Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	2	BID SCHEDULE & ABBREVIATIONS	BID SCHEDULE	Clause No: 10 Last Date and Time for Submission of Bids Details 25/09/2020, Friday upto 3.00 PM Venue: Canara Bank, First Floor, DIT Wing, HO (Annex), Naveen Complex, 14 M G Road, Bengaluru 560001.	Request extension of the final bid submission date for 2 weeks from when the pre-bid clarifications are provided by the Bank. Please note that our responses and commercial approvals have dependencies on the responses from Bank on volume and a few other critical queries listed herein. Hence, post response from Bank, we will need atleast 2 weeks to put a comprehensive bid per the requirements	Kindly refer the Amendment -1.
2					- We would request bank to extend the bid submission timelines by minimum 20 working days considering the time for prebid meeting being 15th September after which we would be getting the clarifications from bank on which we need to rework. - Also we would request bank to accept online bid submission to prevent delays due to current prevailing situation	Kindly refer the Amendment -1.
3	2	BID SCHEDULE & ABBREVIATIONS	BID SCHEDULE	Clause No: 7: Earnest Money Deposit (Refundable) Details 8,00,000/-	Is EMD liable to be forfeited? When will it be returned back in case of successful/ unsuccessful bidder	Bidder has to comply with RFP terms.
4	13	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	1. Supply, Installation, Development, Implementation, Customization and Maintenance of Financial Supply Chain Software Solution in Canara Bank 1.2. Project Schedule are as follows:	1.2.2. UAT, Stress Testing & Parallel Run: For the implementation phase to be complete all the testing, regression testing, stress testing and parallel run should be completed. It will be the selected bidder's responsibility to create the environments for the Bank's team to do the testing and the selected bidder will be required to assist the Bank in the entire testing phase.	Please note that the vendor will be responsible only for Financial supply chain management application setup. And scope will be limited to application only. Peripheral systems or server setup will have to be managed by bank's team.	Bidder responsibility will be limited to FSCM Application Setup and all testing's related to the FSCM Application.
5	15	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	3. Security:	3.2. The Bank will not provide any remote session and direct internet connectivity to the equipment in terms of support which may leads to the vulnerability of the system.	This clause needs to be revisited in the current Covid situation where remote access might be critical due to travel restrictions.	Bidder to comply with RFP terms.
6	15	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	3. Security:	3.4. The Bidder has to do necessary changes in the configuration directed by security team of the bank after security audits like VAPT, Code Audit etc. without disturbing the production and existing backed up copies.	As part of VAPT and security fix, only FSCm application related fixes will be handled by vendor. Rest server level activities will have to be managed by bank.	Bidders responsibility will be limited to FSCM application related to VAPT & Security fixes.

7	15	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	3. Security:	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 Bank.	Please note that the vendor will be responsible only for Financial supply chain management application setup. And scope will be limited to application only. Peripheral systems or server setup will have to be managed by bank's team.	Bidders responsibility will be limited to FSCM application related to 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 Bank.
8	15	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	4. Acceptance	4.1. Bank will evaluate the offered Solution implemented by the bidder. If the Solution experiences no failures and functions according to the requirements of the RFP as determined by the Bank during the implementation period, then the solution will be accepted by the Bank and the project will be considered as deemed signed-off.	Since the term 'determined' used in this clause is subjective and crucial, please help us to understand how the Bank will determine whether the solution experiences no failures?	Bank will determine the solution as per the Annexure - 7, Annexure - 8 of the RFP without any failures and ease of use.
9	17	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	6. Penalties/Liquidated Damages: 6.2. Penalties/Liquidated damages for not maintaining uptime	6.2.1. Penalties for not maintaining Uptime will be calculated as mentioned below: Level of availability calculated on monthly basis Penalty 99.00% to 100% No penalty 98.00% to 98.99% 0.5% (plus GST) on invoice value* (excluding taxes) 97.00% to than 97.99% 1.00% (plus GST) on invoice value* (excluding taxes) 96.00 % to 96.99% 1.5% (plus GST) on invoice value* (excluding taxes) 95.00% to 95.99% 2.0 % (plus GST) on invoice value* (excluding taxes) Less than 95% 2.5 % (plus GST) on invoice value* (excluding taxes)	We would suggest a revised penalties as follows: 98% - 98.99%- 0.01% 97% - 97.99%- 0.02% 96% - 96.99%- 0.03% 95%- 95.99%- 0.04% Less than 95%- 0.05% subject to maximum of 0.50%	Bidder has to comply with RFP Terms.
