidder selects and embeds in a standard Service.</p> <p>The Bidder has no responsibility for claims based on Non-Kyndryl Products, items not provided by the Bidder, or any violation of law or third party rights caused by data, software and information that the Bank or its authorized users provide, authorizes access to, or inputs to services, or any Bank materials, designs, or specifications.</p> <p>Bidder seeks to clarify that its entire liability for all claims related to the Agreement will not exceed the amount of any actual direct damages incurred by Bank up to the amounts paid (if recurring charges, up to 12 months' charges apply) for the Services that is the subject of the claim in the preceding 12 months, regardless of the basis of the claim. Bidder seeks to clarify that it will not be liable for special, incidental, exemplary, indirect, or economic consequential</p>	Bidder to comply with RFP terms and conditions
94	176	Appendix-G	15. Audit	15.1 to 15.3	<p>The Bidder proposes that periodicity of audits/inspections should not exceed more than once each calendar year. Bank shall give 30 days prior written notice to the supplier. Audits should be only in relation to services provided by the supplier under the contract during the preceding twelve (12) months. Audit should take place only during normal business hours and such audit should not interfere with supplier's ability to perform the services in accordance with the contract. However, in case there are more than one audit required due to regulatory reasons such as from RBI, the same shall be accommodated subject to confidentiality of price sensitive data.</p>	Bidder to comply with RFP terms and conditions
95	NA	General	NA	NA	List of business segments for which EWS monitoring system is required	Banking And Finance
96	NA	General	NA	NA	Are Bank lending products to be covered under EWS trigger monitoring?	Yes
97	NA	General	NA	NA	Please provide details on the Number of triggers to be configured in the system like RFA/DFS etc.	Presently 127 scenarios/ rules are being used for alert generation. In the proposed solution new / additional rules / scenarios may be added for effective monitoring.
98	NA	General	NA	NA	Request bank to confirm if the EWS solution needs to be integrated with internal Data ware house only or there is any other internal source systems & data feeds to be fetched?	Proposed ews solution needs to be integrated (two way integration) with other applications maintained by the bank
99	NA	General	NA	NA	Kindly provide the name of External source systems & data feeds to be fetched/pushed?	Bidder has to provide end to end solution which includes external data. responsibility of providing data source for implementation of scenarios/rules based on external events lies on the bidder only.
100	NA	General	NA	NA	Any custom reports or dashboards to be generated apart from standard ones?	Customised reports as per user requirements from time to time.
101	NA	General	NA	NA	Is the Slice / Dice - module required for Adhoc Reporting (optional module) which allows users to query data/generate reports from database using drag drop options?	YES.



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
102	108	1) Functional and Technical Requirements	a. Mandatory (Essential) Requirements	The triggered data-based alerts frequency should be Real time/ Near real time/ Daily/ Monthly/ Quarterly/ Half-Yearly/ Yearly are available to the users without any time gap.	Request bank to confirm the definition of Real time and Near real time alerts.	Real time is immediately after happening the transaction alerts to be generated, where near real time is batch wise alert generation within shorter duration say 15 minutes..
103	88	Key Components & Features envisaged in EWS solution	V. Workflow Module	System shall suggest follow-up actions for every alert based on policies set by the Risk/Monitoring teams.	Requesting Bank to provide more clarity on this requirement	Based on industry, geography, asset category and risk scores allotted in ews solution for the particular account bank can able to review the portfolio and access the risk for effective monitoring / credit decisions.
104	91	Annexure-8- Scope of work	IX.Near-Real Time Monitoring - Reverse Feedback Module	Dynamic Target Customer Dataset Management: The solution must enable updates to the target customer list by removing accounts that have completed the required monitoring period or for which alerts have been triggered based on bank-defined scenarios.	As per our understanding, the solution should exclude specific accounts from EWS monitoring when the accounts get matured. Pls confirm.	Even after closure of account also, alerts should be generated for the entity.
105	100	Annexure-8- Scope of work	XXII.For Credit Monitoring	For Credit Monitoring The bidder shall provide following functionalities for credit monitoring. Ability to generate drill down report based on the analysis of CBS data Based on Industry Based on geography Based on asset category Others Ability to assist in the audit process related to loans which include Credit Audit Stock Audit Statutory Audit Long Form Audit Report Concurrent Audit Ability to follow up on the audit process Ability to generate SASCL type report generation.	Is solution expected to generate reports from the raw data available in CBS as it seems to be an addition to EWS	RFP scope is self explanatory to the query.Bidder to comply with RFP terms and conditions
106	100	Annexure-8- Scope of work	XXIII.The proposed EWS solution should contain the following facilities. 1.Credit Risk Assessment:	3.Loan Portfolio Monitoring: Regular Reviews: Conducting periodic reviews of the loan portfolio to identify any emerging risks or deterioration in credit quality.	Requesting Bank to provide clarity on what is expected from EWS solution around this requirement.	Based on industry, geography, asset category and risk scores allotted in ews solution for the particular account bank can able to review the portfolio and access the risk for effective monitoring / credit decisions.
107	NA	General	NA	NA	Is Model development solution expected within EWS or just hosting of ML models developed outside on Python, R, etc.	With in EWS only
108	NA	General	NA	NA	Kindly confirm if freezing of accounts is expected by EWS ?	No
109	20	7	Escrow arrangement		Bidder request deletion of this clause	Bidder to comply with RFP terms and conditions
110	20	8	Payment Terms:	Payment Terms:	Bidder request following terms HW /SW : 100% Against Delivery Implementation : Against Milestone Completion AMC / ATS - Annual in Advance, FMS / Manged Services: Quarter in Advance Payment Term : With in 30 Days from the date of Invoice Payment withhold not acceptable	Bidder to comply with RFP terms and conditions
111	42	11	Pricing & Payments	Pricing & Payments	If any delay is attributable to the client, the service provider will have the right to revise the price	No, Bidder to comply with RFP terms and conditions
112	43	12	Order Cancellation/Termination of Contract	Order Cancellation/Termination of Contract	Termination for convenience is not acceptable by the bidder; additionally, in the event of termination by other events, the bank is to pay for products and services delivered up to the date of termination, additionally any pre-paid AMC/support and expenses bidders incur.	Bidder to comply with RFP terms and conditions
113	18	6	Penalties/ Liquidated Damages	Penalties/ Liquidated Damages	Billing Request that SLA penalties be capped to monthly invoice value instead of TCO	Bidder to comply with RFP terms and conditions



Replies to Pre bid queries for the GeM bid GEM/2025/B/5787764 dated 06/01/2025 for Selection of vendor for end to end implementation and maintenance of comprehensive centralized Early Warning Signal EWS Solution for a period of five years in Canara Bank

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114	125	Annexure - 10 Technical Evaluation Criteria	Annexure - 10 Technical Evaluation Criteria	<p>The proposed EWS Solution should have been successfully implemented and maintained within the last 3 years in atleast one (01) of the Scheduled Commercial Banks (excluding RRBs/ Co-operative Banks) having more than 2000 branches in India as on RFP date.</p> <p>Each implemented EWS Solution in the bank must have at least "Rule/Scenario (RSI/DFS/BANK) based Alert Generation" as part of its scope.</p> <p>Implementation of proposed EWS Solution,</p> <ul style="list-style-type: none"> •More than and equal to 5000 Branches in India - 20 Marks •More than and equal to 3500 branches but less than 5000 Branches in India - 15 Marks •More than 2000 but less than 3500 Branches in India - 10 Marks 	<p>We request the Bank to relax the requirement of number of branches and geography. Solution is managed at CRMD level, triggers and workflow is accessed at branch, RO, ZO, CO levels.</p> <p>Also experience of implementing the solution in outside India geographies may be please considered.</p>	Bidder to comply with RFP terms and conditions
115	125	Annexure - 10 Technical Evaluation Criteria	Annexure - 10 Technical Evaluation Criteria	The bidder should submit Purchase Order/Work order/contract agreement along with satisfactory performance letter / reference letter from the customer duly mentioning the details of the solution including name of the OEM, having "Rule/Scenario based Alert Generation" as part of its scope and project sign off.	Request the Bank to accept the purchase orders and email sign-offs / sign-off letters mentioning EWS system implementation. Rule based alert generation is the core of the EWS module and will be shown during live demonstration of the product for the Bank to verify.	Bidder to comply with RFP terms and conditions
116	84	Annexure-8- Scope of work	The EWS Solution involves Financial Transactions Monitoring & Controlling Facilities along with Business Rules engine, Alerts Mechanisms and MIS reporting based System seamlessly integrated with various organizational financial transaction based Systems/Applications, and also external Information data sources, Storage and Retrieval Solution, in addition to Fraud Management. Risk Classification and online as well as present customer database screening against banned entities and Politically Exposed Person (PEP). The solution must have capability of Early Warning Signals, (EWS) as described with latest updated technology. The data generated by the Bank with the aid of EWS solution should be precise, accurate and correct and the vendor holds full responsibility and shall be solely liable for all the loss and consequences if any incurred by Bank on any incorrect data or information generated by EWS solution on which Bank has acted upon. It is <u>imply made clear that Bank shall not</u>	The EWS Solution involves Financial Transactions Monitoring & Controlling Facilities along with Business Rules engine, Alerts Mechanisms and MIS reporting based System seamlessly integrated with various organizational financial transaction based Systems/Applications, and also external Information data sources, Storage and Retrieval Solution, in addition to Fraud Management. Risk Classification and online as well as present customer database screening against banned entities and Politically Exposed Person (PEP). The solution must have capability of Early Warning Signals, (EWS) as described with latest updated technology. The data generated by the Bank with the aid of EWS solution should be precise, accurate and correct and the vendor holds full responsibility and shall be solely liable for all the loss and consequences if any incurred by Bank on any incorrect data or information generated by EWS solution on which Bank has acted upon. It is imply made clear that Bank shall not be responsible or liable at any point of time for acting upon the data generated by EWS solution. All the risks, liability, cost and consequences arising from the EWS solution shall be solely on the vendor.	<p>The EWS system is expected to perform as per the bank's expectations and the vendor is responsible for accurate functioning of the system. However, the vendor can not be held responsible for any loss and consequences if any incurred by Bank on account of any incorrect data or information generated by EWS solution arising from incorrect inputs, external system failures, unauthorized modifications, or factors beyond the vendor's control. The bank is requested to update clause in the scope accordingly.</p> <p>Whether a real time fraud risk management is expected as part of the solution?</p>	<p>Bidder to comply with RFP terms and conditions.</p> <p>Vendor to be in readiness in implementing real time fraud risk management as and when required by the bank.</p>
117	86	Annexure-8- Scope of work	Key Components & Features envisaged in EWS solution	Authorized users with front-end access to set rule-level thresholds based on amount (absolute or % of limit), count, days, portfolios, and sub-portfolios by vertical, industry, product, etc., to monitor overdue payments, transaction anomalies, or financial metric deviations.	With regards to the front-end based rule management, please clarify, what is meant by portfolio and sub-portfolio?	For ex: In retail loan portfolio, there are sub-portfolios like personal loan segment, housing loan segment etc.,
118	89	Annexure-8- Scope of work	Workflow module	Option of auto closure of alerts upon satisfaction of preset conditions	Please elaborate on the requirement related to Option of auto closure of alerts upon satisfaction of preset conditions.	Basing on the comments (like satisfactory/not satisfactory/need further analysis) by the analysts at ho, the alerts should be closed based on the comments without any key in for closure.
119	90	Annexure-8- Scope of work	Near Real Time Transaction Monitoring Module	System shall be capable of streaming CBS data continuously on a 24x7 basis using industry standard tools/mechanisms	Considering the data privacy, the EWS system shall be integrated with a staging area and not directly connecting with CBS data. Thus, data from CBS shall be in batch process mode or NEAR real-time and not on 24*7 basis.	In near real time basis with refresh time of 15 minutes and it will be 24/7 basis.



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120	90	Annexure-8: Scope of work	Near-Real Time Monitoring - Reverse Feedback Module	Reverse Feedback to bank 'source systems: The system must send notifications via API calls as reverse feedback to the bank's source systems, enabling further actions on target customers, such as freezing suspicious accounts, based on triggers generated for the designated accounts, including linked accounts. Synchronous & Asynchronous API Feedback: The system should support receipt of an acknowledgment (success/failure message) provided by the bank's source systems back to the NRTMS module's server in near real-time, completing the feedback loop.	Please elaborate on the requirement of Reverse feedback module. We can do reverse API feed provided these APIs are available in the source system. We have a system exception reporting if data is not consumed correctly.	Data flow to EWS solution from different applications of bank through api and reverse feed back module should be available. system should report exceptions if data is not consumed by the application properly.
121	11	SECTION B - INTRODUCTION	1.2.The Bank is having pan India presence of more than 9782 branches, 26 Circle offices and 177 Regional Offices situated across the States. The Bank also has offices abroad in London, Dubai and New York.	1.2.The Bank is having pan India presence of more than 9782 branches, 26 Circle offices and 177 Regional Offices situated across the States. The Bank also has offices abroad in London, Dubai and New York.	whether asset portfolio of the Bank in London, Dubai and New York to be covered under EWS. Please confirm	Yes, overseas branches to be included under EWS
122	84	Annexure-8 :Scope of Work	21.The selected Vendor must carry out migration of Customer Master Data and at least 6 months of Bank's Transaction Data from the existing EWS systems to the proposed new Solution necessary for various EWS functionalities.	The selected Vendor must carry out migration of Customer Master Data and at least 6 months of Bank's Transaction Data from the existing EWS systems to the proposed new Solution necessary for various EWS functionalities.	We assume that primarily alerts data need to be migrated for reporting purposes. Please clarify	Yes along with reporting, the data can be used for implementing AI/ML , predictive analysis purpose.