10	18	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	6. Penalties/Liquidated Damages	6.5. The liquidated damages shall be deducted / recovered by the Bank from any money due or becoming due to the bidder under this purchase contract or may be recovered by invoking of Bank Guarantees or otherwise from bidder or from any other amount payable to the bidder in respect of other Purchase Orders issued under this contract, levying liquidated damages without prejudice to the Bank's right to levy any other penalty where provided for under the contract.	Please help us to understand what will be the process before invocation of BG. We would suggest to agree on a detailed mechanism at the time of contracting such as invocation prior notice of any invocation, etc.	Bidder has to comply with RFP Terms.
11	19	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	8. Onsite Resource & Local Support	8.2. The Support should be available on 24x7X365 basis for solution..	As per standard practice, we would suggest to modify the clause to "Support 24 x 7 x 365 only for showstopper issues."	Bidder has to comply with RFP Terms.
12	20	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	8. Onsite Resource & Local Support	8.7 The Bidder will be responsible for attending complaints during all hours 24x7x365 basis of contract period.	As per standard practice, we would suggest to modify the clause to "Support 24 x 7 x 365 only for showstopper issues."	Bidder has to comply with RFP Terms.
13	20	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	8. Onsite Resource & Local Support	8.9 Support has to cover to solve day-to-day issue while using the proposed solution in our environment like resolving the issues related to incident, security threat, signature updates, daily updates, product related issues and any other issues to the Bank as per SOW /SLA at no extra cost.	Please provide more details on expectations under "Signature updates" and "Daily updates".	If the products provided by the bidder needs any basic updates including security updates the same has to be covered.

14	20	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	8. Onsite Resource & Local Support	8.11. Response Time and Meantime to Restore [MTTR] 8.11.1. Response Time shall be 2 hours and MTTR shall be 4 hours. 8.11.2. Time specified above is from lodging of complaint.	This clause is not acceptable to the bidder. We propose the below - Critical - 4 hours is our response time. Workaround in 8 hours. High - 8 hours is our response time. Workaround in day 3. Medium - 12 hours is our response time. Workaround in day 5. Low - Day 2 is our response time. Workaround in day 8.	Bidder has to comply with RFP Terms.
15	21	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	10. Software. Drivers and Manuals	10.1. The bidder shall supply along with each item all the related documents, Software Licenses loaded in the Hardware items without any additional cost. The documents shall be in English. These will include but not restricted to User Manual, Operation Manual, Other Software and Drivers etc.	This will be applicable for only FSCM application related documents. No hardware related documents and licenses will be applicable. Please confirm.	RFP Clause amended as below: The bidder shall supply along with each item all the related documents, Licenses for the FSCM Application without any additional cost. The documents shall be in English. These will include but not restricted to User Manual, Operation Manual, Other Software and Drivers etc.
16	21	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	11. Warranty	11.1. The selected bidder shall provide warranty for a period of Three Year from the date of Go live. Such Warranties shall be applicable to post Go live support for application and infrastructure.	We normally provide post implementation warranty of 90 days (FOC). If the Warranty is required for 3 years, we would price it accordingly. Additionally, the warranty would be applicable only for the Financial Supply Chain Management application being implemented. Warranty for infrastructure will not be applicable. Please confirm.	Bidder has to comply with RFP Terms.
17	21	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	11. Warranty	11.2. The selected bidder shall .provide all products(s) and documentation updates, patches/fixes and version upgrades within 15 days of their availability/ release date and should carry out installation and make operational the same at no additional cost to the Bank. Bidder will have to obtain all necessary licenses,approvals, consents of third parties/ principle manufactures and all necessary technology, hardware and software to enable it to provide the solution at no additional cost to the Bank.	Warranty would be applicable only for the Financial Supply Chain Management application being implemented. Warranty for infrastructure will not be applicable. Please confirm.	Bidder has to comply with RFP Terms.
18	21	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	12. Annual Maintenance Contract (AMC) / Annual Technical Support (ATS) (if contracted)	12.3 Support for maintenance of solution (including Software and software license) supplied should be available for a minimum period of Three (3) years, covering all parts, maintenance and support, after expiry of warranty period.	After standard warranty of 3 months bank is encouraged to have a contract for annual AMC/ ATS	Bidder has to comply with RFP Terms.