123	84	Annexure-8 :Scope of Work	26.The EWS solution should be capable of capturing required data either through interfaces or through front end screens to comply with RBI's 42 parameters, 1 Bank Induced Scenario & 84 DFS parameters related to EWS. Additional scenarios if any in future to be implemented free of cost as and when required.	The EWS solution should be capable of capturing required data either through interfaces or through front end screens to comply with RBI's 42 parameters, 1 Bank Induced Scenario & 84 DFS parameters related to EWS. Additional scenarios if any in future to be implemented free of cost as and when required.	We request the Bank to implement any additional scenarios after the go-live based on Man-day basis with costs specified in Table F (Costs for Additional Requirements, Customizations, or Enhancements.)	Addition of scenarios should be user defined, hence, no additional cost is involved
124	109	Annexure 9 : Functional and Technical Requirements	A .Functional Overview	Integration between EFRM System, AML System and other modules for case management for reporting purposes.	We assume that EFRM System, AML System, and other modules will have their own case management functionalities. Therefore, integration required with the Early Warning System is presumed to be for reporting purposes only. Kindly confirm.	YES
125	12	SECTION B - INTRODUCTION:	3.About RFP	In case Canara Bank acquires or amalgamate or merge with any Bank at any future date EWS Solution will also have to be extended to such entity.	While the enterprise Subscription of EWS shall be extended to any future bank being merged, other costs like implementation fees, hardware, FM resources, data cost, etc., for the rollout at the merged entity shall be payable by Bank. Kindly confirm.	YES
126	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.Project Timelines	1.3.3 - Installation, Integration, and Implementation of EWS Software - within four (04) weeks from the date of Installation, Integration and Commission of Hardware & Other Items (including OS)	Considering the RFP scope of work, we request Bank to consider sixteen (16) weeks for EWS implementation from the date of Installation of Hardware.	Bidder to refer Corrigendum-2
127	21,22	8.Payment Terms	Hardware cost (Including OS & associated Softwares)	30% after delivery, 40% on installation, 20% on EWS go-live and balance 10% after warranty	Bidder has to pay 100% advance to purchase hardware along with OS. Considering the above, we request bank to consider the payment terms for hardware as 80% on delivery at Bank premise and balance 20% on installation of the same at DC, DR & UAT.	Bidder to comply with RFP terms and conditions
128	22	8.Payment Terms	One time implementation cost	30% on UAT, 55% on go-live, 10% after DR drill, 5% after 3 months signoff	Proposed payment terms is incurring negative cashflows for EWS implementation. Therefore please consider 30% on BRD signoff, 50% on UAT signoff and balance 20% on go-live of solution towards implementation cost.	Bidder to comply with RFP terms and conditions



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129	141	Annexure 17 - Bill of material	Table-G External Data Cost	No. of accounts mentioned as 15000.	Please provide the number of customers for these 15000 accounts as such data subscription is based on type of companies.	Total number of customers eligible under EWS in the bank is approx 15000.
130	22	8.Payment Terms	External Data cost	Payment shall be made half yearly in arrears for the number of accounts as per the log reports/ audit trail report submitted to the bank.	Please consider payment for external data on quarterly basis.	Bidder to refer Corrigendum-2
131	171	Appendix-G	Contract Agreement	10.1.The Bank reserves its right to terminate this CONTRACT at any time without assigning any reasons, by giving a 30 days' notice	Canara Bank shall pay all outstanding dues for the Solution and AMC/ATS provided by the selected bidder until the date of termination. Please confirm	Bidder to comply with RFP terms and conditions
132	43	Section F- Ownership & Awarding of Contract	12 - Order Cancellation/Termination of Contract	12 - Order Cancellation/Termination of Contract	We request bank to include mutually agreed clause that selected bidder shall have the right to terminate the agreement for any breach or non-payment of fees by Canara Bank.	Bidder to comply with RFP terms and conditions
133	18	Section C DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6.Penalties/ Liquidated Damages	6.1.2. The maximum penalty levied per year shall not be more than the 10% of the TCO value during the contract period.	we request to consider the maximum penalty shall not be more than 3% of the total contract.	Bidder to comply with RFP terms and conditions
134	19	Section C DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6.Penalties/ Liquidated Damages	6.2.3 However, the total Penalty/LD to be recovered under clause 6.2.1 and 6.2.2 shall be restricted to 10% of the total cost mentioned in Table-A.	we request to consider the maximum penalty shall restricted to 3% of the total contract	Bidder to comply with RFP terms and conditions
135	19	Section C DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6.Penalties/ Liquidated Damages	6.2.5 However, the total Penalty/LD to be recovered under clause 6.2.4 shall be restricted to 10% of the total cost of EWS Solution excluding AMC/ATS, Additional requirement/ customization Cost, Onsite resource costs.	we request to consider the maximum penalty shall restricted to 3% of the total contract	Bidder to comply with RFP terms and conditions
136	19	Section C DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6.Penalties/ Liquidated Damages	6.2.7 However, the total Penalty/LD to be recovered under clause 6.2.8 shall be restricted to 10% of the total cost of EWS Solution excluding AMC/ATS, Additional requirement/ customization Cost, Onsite resource costs.	we request to consider the maximum penalty shall restricted to 3% of the total contract	Bidder to comply with RFP terms and conditions
137	19	Section C DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6.Penalties/ Liquidated Damages	6.2.9 However, the total Penalty/LD to be recovered under clause 6.2.6 shall be restricted to 10% of the total cost of EWS Solution excluding AMC/ATS, Additional requirement/ customization Cost, Onsite resource costs.	we request to consider the maximum penalty shall restricted to 3% of the total contract	Bidder to comply with RFP terms and conditions
138	20	Section C DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6.Penalties/ Liquidated Damages	6.4. In case the resource goes on leave/ absent, replacements having equivalent or more experience and qualification has to be arranged by the selected bidder to ensure that regular functioning of the solution does not hamper. In case replacements are not arranged, Bank shall pay only the proportionate amount of resident resource charges during the particular month. The Bank shall also impose a penalty of 0.5% of the monthly resource cost for the respective Resident resource for each week and part thereof of absence. However, total penalty under this clause will be limited to 20% on the monthly Resident resource charges payable to the selected bidder.	we request to consider the maximum penalty shall restricted to 3% of the total contract	Bidder to comply with RFP terms and conditions
139	67	Annexure-2 Pre-Qualification Criteria	Annexure-2 Pre-Qualification Criteria	The bidder should have an Average annual turnover of Rs.10.00 Crores (Ten Crore Rupees) during last 3 financial years (i.e., 2021-22, 2022-23 & 2023-24) from Indian operations. This must be the individual company turnover and not of any group of companies.	Request modification of this clause as below: The bidder should have an Average annual turnover of Rs.10.00 Crores (Ten Crore Rupees) during last 3 financial years (i.e., 2021-22, 2022-23 & 2023-24) from Indian operations. This must be the individual company turnover and not of any group of companies.	Bidder to comply with RFP terms and conditions
140	125	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	2. The bidder should submit Purchase Order/Work order/contract agreement along with satisfactory performance letter / reference letter from the customer duly mentioning the details of the solution including name of the OEM, having "Rule/Scenario based Alert Generation" as part of its scope and project sign off.	2. The bidder / OEM should submit Purchase Order / Work order/contract agreement along with satisfactory performance letter / reference letter from the customer duly mentioning the details of the solution including name of the OEM, having "Rule/Scenario based Alert Generation" as part of its scope and project sign off.	Bidder to refer Corrigendum-2



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141	18	6. Penalties / Liquidated Damages:	6.1. Penalties/ Liquidated damages for not maintaining uptime:	6.1.2. The maximum penalty levied per year shall not be more than the 10% of the TCO value during the contract period.	Request modification of this clause as below The maximum penalty levied per year shall not be more than the 10% of the TCO value during the contract period.	Bidder to comply with RFP terms and conditions
142	21	8. Payment Terms	8. Payment Terms	1. Hardware cost (including OS & associated Softwares) - After complete delivery of all hardware and its related software at DC & DRC Location - 30%	1. Hardware cost (including OS & associated Softwares) - After complete delivery of all hardware and its related software at DC & DRC Location - 70%	Bidder to comply with RFP terms and conditions
143	21	8. Payment Terms	8. Payment Terms	1. Hardware cost (including OS & associated Softwares) - After successful installation, configuration & commissioning of all Hardware & Software items supplied as per Scope of Work at DC & DR Location - 40%	1. Hardware cost (including OS & associated Softwares) - After successful installation, configuration & commissioning of all Hardware & Software items supplied as per Scope of Work at DC & DR Location - 20%	Bidder to comply with RFP terms and conditions
144	22	8. Payment Terms	8. Payment Terms	1. Hardware cost (including OS & associated Softwares) - On successful implementation of EWS Solution with AI/ML in DC, DR and go-live on submission of Invoice and Acceptance/ Sign off by the Bank on production of relevant documents - 20%	1. Hardware cost (including OS & associated Softwares) - On successful implementation of EWS Solution with AI/ML in DC, DR and go-live on submission of Invoice and Acceptance/ Sign off by the Bank on production of relevant documents - 10%	Bidder to comply with RFP terms and conditions
145	22	8. Payment Terms	8. Payment Terms	3. One time implementation cost On successful implementation in UAT and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents - 30%	Request modification of this clause as below 3. One time implementation cost On successful implementation in UAT and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents - 60%	Bidder to comply with RFP terms and conditions
146	22	8. Payment Terms	8. Payment Terms	3. One time implementation cost On successful implementation in DC, DR and go-live and on submission of Invoice and Acceptance/ Sign off by the Bank on production of relevant documents - 55%	Request modification of this clause as below: 3. One time implementation cost On successful implementation in DC, DR and go-live and on submission of Invoice and Acceptance/ Sign off by the Bank on production of relevant documents - 25%	Bidder to comply with RFP terms and conditions
147	22	8. Payment Terms	8. Payment Terms	4. AMC/ AT5: Payment will be made Quarterly in arrears after deducting applicable penalties and Liquidated damages	Request modification of this clause as below: 4. AMC/ AT5: Payment will be made Quarterly in arrears yearly in advance after deducting applicable penalties and Liquidated damages	Bidder to comply with RFP terms and conditions
148	20	6. Penalties/ Liquidated Damages	6. Penalties/ Liquidated Damages	6.11. All the above LDs are independent of each other and are applicable separately and concurrently.	Suggest deletion of this clause: All the above LDs are independent of each other and are applicable separately and concurrently.	Bidder to comply with RFP terms and conditions
149	18	6. Penalties/ Liquidated Damages	6. Penalties/ Liquidated Damages	We would like to propose fixed penalty/ Liquidated damages clause:	Penalty will be calculated at 0.20% of value of delayed component per week capped at 5% of the total contract value.	Bidder to comply with RFP terms and conditions
150	43	12. Order Cancellation/Termination of Contract	12.1. Bank shall serve the notice of termination to the bidder at least 30 days prior, of its intention to terminate services without assigning any reasons.	12.1. Bank shall serve the notice of termination to the bidder at least 30 days prior, of its intention to terminate services without assigning any reasons.	Suggest revision of this clause: 12.1. Bank shall serve the notice of termination to the bidder at least 30 60 days prior, of its intention to terminate services without assigning any reasons.	Bidder to comply with RFP terms and conditions
151	43	12. Order Cancellation/Termination of Contract	12.3. 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.	12.3. 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.	Suggest revision of this clause: 12.3. 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 subject to maximum 10% over and above service charges for defective services.	Bidder to comply with RFP terms and conditions



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152	52	21. Indemnity	21.1. 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: 21.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER; 21.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER; 21.1.3. Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider undertakings, warranties, covenants, or obligations by the Vendor/Service Provider. 21.2. 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. 21.121. All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities. 21.2.2. The limits specified in above clauses shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or loss caused due to breach of confidential obligations or applicable data protection laws or commission of any fraud by the bidder or its employees or agents or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be restricted to actual claims.	21.1. 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: 21.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER; 21.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER; 21.1.3. Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider undertakings, warranties, covenants, or obligations by the Vendor/Service Provider. 21.2. 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. 21.121. All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities. 21.2.2. The limits specified in above clauses shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or loss caused due to breach of confidential obligations or applicable data protection laws or commission of any fraud by the bidder or its employees or agents or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be restricted to actual claims.	Suggest revision of this clause: 21.1. 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: 21.1.1. The material breach, default (which is not cured within 30 days of receipt of notice of breach, if curable) . or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER; 21.1.2. Any contravention or Non-compliance with any applicable laws except for data protection laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER; 21.1.3. Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider undertakings, warranties, covenants, or obligations by the Vendor/Service Provider. (Already present under clause 21.1.1. Hence deleted). 21.2. 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. 21.21. All indemnities shall survive notwithstanding expiry or termination of the contract for a period of 2 years from the date of expiration or termination of the agreement and bidder shall continue to be liable under the indemnities.	Bidder to comply with RFP terms and conditions
153	53	21. Indemnity	New clause	21.4 Suggest addition of this clause:	Notwithstanding any provisions in this Agreement, none of the Parties will under any circumstances be liable for any indirect losses, loss of revenue, loss of goodwill, loss of profits and any other consequential losses.	Bidder to comply with RFP terms and conditions
154	69	Annexure -2 Pre-Qualification Criteria	Pre-Qualification Criteria 15. Any bidder (including OEM and OSD/OSO, if any) from a country which shares a land border with India will be eligible to bid, only if the bidder (including OEM and OSD/OSO) are registered with the Competent Authority. Bidder (entity) from a country which shares a land border with India means:	g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above.	Please confirm if joint bidding is allowed either OEM/OSD/OSO	Bidder to refer Section B Point No. 6 participation methodology of this RFP
155	12	Section -B	About RFP	3.2.In case Canara Bank acquires or amalgamate or merge with any Bank at any future date EWS Solution will also have to be extended to such entity.	Please confirm if this is valid only till completion of contract period.	Bidder to comply with RFP terms and conditions
156	13	Section -B	6. Participation Methodology	6.1.In this RFP, either the authorized bidder on behalf of the Principal/OEM/OSD or Principal/OEM/OSD itself can bid but both cannot bid simultaneously for the same item/product. If participated, the bids of Principal/OEM/OSD and the authorized bidder/s are liable for rejection.	Please confirm if joint bidding is allowed either OEM/OSD/OSO, as this statement is contradicting to Pre-qualification criteria 15.g (where consortium is allowed).	No. Consortium bidding is not allowed
157	27	Section-C	17. Subcontracting	17.3.In case subcontracting is warranted in interest of the project, the selected bidder should take consent of the Bank before undertaking any such agreement. The selected bidder should further ensure subcontracting agreement is vetted by the Bank. 17.4.Even if the selected bidder gets into subcontracting, accountability and responsibility of the resource provided shall lie with selected bidder only. Bank shall hold correspondence only with the selected bidder.	Please confirm if sub-contracting is allowed with prior consent from Bank	Bidder to comply with RFP terms and conditions
158	86	Annexure-B: Scope of work	Key Components & Features envisaged in EWS solution	I.Data Management Module An engine that has the ability to ingest, enhance, transform and load data from a variety of internal and external sources for the purposes of analysis.	Please confirm if data sources will be identified by the Bank and provided to Vendor for data input to EWS solution	Bank will provide the internal data and vendor has to extract the external data as per the scope.
159	87	Annexure-B: Scope of work	IV.Alert Generation Module	II. Alert Generation Module • Generating alerts configured based on business requirements as defined by the alert library. Such alerts would be consumed across multiple levels and teams as per business needs.	Please confirm if alert library and EWS rules are already defined by the Bank or is the Vendor expected to develop the framework and implement the same.	At present Bank is having 127 scenarios for generating EWS alerts. However Bank may induce new scenarios according to business requirement for time to time.