19	22	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	12. Annual Maintenance Contract (AMC) / Annual Technical Support (ATS) (if contracted)	12.4 . The Bank will pay AMC/ ATS charges for Solution (including hardware, software OS and license) after the end of warranty period. Such payment shall be released quarterly in arrears after satisfactory completion of service during the period and submission of reports and invoices.	Since hardware supply is not part of the RFP scope, HW management, including database will not be in scope of current RFP. Please confirm.	RFP clause is modified as under: "12.4 . The Bank will pay AMC/ ATS charges for Solution and license after the end of warranty period. Such payment shall be released quarterly in arrears after satisfactory completion of service during the period and submission of reports and invoices."
20	22	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	13. Scope Involved During Warranty and ATS Period (if Contracted)	13.4. Any corruption in the software/License/Hardware shall be rectified during the full period of the contract including Warranty and AMC/ATS, if contracted, at no extra cost to the Bank.	Since hardware supply is not part of the RFP scope, HW management, including database will not be in scope of current RFP. Please confirm.	RFP clause is modified as under: 13.4. Any corruption in the software/License shall be rectified during the full period of the contract including Warranty and AMC/ATS, if contracted, at no extra cost to the Bank.
21	23	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	13. Scope Involved During Warranty and ATS Period (if Contracted)	13.5 The vendor shall make availability of spare parts/services, components etc. as and when required, and complete maintenance of the software and hardware during warranty period and AMC/ ATS (if contracted).	Since hardware supply is not part of the RFP scope, HW management, including database will not be in scope of current RFP. Please confirm.	RFP clause is modified as under: 13.5 The vendor shall make availability of services, components etc. as and when required, and complete maintenance of the software during warranty period and AMC/ ATS (if contracted).
22	23	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	16. Access to Audit:	16.1. Periodically audit may be conducted either by Bank's internal auditors or by Bank's external auditors or by regulatory authorities in respect of security/network access and authorization controls and procedures, backup and recovery and other Deliverables/Services provided by Bidder. The Bank shall have the right to conduct Cyber security audit in the proposed solution on completion of the implementation. In order to conduct the Audit it may be necessary for the Auditors to access the servers and also to interact with their personnel. Bidder at request of the Bank shall provide access to the Bank's Auditors in this regard to the facilities/ installations/technical resources related to the project.	In the event the software is installed and implemented in the Bank's infra please help us to understand the reason and scope of the audit at the premises of Bidder	Bidder has to comply with RFP Terms.

24	38	Annexure-2	Eligibility Criteria Declaration	7. OEM Experience <u>Eligibility Criteria</u> The Financial Supply Chain Software Solution quoted by the Bidder should have been implemented (not necessarily by the Bidder) in at least 3 Government Organisations/ Banking Financial Services and Insurance sector in India. Out of these 3, at least one of these organizations should be Scheduled Commercial Bank in India. <u>Documents to be submitted for Eligibility Criteria Compliance</u> Purchase Order copies/reference letters from the customer clearly mentioning the solution name should be submitted by the bidder.	Canara is a forerunner among large Commercial Banks, esp. the 1st Lead Bank among the PSBs in India, that is looking for competitive bids on Supply chain software solution under this RFP. This will need a feature-rich, Global solution that has superior architecture and is future-proof, scalable, flexible and that can be easily integrated to Bank's existing Core banking and front-end Digital Banking systems. We thus request the Bank to consider solutions that have been implemented globally - i.e. in Banks within and / or outside India, in order to benefit from the global experience & capabilities, in addition to the competitive edge that such solutions could offer to Canara Bank in the Global banking system.	<u>Eligibility Criteria is modified as under:</u> "7. The Financial Supply Chain Software Solution quoted by the Bidder should have been implemented (not necessarily by the Bidder) in at least 3 Government Organisations/ Banking Financial Services and Insurance sector in India or globally. Out of these 3, at least one of these organizations should be a Bank in India /Global. <u>Documents to be submitted for Eligibility Criteria Compliance</u> Purchase Order copies/reference letters from the customer clearly mentioning the solution name should be submitted by the bidder. "