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
160	100	Annexure-8: Scope of work	Key Components & Features envisaged in EWS solution	XXIII. The proposed EWS solution should contain the following facilities. 1. Credit Risk Assessment 2. Financial Statement Analysis 3. Loan Portfolio Monitoring 4. Credit Scoring and Modelling 5. Behavioural Indicators 6. Regulatory Compliance 7. Technology and Data Analytics 8. Risk Mitigation Strategies 9. Stress Testing and Scenario Analysis 10. etc.	Please confirm if rules and methodology for EWS run will be defined by the Bank	Bank will provide rules wherever required. However system should have capability to consume the data available in both internal and external, present and lagacy data for the mentioned facilities
161	NA	General	General	General	We request the Bank to add below clause for capping liability on vendor "The Bank shall not recover from the vendor (once selected), in contract or tort, under statute or otherwise, any amount with respect to loss of profit, data or goodwill, or any other consequential, incidental, indirect, punitive or special damages in connection with claims arising out of this Agreement or otherwise relating to the Services, whether or not the likelihood of such loss or damage was contemplated. The Bank shall not recover from the vendor, in contract or tort, under statute or otherwise, aggregate damages in excess of the fees actually paid for the Services that directly caused the loss in connection with claims arising out of this Agreement or otherwise relating to the Services."	Bidder to comply with RFP terms and conditions
162	52	21. Indemnity	21. Indemnity	21.1. 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: 21.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER; 21.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER; 21.1.3. Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider 21.2. 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. 21.2.1. All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities. 21.2.2. The limits specified in above clauses shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or loss caused due to breach of confidential obligations or applicable data protection laws or commission of any fraud by the bidder or its employees or agents or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be restricted to actual claims. 21.2.3. All Employees engaged by VENDOR/ SERVICE PROVIDER shall be in sole employment of VENDOR/ SERVICE PROVIDER and the VENDOR/ SERVICE PROVIDER shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall the Bank be liable for any payment or claim or compensation (including but not limited to compensation on account of injury / death /	Request Bank to remove the indemnity clause on bidder	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
163	175	14.INDEMNITY:	14.INDEMNITY:	<p>14.INDEMNITY:</p> <p>14.1.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:</p> <p>14.1.1.The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER;</p> <p>14.1.2.Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER;</p> <p>14.2.Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider</p> <p>14.3.Vendor /Service Provider shall be liable for any loss caused to the bank due to any wilful negligence / malpractice by the Vendor/Service Provider or any of its officers, employees, agents or representatives which is found to be a causative factor for any fraud in spite of liability under the relevant statute, civil and/ or criminal as the case may be, for any malicious acts, negligent acts, wrongful acts, fraudulent acts and/ or offline transactions committed (including those committed by any of its employees, agents and/or representatives) in the performance of the Services under this Agreement and shall not be deemed to be acting on or behalf of the Bank in any manner whatsoever to the extent of such acts and/ or transactions.</p> <p>14.4.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.</p> <p>14.4.1.All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities.</p>	Request Bank to remove the indemnity clause on bidder	Bidder to comply with RFP terms and conditions
164	176	15. Right to Audit	15. Right to Audit	<p>15.1.The VENDOR has to get itself annually audited by internal/ external empanelled Auditors appointed by the PURCHASER/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the PURCHASER/such auditors in the areas of products (IT hardware/software) and services etc., provided to the PURCHASER and the VENDOR is required to submit such certification by such Auditors to the PURCHASER. The VENDOR or his/their outsourced agents/subcontractors (if allowed by the PURCHASER) shall facilitate the same. The PURCHASER can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the VENDOR. The VENDOR shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the PURCHASER.</p> <p>15.2.Where any deficiency has been observed during audit of the VENDOR on the risk parameters finalized by the PURCHASER or in the certification submitted by the Auditors, the VENDOR shall correct/resolve the same at the earliest and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies. The resolution provided by the VENDOR shall require to be certified by the Auditors covering the respective risk parameters against which such deficiencies have been observed.</p> <p>15.3.The VENDOR shall, whenever required by the PURCHASER, furnish all relevant information, records/data to the PURCHASER and/or 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.</p>	Request Bank to remove the clause and the consultant can provide the Bank or its auditor (bound by respective confidentiality obligations) upon request of the latter with all the information and documents directly related to the engagement, without granting access to the consultant premises.	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
165	28	18.Right to Audit	18.Right to audit	<p>18.1.The selected bidder has to get itself annually audited by internal/ external empanelled 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 the selected bidder is required to submit such certification by such Auditors to the Bank. The selected bidder and or his/their outsourced agents/subcontractors (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 the selected bidder. The selected bidder shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the Bank.</p> <p>18.2.Where any deficiency has been observed during audit of the selected bidder on the risk parameters finalized by the Bank or in the certification submitted by the Auditors, the selected bidder shall correct/resolve the same at the earliest and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies. The resolution provided by the selected bidder shall require to be certified by the Auditors covering the respective risk parameters against which such deficiencies have been observed.</p> <p>18.3.The selected bidder shall, whenever required by the Bank, furnish all relevant information, records/data to such auditors and/or inspecting officials of the Bank /Reserve Bank of India and or any regulatory authority. The Bank reserves the right to call and/or retain for any relevant material information/reports including auditor review reports undertaken by the selected bidder (e.g., financial, internal control and security reviews) and findings made on selected bidder in conjunction with the services provided to the Bank.</p>	Request Bank to remove the clause and the consultant can provide the Bank or its auditor (bound by respective confidentiality obligations) upon request of the latter with all the information and documents directly related to the engagement, without granting access to the consultant premises.	Bidder to comply with RFP terms and conditions
166	18	6.Penalties/ Liquidated Damages:	6.Penalties/ Liquidated Damages:	6.Penalties/ Liquidated Damages:	<p>We request the Bank to add below clause for capping liability on vendor</p> <p>"The Bank shall not recover from the vendor (once selected), in contract or tort, under statute or otherwise, any amount with respect to loss of profit, data or goodwill, or any other consequential, incidental, indirect, punitive or special damages in connection with claims arising out of this Agreement or otherwise relating to the Services, whether or not the likelihood of such loss or damage was contemplated. The Bank shall not recover from the vendor, in contract or tort, under statute or otherwise, aggregate damages in excess of the fees actually paid for the Services that directly caused the loss in connection with claims arising out of this Agreement or otherwise relating to the Services."</p>	Bidder to comply with RFP terms and conditions
167	43	12. Order Cancellation/Termination of Contract	12. Order Cancellation/Termination of Contract	12. Order Cancellation/Termination of Contract	<p>We request the Bank to add below clause for capping liability on vendor</p> <p>"The Bank shall not recover from the vendor (once selected), in contract or tort, under statute or otherwise, any amount with respect to loss of profit, data or goodwill, or any other consequential, incidental, indirect, punitive or special damages in connection with claims arising out of this Agreement or otherwise relating to the Services, whether or not the likelihood of such loss or damage was contemplated. The Bank shall not recover from the vendor, in contract or tort, under statute or otherwise, aggregate damages in excess of the fees actually paid for the Services that directly caused the loss in connection with claims arising out of this Agreement or otherwise relating to the Services."</p>	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
168	NA	General	General	General	Request Bank to add below clause in disclosures to third parties Any information, advice, recommendations or other content of any reports, presentations or other communications we provide under this Agreement ("Reports"), other than Bank Information, are for Banks's Internal use only (consistent with the purpose of the particular Services) including Bank's board of directors, its audit committee, or its statutory auditors and not for disclosure externally outside your organization. Bank may not rely on any draft Report and consultant shall not be required to update its Final Report.	Bidder to comply with RFP terms and conditions
169	177	18.CONFIDENTIALITY AND NON-DISCLOSURE:	18.CONFIDENTIALITY AND NON-DISCLOSURE:	THESE CONFIDENTIALITY OBLIGATIONS SHALL SURVIVE THE TERMINATION OF THIS CONTRACT AND THE VENDOR/ SERVICE PROVIDER SHALL BE BOUND BY THE SAID OBLIGATIONS.	Request Bank to restrict the clause validity upto 3 years post termination of agreement.	Bidder to comply with RFP terms and conditions
170	NA	General	General	General	Request Bank to add below clause Consultant/bidder may terminate this Agreement, or any particular Services, immediately upon written notice to Bank if consultant/bidder reasonably determine that consultant/bidder can no longer provide the Services in accordance with applicable law or professional obligations.	Bidder to comply with RFP terms and conditions
171	50	Section G General Conditions	16.Service Levels:	During the term of the contract, the bidder/ vendor shall maintain the Service Levels as detailed in RFP/GeM Bid/PO. In case the vendor fails to maintain the Service Levels, Liquidated damages as detailed in RFP/GeM Bid/PO shall be imposed on the Bidder/Vendor/Service provider.	We request the Bank to add below clause for capping liability on vendor "The Bank shall not recover from the vendor (once selected), in contract or tort, under statute or otherwise, any amount with respect to loss of profit, data or goodwill, or any other consequential, incidental, indirect, punitive or special damages in connection with claims arising out of this Agreement or otherwise relating to the Services, whether or not the likelihood of such loss or damage was contemplated. The Bank shall not recover from the vendor, in contract or tort, under statute or otherwise, aggregate damages in excess of the fees actually paid for the Services that directly caused the loss in connection with claims arising out of this Agreement or otherwise relating to the Services."	Bidder to comply with RFP terms and conditions
172	178	Appendix G Draft Contract Agreement	19.FORCE MAJEURE:	19.FORCE MAJEURE:	Bank is requested to add below clause (I) To the extent that the provision of the Services is impacted by a pandemic (including COVID-19) and any reasonable concerns or measures taken to protect the health and safety interests of either Party's personnel, the Parties will work together to amend the Agreement to provide for the Services to be delivered in an appropriate manner, including any resulting modifications with respect to the timelines, location, or manner of the delivery of Services. (II) Where bidder's Personnel are required to be in present at Bank's premises, bidder will use reasonable efforts to provide the Services on-site at Banks offices, provided that, in light of a pandemic the parties agree to cooperate to allow for remote working and/or an extended timeframe to the extent (i) any government or similar entity implements restrictions that may interfere with provision of onsite Services; (II) either party implements voluntary limitations on travel or meetings that could interfere with provision of onsite Services, or (III) bidder resource resource determines that he or she is unable or unwilling to travel in light of a pandemic-related risk.	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
173	84	Annexure-8- Scope of work	27. The solution must have capability of Early Warning Signals, (EWS) as described with latest updated technology.	27. The solution must have capability of Early Warning Signals, (EWS) as described with latest updated technology.	Request Bank to remove this clause	Bidder to comply with RFP terms and conditions
174	17	SECTION C- DELIVERABLE AND SERVICE LEVEL AGREEMENTS	3.6. Any kind of change like update, upgrades etc. in the system after complete installation will not lead into any commercial during contract period	3.6. Any kind of change like update, upgrades etc. in the system after complete installation will not lead into any commercial during contract period	Major version upgrades shall incur additional costs. Requesting the Bank to kindly elaborate on this.	Bidder to comply with RFP terms and conditions
175	17	SECTION C- DELIVERABLE AND SERVICE LEVEL AGREEMENTS	3.9. The selected bidder will have to establish all the necessary procedures/ infrastructure/ technology/ personnel to ensure the information system security as per the guidelines prescribed by RBI and the policies of the	3.9. The selected bidder will have to establish all the necessary procedures/ infrastructure/ technology/ personnel to ensure the information system security as per the guidelines prescribed by RBI and the policies of the	This RFP clause appears to be incomplete. Requesting the Bank to be more precise.	Bidder to refer Corrigendum-2
176	78	Annexure-8- Scope of work	15. Backup Management	15.5. Onsite and Offsite Backups shall be restored periodically for Testing restorability of backups as per Bank's policy (currently Quarterly). Bidder is to ensure availability of required infrastructure for Testing restoration.	Backup restoration should not impact the production environment. We recommend setting up a separate environment specifically for testing of backup restorability.	Yes, the vendor to provide the infrastructure for testing of backup restorability.
177	81	Annexure-8- Scope of work	The Skill Sets, Roles and Responsibilities of the Resources should be as follows	18.24.2.Resource Type- Onsite Infrastructure Support Resource	The Bank has proposed deploying only one Infrastructure support resource, but the rules and responsibilities assigned to this resource is extensive. Finding a single resource with the broad skill set required by the Bank is highly challenging. Therefore, we kindly request the Bank to revisit proposing at least two infrastructure support resources, similar to the application support model, to ensure efficient management and support.	Bidder to comply with RFP terms and conditions
178	94	Annexure-8- Scope of work	Key Components & Features envisaged in EWS solution -	Capability to handle at least 1500 concurrent users at a time. This can be enhanced in future in case of need without any additional cost to the bank.	Referring to the kind notice of the Bank, the number of concurrent users cannot be left open-ended. The maximum concurrent users during peak usage must be explicitly stated in the RFP, as it has a significant impact on cost. Requesting the Bank to kindly confirm on this.	Concurrent users mentioned in rfp is 1500, total users is around 15000.
179	107	Annexure-9 Technical and Functional Requirements	A. Functional Overview	Rule engine that provides facility of configurable analytical routines to analyze data and serve as input for alerts and ensures accuracy of the alerts with reliability and precision	Is the bank expecting the configuration of analytical data in front end like BI tool. Bank to confirm on this.	Not only in the front end but these analytical routines should be utilized as inputs for pattern analysis and predicting default/suspicious nature of accounts.
180	109	Annexure-9 Technical and Functional Requirements	A. Functional Overview	Integration between EFRM System, AML System and other modules for case management for reporting purposes.	Bank to confirm / provide the list of other modules for case management for reporting purposes. To define the scope of work.	Presently integration between ewm/efrm/aml/mule models are required, bank may seek further integration of other modules, if required in future.
181	110	Annexure-9 Technical and Functional Requirements	B. Transaction Monitoring	The internet scanning utility should facility to configure list of company/ borrower names, directors/ Key Managerial Personnel names etc.	Bank to kindly confirm is it requires QR and third party application interface, to read and consume the said parameters.	Yes, it requires QR or other third party interface to read and consumption of parameters.
182	113	Annexure-9 Technical and Functional Requirements	B Transaction Monitoring	The EWS is expected to have features for scoring alerts based on suitable formulae.	Is the bank expecting the score for each of alerts which are raised and tagged to the Customer level. Bank to kindly confirm own this.	Yes, the scoring module should provide risk for each entity based on severity of alerts generated considering past history of alerts.