25	38	Annexure-2	Eligibility Criteria Declaration	7. OEM Experience <u>Eligibility Criteria</u> The Financial Supply Chain Software Solution quoted by the Bidder should have been implemented (not necessarily by the Bidder) in at least 3 Government Organisations/ Banking Financial Services and Insurance sector in India. Out of these 3, at least one of these organizations should be Scheduled Commercial Bank in India. <u>Documents to be submitted for Eligibility Criteria Compliance</u> Purchase Order copies/reference letters from the customer clearly mentioning the solution name should be submitted by the bidder.	We request to relax the OEM eligibility criteria to 1 implementation instead of 3, if the solution is deployed in a large financial institution	<u>Eligibility Criteria is modified as under:</u> "7. The Financial Supply Chain Software Solution quoted by the Bidder should have been implemented (not necessarily by the Bidder) in at least 3 Government Organisations/ Banking Financial Services and Insurance sector in India or globally. Out of these 3, at least one of these organizations should be a Bank in India /Global. <u>Documents to be submitted for Eligibility Criteria Compliance</u> Purchase Order copies/reference letters from the customer clearly mentioning the solution name should be submitted by the bidder. "
26	38	Annexure-2	Eligibility Criteria Declaration	6. BIDDER EXPERIENCE <u>Eligibility Criteria</u> The Bidder should have implemented Financial Supply Chain Software Solution in at least One (1) Government Organizations/ Banking Financial Services and Insurance sector in India as on the date of RFP. <u>Documents to be submitted for Eligibility Criteria Compliance</u> Purchase Order copies/reference letters from the customer clearly mentioning the solution name along with completion certificate should be submitted by the Bidder.	We are a 20 years, MSME organisation in the field of Banking Solution, ERP Implementation, and Customized Software Solutions and Offshore IT services. Also We are SAP Channel Partner for Implementation, Support & Customization Services. Also we have already implemeted our Solution "SoftGST" with vendor management module which has most or similar features as that of FSCM WHICH CAN FURTHER be customised to suit full features of bank's requirements.Softgst is implemented with Oracle Flexcube in Syndicate Bank(now Canara Bank). If bank accepts our this experience as for FSCM,WE WILL be able to bid and fully comply to other terms of bid for delivery and success in project if selected.	<u>Eligibility Criteria is modified as under:</u> "7. The Financial Supply Chain Software Solution quoted by the Bidder should have been implemented (not necessarily by the Bidder) in at least 3 Government Organisations/ Banking Financial Services and Insurance sector in India or globally. Out of these 3, at least one of these organizations should be a Bank in India /Global. <u>Documents to be submitted for Eligibility Criteria Compliance</u> Purchase Order copies/reference letters from the customer clearly mentioning the solution name should be submitted by the bidder. "

27	38	Annexure-2	Eligibility Criteria Declaration	7. OEM Experience Eligibility Criteria The Financial Supply Chain Software Solution quoted by the Bidder should have been implemented (not necessarily by the Bidder) in at least 3 Government Organisations/ Banking Financial Services and Insurance sector in India. Out of these 3, at least one of these organizations should be Scheduled Commercial Bank in India. Documents to be submitted for Eligibility Criteria Compliance Purchase Order copies/reference letters from the customer clearly mentioning the solution name should be submitted by the bidder.	It is surprising to note that the bank is not asking for implementation experience by the bidder itself for such a domain enriched platform like FSCM which is not a standard practice. This clause needs to be amended as the bidder themselves should have the experience of implementing the FSCM solution. Also request if the bank can include global implementation experience. i.e. The Financial Supply Chain Software Solution quoted by the Bidder should have been implemented by the Bidder in at least 3 Government Organizations/ Banking Financial Services and Insurance sector globally. Out of these 3, at least one of these organizations should be Scheduled Commercial Bank in India.	Eligibility Criteria is modified as under: "7. The Financial Supply Chain Software Solution quoted by the Bidder should have been implemented (not necessarily by the Bidder) in at least 3 Government Organisations/ Banking Financial Services and Insurance sector in India or globally. Out of these 3, at least one of these organizations should be a Bank in India /Global. Documents to be submitted for Eligibility Criteria Compliance Purchase Order copies/reference letters from the customer clearly mentioning the solution name should be submitted by the bidder. "
28	41	Annexure-7	Technical & Functional Requirement Development, Implementation and Maintenance of Financial Supply Chain Software Solution	Requirement 7. Interface: The Bidder should explain in brief how the proposed solution addresses the following requirements: a. Interface with our Core Banking System running on Flex-cube. b. Interface with Payment Systems (RTGS/NEFT) c. Interface with Corporate ERP systems of customers d. Any other Interface required	Please list the Corporate ERP systems of customers Name, Product Vendor (if Commercial Product), Technology Used (Java/.NET/Other) if custom, Application Server they are installed on.	Details will be shared with the Selected bidder