183	108	Annexure-9 Technical and Functional Requirements	A. Functional Overview	The proposed solution should support integration with both internal and external data sources and capable of capturing/ consumption of data from any other package for generation of EWS alerts.	We request the Bank to provide How many such external data sources are available.	External data can be sourced through various data sources like, mca, probe42, roc, news articles, dti/ncti, ecgc etc.,
184	108	Annexure-9 Technical and Functional Requirements	A. Functional Overview	Integration between EFRM System, AML System and other modules for case management for reporting purposes	Bank to kindly confirm what is EFRM system.	Enterprise fraud risk management system, arrests potential frauds (liabilities side) by analysing the transactions on real time/near real time basis.
185	109	Annexure-9 Technical and Functional Requirements	B. Transaction Monitoring	The existing legacy data in the existing solution should be migrated to new solution without any obstacles, loss or deviation and must be complete in nature.	Bank to kindly confirm if DB links can shall be provided by them.	YES.



Replies to Pre bid queries for the GeM bid GEM/2025/B/5787764 dated 06/01/2025 for Selection of vendor for end to end implementation and maintenance of comprehensive centralized Early Warning Signal EWS Solution for a period of five years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
186	109	Annexure-9 Technical and Functional Requirements	B.Transaction Monitoring	Customized branch, RO and CO level data entry screens to be provided as part of application to capture data from all the units.	what kind of data will be entered in all levels ? Requesting the Bank to elaborate on this.	Replies/feed back /views/recommendations about the entities where ews alerts are generated.
187	109	Annexure-9 Technical and Functional Requirements	B.Transaction Monitoring	Implement appropriate access controls and encryption mechanisms to safeguard sensitive data.	Bank to kindly confirm whether encryption of data to be done at DB level or Transaction level.	Both DB level & transaction level.
188	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.Project Timelines	1.2.The vendor shall submit the acceptance of the Purchase Order within seven (7) days from the date of issue of Purchase Order. In case of non-receipt of acceptance by the due date, the Purchase Order shall deem to have been accepted by the vendor.	We humbly request the Bank to 15 days times for acceptance of purchase order from the date of issue of PO.	Bidder to comply with RFP terms and conditions
189	22	8.Payment Terms	8.1. External Data cost	Payment shall be made half yearly in arrears for the number of accounts as per the log reports/ audit trail report submitted to the bank	Bank to kindly do the needful to consider paying external data cost monthly in arrear.	Bidder to refer Corrigendum-2
190	60	Section - H Purchase reference	Micro and Small Enterprise	1.7 MSEs are exempted from paying EMD, subject to furnishing of Valid certificate for claiming Exemption.	Requesting the Bank to kindly consider providing EMD exemption for MSMEs	Bidder to comply with RFP terms and conditions
191	41	SECTION F - OWNERSHIP & AWARDED OF CONTRACT	7.Project Execution	Project Kick-Off meeting should happen within 7 days from the date of acceptance of purchase order.	Requesting the Bank to kindly consider providing the duration for Kick-off meeting as 15 days from the date of acceptance of PQ.	Bidder to comply with RFP terms and conditions
192	15	Section C - Deliverable and Service Level Agreements	Installation, Integration, and Implementation of EWS Software.	1.3.3 The selected bidder should ensure Installation, Integration and implementation of EWS Software at the bank specified location within four (04) weeks from the date of Installation, Integration and Commission of Hardware & Other Items (Including OS).	Request the bank to increase the timeline to 06 weeks for the same.	Bidder to refer Corrigendum-2
193	15	Section C - Deliverable and Service Level Agreements	Full EWS Solution Implementation, Documentation and Go-Live of the proposed EWS solution with AI/ML Implementation at DC, DRC.	1.3.5 The selected bidder should ensure delivery of the Enterprise Licenses for EWS Solution, Installation, integration, implementation and go-live of the proposed EWS solution with AI/ML implementation within four (04) weeks from the date of Successful UAT testing and Pilot Run.	Considering the AI/ML implementation, requesting the bank to increase the timeline to 06 weeks for the same.	Bidder to refer Corrigendum-2
194	17	Section C - Deliverable and Service Level Agreements / 3.6	3.Security	3.6. Any kind of change like update, upgrades etc. In the system after complete installation will not lead into any commercial during contract period.	Development of all regulatory updates will be covered as a part of the AMC. Implementation, depending on the efforts may be chargeable on a mutually agreed basis. Please confirm if this is acceptable.	Bidder to comply with RFP terms and conditions
195	21	Section C - Deliverable and Service Level Agreements	7.Escrow Arrangement	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.	The vendor is willing to support the escrow arrangement; however, since this requirement originates from the bank, we request that the associated costs be covered by the bank. Please confirm if this is acceptable.	Bidder to comply with RFP terms and conditions
196	68	Annexure-2 Pre-Qualification Criteria	Annexure-2 Pre-Qualification Criteria	12. The proposed EWS solution should have been implemented in at least One Scheduled Commercial Bank In India as on RFP date.	The vendor has implemented its transaction monitoring solution in some of the largest scheduled commercial banks in India. Requesting the bank to relax this clause to - The Bidder should have implemented any transaction monitoring tool in at least One Scheduled Commercial Bank in India as on RFP date.	Bidder to comply with RFP terms and conditions
197	77	Annexure-8- Scope of work	License and Hardware Sizing	License and Hardware Sizing	Requesting the bank to provide the average number of daily transactions for the hardware sizing.	Bidder to refer Corrigendum-2
198	77	Annexure-8- Scope of work	License and Hardware Sizing	The selected bidder shall provide any additional hardware without any additional cost to the bank, to maintain the aforesaid performance parameter for the entire contract period.	The hardware will be provided considering the growth rate provided of 25% for a period of 5 years. This clause will not be applicable for a higher growth rate. Kindly confirm.	Bidder to comply with RFP terms and conditions
199	77	Annexure-8- Scope of work	Annexure-8- Scope of work	The proposed solution should be deployed on Bank's premises. However, the solution should be capable of seamless migration to cloud on demand. The solution components should have an on-premise and on-cloud version. The proposed solution should support hybrid architecture which enables flexibility to host the platform either on-premise or on public/ private/ hybrid cloud at any point of time as required by the Bank to leverage advanced infrastructure technologies like containerization, micro services, server less computing and data mesh capabilities.	Will the bank provision for the cloud infrastructure?	RFP clause is self explanatory.Bidder to comply with RFP terms and conditions



Replies to Pre bid queries for the GeM bid GEM/2025/B/5787764 dated 06/01/2025 for Selection of vendor for end to end implementation and maintenance of comprehensive centralized Early Warning Signal EWS Solution for a period of five years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
200	78	Annexure-B- Scope of work	Annexure-B- Scope of work	Bidder should provide option to switch over to cloud at any point of time within the existing Subscription cost quoted with all the latest features. Bank can use cloud environment with the existing Subscription whenever required.	Re-implementation of the solution on the cloud environment, depending on the efforts will be chargeable on a mutually agreed basis. Please confirm if this is acceptable.	Migration to cloud would be taken up as the pcr to accommodate the cost involved in migrating this to cloud
201	80	Annexure-B- Scope of work	18.20 Response Time and Meantime to Restore [MTTR]	Response Time shall be 15 minutes and MTTR shall be 4 hours.	Request the bank to relax this to 4 hours and 8 hours respectively.	Bidder to comply with RFP terms and conditions
202	83	Annexure-B- Scope of work	Annexure-B- Scope of work	Selected bidder responsible for supplying additional hardware at their own cost in the event the initially fixed Hardware is found insufficient for the volume and growth statistics estimated at a later date.	The hardware will be provided for on-prem deployment considering the growth rate provided of 25% for a period of 5 years. This clause will not be applicable for a higher growth rate. Kindly confirm.	Bidder to comply with RFP terms and conditions
203	103	Annexure-B- Scope of work	1.6.The schedule of Requirements/ Deliverables includes (but is not limited to) the following	The Bidder / C&M must support the solution implemented (including software) under the contract for the EWS Solution under the warranty period of 3 years from Go Live and thereafter support period of 2 years.	As per our standard offering to our clients, we provide a Warranty for the software for a period of One year from the date of go live of the Solution. Kindly confirm if this is acceptable by the Bank.	No.Bidder to comply with RFP terms and conditions
204	103	Annexure-B- Scope of work	Testing Services	Conduct testing for the hardware and software system, application and any customized components. Testing will include, but not limited to System Integration Testing (SIT), User Acceptance Testing (UAT), VAPT etc. and any other testing required for successful go-live of the project	The UAT environment will be set up in the Bank, the application will be deployed by the vendor. The pre-UAT test will be conducted by the vendor. We request the Bank to conduct an independent UAT based on test cases written by the Bank. The vendor team will provide the necessary handhold support for training the UAT staff and to the staff members during the system UAT. Kindly confirm.	No. the UAT environment will be setup by vendor only. moreover test cases to be written by the vendor only.