29	41	Annexure-7	Technical & Functional Requirement Development, Implementation and Maintenance of Financial Supply Chain Software Solution	Requirement 7. Interface: The Bidder should explain in brief how the proposed solution addresses the following requirements: a. Interface with our Core Banking System running on Flex-cube. b. Interface with Payment Systems (RTGS/NEFT) c. Interface with Corporate ERP systems of customers d. Any other Interface required	Does the ERP system(s) support [exposes and can consume] WebServices/APIs [SOAP/XML or REST/JSON]	Details will be shared with the Selected bidder
30	41	Annexure-7	Technical & Functional Requirement Development, Implementation and Maintenance of Financial Supply Chain Software Solution	Requirement 7. Interface: The Bidder should explain in brief how the proposed solution addresses the following requirements: a. Interface with our Core Banking System running on Flex-cube. b. Interface with Payment Systems (RTGS/NEFT) c. Interface with Corporate ERP systems of customers d. Any other Interface required	What are the DB Technology(s) for Corporate ERP; Do they support/allow native DB Links or DB connections	Details will be shared with the Selected bidder

31	41	Annexure-7	Technical & Functional Requirement Development, Implementation and Maintenance of Financial Supply Chain Software Solution	Requirement 7. Interface: The Bidder should explain in brief how the proposed solution addresses the following requirements: a. Interface with our Core Banking System running on Flex-cube. b. Interface with Payment Systems (RTGS/NEFT) c. Interface with Corporate ERP systems of customers d. Any other Interface required	Does Bank use/have existing - Enterprise Service Bus Solution? If yes, please provide Platform/Solution Name	Details will be shared with the Selected bidder
32	42	Annexure-7	Technical & Functional Requirement Development, Implementation and Maintenance of Financial Supply Chain Software Solution	Requirement 9. Backup 9.1. The Bidder should state how the proposed solution addresses the Backup of data as the data is very crucial for the Bank	What is the Bank's existing Enterprise IT Backup Policy for critical systems; Please comment if below will suffice: - Weekly Full Backup retained for 5 weeks - Daily Incremental retained for 30 days - Monthly Full retained for 11 months - Yearly Full retained for 4 years	Bidder has to configure the Backup as per Bank's existing Backup policy. Other details will be shared with selected Bidder.
33	42	Annexure-7	Technical & Functional Requirement Development, Implementation and Maintenance of Financial Supply Chain Software Solution	Requirement 9. Backup 9.2. The write-up should necessarily cover the Backup and Archiving Methodology for the entire FSCM solution (Database, Operating system, Application Software and other software)	What is the existing Backup Methodology the bank has and whether FSCM solution can leverage the methodology - External Hard Drives/Tape Drives/Backup Appliance?	Bidder has to configure the Backup as per Bank's existing Backup policy. Other details will be shared with selected Bidder.
34	42	Annexure-7	Technical & Functional Requirement Development, Implementation and Maintenance of Financial Supply Chain Software Solution	Requirement 10. Operation and Maintenance 10.2. The Bidder should explain how the proposed solution handles the following: Change and implementation procedures for upgrades. Test and diagnostic functions and resource management. Remote support capabilities. Number of Persons and skill sets required from Bank for Maintenance and Administration of the solution. System should have an audit log file management capability Error log in case of missing and/or erroneous data 6.7 Back-ups of Audit log files should be possible	Does the Bank have any existing SIEM/Audit & Performance Management/Incidence Management Tools like - DynaTrace, ELK, Prometheus, Others for Enterprise Security and Performance Management?	Currently Bank uses SIEM Application
35	44	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 3. System should be capable of handling vendor financing as well as Distributor-Dealer financing by way of Purchase Orders (PO),Invoice and Bill discounting.	Please elaborate the additional steps required to be carried out for Bill Discounting from SCF Application as compared to Invoice discounting	Bill Discounting is an advance to the Customer hence following procedures to be taken care of: 1) Date of Advance 2) No of days for which advance required. 3) upfront interest debit to Account. 3) upfront interest debit to Account. 6) on due date, debit operative account and liquidate the advance.

				Requirement		
36	44	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	**Requirement** Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 2. Solution provides various stages of work flow with an option to configure required work flows. Should support Initiation, Verification, Authorisation and Release.	By release, we understand, bank requires option to initiate finance request with bank. Please confirm.	Initiation: Upload purchase order / sales invoice. Verification: Approval / Acceptance of invoice by corporate. Authorization: Verifying the approved Seller/ Limit Availability/ Margin etc . Release: Disbursement of invoice amount minus our interest and other charges.
37	44	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	**Requirement** Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 3. System should be capable of handling vendor financing as well as Distributor-Dealer financing by way of Purchase Orders (PO),Invoice and Bill discounting.	We understand, bill discounting workflow is nothing but financing on basis of invoices. Please confirm. If no, please elaborate on the workflow associated with bill discounting.	Bill Discounting= Vendor Financing. Invoice Discounting = Dealer Financing.
38	45	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	**Requirement** Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 13. Provision for role based Add, modify, logically delete functionalities of the master details pertaining to Corporate, Vendor and Distributor-Dealer.	Please explain the requirement with the help of an example	Distinct Sub-Modules for creation of corporate Master Data- containing all KYC Details, Limits, Margin, ROI etc . Similarly, separate Sub-Module for creating vendor master data and distributor master data and facility to create linkage between the above modules
39	45	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	**Requirement** Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 5. Provision to set direct as well as indirect limits on corporate/vendor/dealer/distributor	1. Please elaborate difference between direct and indirect limits. 2. We understand that dealer and distributor are the same entities.	Indirect Limits could be a sub limit of an overall (total) limit assigned to a particular corporate. Dealer and Distributor are the same entities.
40	47	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	**Requirement** Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 27.Supplier/Distributor-Dealer/Corporate wise Limit maintenance with provision to Add, modify, cancel, delete and also to upload the limits from File/ERP with Bank's authorisation.	Please explain the requirement of upload of limits from file and ERP integration from limits perspective in detail	Limits for the corporate will be maintained at Core Banking and interface should be available to flow this to FSCM, also the flow of utilization of limit from FSCM to Core Banking should also be made available. Currently if corporate wants to apply for limit enhancement or extension the same to be provided to corporate via direct login or through API and this transaction needs to be authorized by bank for confirming the limits
41	47	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	**Requirement** Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 22.Once the client opts for financing either thru STP or manual, the discounting process can also be either STP or manual intervention at bank side	We understand that limits are maintained in core bank/ limit system and proposed FSCm system needs to be integrated with the core bank/ limit system for validation of limits. Please confirm.	Yes, Limits will be maintained for the corporate in Core Banking and this data has flow to FSCM Module. Similarly utilized limit from FSCM module has to flow back to Core Banking.
42	48	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	**Requirement** Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 36. Real time message validation during input at all levels	Please explain the requirement with the help of an example	Validation input of data entry- Date, Currency, Settlement A/C entry, Available Limit etc.,
43	48	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	Scoring Matrix for the Financial Supply Chain Mechanism Solution	**Requirement** Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 32. Provision to set limit for Product as a whole	By product we understand, bank requires maintenance of limits on the dealer finance/ vendor finance product for an anchor corporate. Please confirm.	Yes, Limits are needed on Dealer Finance / Vendor Finance Product for corporate as a whole.

44	49	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 46.Should support PDC linked financing and show alerts on PDC date for banking the same	Please explain the requirement with the help of an example	PDC Form a part of security for the Facilities Sanctioned. If Facility Sanctioned against the security comfort of PDC - then provision to link the facility with the PDC along with its due Dates , Amount, etc. Alert on due date of PDC while utilising the facility.
45	50	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 49. Should support transmission of scanned images and Electronic data interchange.	Does Bank use/have existing - DMS Solution, with which it expects the proposed Supply Chain Finance solution to interface.	Bank is in the process of implementing DMS Solution. Bidder has to implement the Solution with the same in case of requirement from the Bank during the Contract Period.
46	50	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 47. Robust fool proof accounting system for invoice discounting, charges, liquidation, cheque/payment bounce, etc	Please elaborate the use case for cheque bounce/ payment bounce.	Provision to accept Cheque as a Mode of Payment, Linking Cheque with Advance.
47	50	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 48. Printing of invoice / PO / hundi / bill with facsimile signatures at vendor /dealer or corporate level.	Please elaborate on use case for Hundi?	Hundi is a form of Bill of Exchange for which payment is made on Usance Basis.
48	50	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	Parameter:	Requirement 7. Pricing of product based on: a) Benchmark rate b) Customer Grade Rate c) Min and Max Rate per product	Please elaborate on customer grade rate with an example	Customer Grade Rate implies the Credit Risk Rating (CRR) of the customer. ROI is linked to CRR of the corporate , with Min and Max ROI limit also set in the package to avoid Operational errors.