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause / Technical Specification	Bidder's Query	Bank's Response
205	104	Annexure-8- Scope of work	Installation, Maintenance and Support	Vendor / OEM will be required to provide root cause analysis for all performance and availability problems within 5 days of problem occurrence.	This will follow the severity matrix defined by the vendor mutually agreed upon with the bank.	Considered on case to case basis
206	106	Annexure-8- Scope of work	Environmental Setup & Configuration	Test cases for User Acceptance Testing (UAT)	We request the Bank to conduct an independent UAT based on test cases written by the Bank. The vendor team will provide the necessary handhold support for training the UAT staff and to the staff members during the system UAT. Kindly confirm.	No. the UAT environment will be setup by vendor only, moreover test cases to be written by the vendor only.
207	114	Annexure-9 Functional and Technical Requirements	Technical Overview	The proposed Solution should Provide Hardware, Associated Software and Racks as per specifications defined in Annexure - 20.	Request the bank to confirm if a different hardware from the specifications in Annexure 20 can be recommended.	The bidder is to provide the minimum configuration in annexure-20 as per our data center requirement.
208	66	Annexure-2 Pre Qualification Criteria	The proposed EWSsolution should have been implemented in at least One Scheduled Commercial Bank in India as on RFP date.	The proposed EWSsolution should have been implemented in at least One Scheduled Commercial Bank in India as on RFP date.	We NCS SoftSolutions have Similar Application which is Implemented More than Eight Leading Banks in India (Including 6 PSU Banks) in India. Transaction Monitoring System and CAAM Which meet functionality mentioned in the RFP. We request the Bank to consider this experience for the Pre-Qualification Criteria?	Bidder to comply with RFP terms and conditions
209	68	Annexure-2 Pre Qualification Criteria	The Net Worth of bidder should not be negative as on 31/03/2024 and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2024.	The Net Worth of bidder should not be negative as on 31/03/2024 and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2024.	"Startups and Fintechs focusing on R&D, product build, customer experience employs significant amount of investment/Spent on development and maintenance of application/platform. Hence the entity may not have registered a net profit or Network erosion may be more than 30%. We request for waiver of Net worth erosion by more than 30% in the last three financial years clause, aiding the Indian Govt.'s vision of Fintechs/Startups participation in financial services sector."	Bidder to comply with RFP terms and conditions
210	77	Annexure-8- Scope of work	11. License and Hardware Sizing	11.8 At any point of time during the contract period, the resource utilization like CPU, Memory, Database etc. should not exceed 60 % of the total capacity. The selected bidder shall provide any additional hardware without any additional cost to the bank, to maintain the aforesaid performance parameter for the entire contract period.	Request Bank to consider extending the hardware capacity benchmark from 60% to 90%	Bidder to refer Corrigendum-2
211	14	Section B Introduction	8.4. Project Completion and Management	For smooth completion of project, the selected bidder should identify one or two of its representatives each at Bangalore and Mumbai as a single point of contact for the Bank.	Location specific requirement of Mumbai & Bangalore, is it specific to pre-Go Live or Post Go-Live also?	Bidder to refer Corrigendum-2
212	68	Annexure-2 Pre Qualification Criteria	The proposed EWS solution should have been implemented in at least One Scheduled Commercial Bank in India as on RFP date. The Bidder has to submit Purchase Order/Work order/contract agreement along with along with satisfactory project completion certificate/ Reference letter from the Client.	The Bidder has to submit Purchase Order/Work order/contract agreement along with along with satisfactory project completion certificate/ Reference letter from the Client.	Please change the clause from "Bidder" to "Bidder/OEM"	Bidder to refer Corrigendum-2
213	68	Annexure-2 Pre Qualification Criteria	The bidder should have support office in Bengaluru or Mumbai for 24x7 supports.	Bengaluru or Mumbai	Please consider Delhi-NCR and other metropolitan cities	Bidder to comply with RFP terms and conditions



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214	68	Annexure-2 Pre Qualification Criteria	The proposed EWS solution should have been implemented in at least One Scheduled Commercial Bank in India as on RFP date. The Bidder has to submit Purchase Order/Work order/contract agreement along with along with satisfactory project completion certificate/ Reference letter from the Client.	The proposed EWS solution should have been implemented in at least One Scheduled Commercial Bank in India as on RFP date. The Bidder has to submit Purchase Order/Work order/contract agreement along with along with satisfactory project completion certificate/ Reference letter from the Client.	Please include BFSI also.	Bidder to comply with RFP terms and conditions
215	125	Annexure-10 Technical Evaluation Criteria	The bidder should have implemented and maintaining any Banking related IT solution in atleast One (01) of the Scheduled Commercial Banks, with minimum 2000 branches in India as on RFP date.	The bidder should have implemented and maintaining any Banking related IT solution in atleast One (01) of the Scheduled Commercial Banks, with minimum 2000 branches in India as on RFP date.	Please change the clause from "Bidder" to "Bidder/OEM" and also include BFSI domain.;	Bidder to refer Corrigendum-2 and comply with RFP terms and conditions
216	125	Annexure-10 Technical Evaluation Criteria	The proposed EWS Solution should have been successfully implemented and maintained within the last 3 years in atleast one (01) of the Scheduled Commercial Banks (excluding RRBs/ Co-operative Banks) having more than 2000 branches in India as on RFP date.	The proposed EWS Solution should have been successfully implemented and maintained within the last 3 years in atleast one (01) of the Scheduled Commercial Banks (excluding RRBs/ Co-operative Banks) having more than 2000 branches in India as on RFP date.	increase from 3 years to 10 years; please decrease the number of branches to 1000	Bidder to refer Corrigendum-2
217	126	Annexure-10 Technical Evaluation Criteria	Presentation by the Bidder: **	Presentation	Please conduct the presentation in online mode	Bidder to comply with RFP terms and conditions

Date: 29-01-2025
Place: Bengaluru


Deputy General Manager