49	51	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	Parameter: Charges	Requirement 4. Parameter to capture mode of charge collection. Ex: Upfront or In-arrears.	Please clarify whether this requirement is for collection of charges or interest as interest is collected on basis of upfront or through arrears.	This requirement is only for collection of interest, charges will be collected upfront.
50	52	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 4. Provision "Electronic Invoice Presentment and Payment" without financing option. In case of only EIPP, no discounting possible. Still payment information can be routed through the portal	Please explain the requirement with the help of an example	EIPP wherein the Invoice is uploaded by Seller and approved by Corporate and Payment is made by Debit to Corporate Account, Hence NO Financing is required. Can be utilised as an option when Discounting Limits of Corporate is fully utilised.
51	52	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	Parameter: Other Parameters:	Requirement 4. Templates for frequently used phrases. Customisable formats for use in creation of Invoices and Purchase Orders	Please elaborate more on "Frequently used phrases" with examples for better understanding.	Templates will be shared with the Selected Bidder.

52	53	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 5 .Provision to set direct as well as indirect limits on corporate/vendor/dealer/distributor	Please explain the requirement with the help of an example	For a Corporate , Setting an Overall Limit (Direct Limit), then allocating a part of that Limit to its related vendors (Indirect Limit).
53	53	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	FILE UPLOAD / DOWNLOAD	Requirement 5. Provision to call external procedure before and after processing the file	We would request bank to provide more details on expectations on calling "external procedure before and after processing the file"	Calling External Procedure might involve getting the Account Details, limits etc., from Core Banking System.
54	54	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 12 .Master maintenance for Corporate, Vendor and Distributor-Dealer should be possible	Please explain the requirement on 'sending a customised reverse file' to customer post discounting process with the help of an example	No Specific requirement is given by the Bank.
55	54	Annexure-7(A)	Scoring Matrix for the Financial Supply Chain Mechanism Solution	Requirement Scoring Matrix for the Financial Supply Chain Mechanism Solution:- 14. Provision to configure file upload functionality for upload of Purchase order data,Manual creation of Purchase order data and optionally receive Purchase Order data automatically from Corporate's ERP system	Please clarify the type of data file exchanges that form part of this requirement scope.	File format can contain pdf, Excel or through APIs interfaced to corporate ERP. APIs document to be provided by vendor.
56	56	Annexure 7(A)	REPORTS MODULE	Regulatory Report related	Please share the list of regulatory reports required to be considered as part of the solution	As per Existing RBI guidelines of Financial supply chain Management.
57	56	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	REPORTS MODULE	Requirement: 3. Generation of various reports that can be customized as per requirement viz. (not limited to below list) - Agewise Overdues -Risk Rating Wise - Corporate Categorisation Wise - Sector Specific Exposure - Geographical Distribution - Customer limit utilization - Total Income generated - Total Overdues - Total Margin held for any constituent - Penal Charges collected - Bills due for liquidation for the day or any day - Escrow flows - Business between any two dates. Template for DD Covering letter	Please elaborate on below reports: -Risk Rating Wise report - Corporate Categorization Wise - Geographical Distribution - Escrow flows - Template for DD Covering letter	Generation of Reports- Corporate Customer ID Wise, Corporate/Vendor Location-Wise/ Generation of Cover-Letter based on Bills Discounted/ Invoices Discounted etc.,
58	58	Annexure 7(A)	REPORTS MODULE	Requirement 17. Exception reports	Please share the list of exceptions for this reporting requirement	Bills Overdue, SMA Status, Crystallized Bill Liability, NPA Statement , Bills approaching Due Date etc., Exception Report is an issue report that normally Documents an issue that is out of tolerance.
59	58	Annexure 7(A)	Additional Features	Requirement 1. Support customer's multiple entities, branches and subsidiaries etc	Please explain the requirement with the help of an example. Is this referring to multiple entities of the bank or the corporate/ counter-parties	Multiple Entities of Corporate Based on Location, Subsidiaries etc.,

60	58	Annexure 7(A)	Additional Features	Requirement 3. Able to display general announcements and messages from the bank	Please explain the requirement with the help of an example	An Alert Master- To Customize alerts like a Message scrolling on top of the screen or message displayed while logging in etc.,
61	58	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	REPORTS MODULE	Requirement: 17. Exception reports	BY exception report, we understand bank requires report for cases where limit is exceeded during financing. Please confirm.	Bills Overdue, SMA Status, Crystallized Bill Liability, NPA Statement , Bills approaching Due Date , Limit Overdues, Limit fully utilised.
62	58	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	REPORTS MODULE	Requirement: 18. Reports pertaining to Payment Record, Business Turnover, Size of Bills,etc for taking business decisions	Please elaborate on expectation under "Size of bills report"	Bill Amount- INR Crore (Slabs to be made available upto 1 Crore, Upto 10 Crore, above 100 Crores etc.,)
63	58	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	ADDITIONAL FEATURES	Requirement: 2. Support bilingual capability for screen display and reports.	We understand 1 language is English. Please elaborate on the second language which is expected for screen labels and report labels.	RFP clause stands deleted.
64	58	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	ADDITIONAL FEATURES	Requirement: 6. System should provide a Copy function: to re-use existing data and hence avoid re-keying information.	We understand requirement is for saving invoice details as template and reusing the same during initiate of new invoice entry. Please confirm.	Yes, Saving Invoice Details as Template and Reusing the same during new invoice initiation.
65	60	Annexure 7(A)	SECURITY	Requirement 1. Support secured channel Communications such as compatible with firewall etc	Does bank have existing Key Management System/Key Vaults/HSM Modules to integrate with?	Bidder has to comply with RFP Terms.
66	60	Annexure 7(A)	Security	Common	What is the existing - (1) Identity Access Management Solution in Bank (2) Directory Services [LDAP, MSAD etc.	Existing identity Access Management solution is Domain Management System and the directory services LDAP.
67	60	Annexure 7(A)	Security	Common	Is SSO integration expected for Supply Chain Software solution?	Yes
68	60	Annexure-7(A)	Interface	Requirement 4. Integration with ERP system of Corporates	ERP Integration will cover the following aspects: 1. Invoice data exchange 2. Payment data exchange Please confirm	Yes, Request for applying limits enhancements, extension also to be provided.
69	60	Annexure-7(A)	Interface	Requirement 5. Integration for Email and SMS alerts	Does Bank use/have existing SMS server for sending alerts to customers - Product Vendor (if Commercial Product), Technology Used (Java/.NET/Other) and interface mechanisms supported - WebServices/ APIs [SOAP/XML or REST/JSON]	Bank uses E-Mail and SMS Servers for sending alerts to Customers. The product details will be shared Selected Vendor.

70	61	Annexure 7(A)	SECURITY	Requirement 3. Supports Digital Certificate and OTP for 2nd Factor Authentication	What does the Bank use today for 2 FA? Does bank have for example RSA Tokens to integrate? Soft or Hard Tokens?	Currently Bank is using Biometric Login for 2 FA. The 2 FA may be restricted for use in Bank Environment and OTP option to be given for Corporates.
71	61	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	SECURITY	Requirement: 5. Supports multi-level authorisation matrix for both Master and Transaction work-flow.	Please specify the masters for which multi-level authorization will be required.	Master maintenance includes adding Corporates, Dealer/Vendors, Rate Maintenance, Product Maintenance etc., Transaction includes Uploading Invoices, Payment Processing etc., in short all transactions should have Maker-Checker Concept.
72	61	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	SECURITY	Requirement: 10. Provide many level of authorization, such as authorization by amount, product type etc	By product type, we understand bank means different authorization matrix for invoice upload, invoice finance. Please confirm.	Option for Parametrization of Authorization Matrix is needed based on Product Type.
73	63	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	PROCESS FLOW	Requirement: 8. Restrictions on Branches and Currencies should be parameterisable. Only Branches and their customers who are allowed to transact on the package can be allowed to do so. Transaction can happen only through allowed currency.	Supply chain finance is primarily used in case of single local currency. Please confirm whether multi-currency would be applicable? - Incase yes, please also elaborate on the scope for multi-currency.	Bidder has to comply with the RFP Terms.
74	63	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	PROCESS FLOW	Requirement: 9.Provision to capture Basic MIS related details for Suppliers/Dealers whether customers or not. Not limited to the below: a) Sector Code b) Basel Customer Type c) BSR Code d) Sub Sector Code e) Priority/Non-priority f) Risk Rating.	We understand, details such as Basel customer type, BSR code, risk rating, priority/ Non-priority are stored during customer onboarding for information purpose. Incase of no, please elaborate on the use case for each detail.	Yes, these details will be maintained while on boarding the customer but option should be given to modify these details later. Audit trail of the changes should be maintained for the MIS details.
75	64	Annexure-7 (A) Scoring Matrix for the Financial Supply Chain Mechanism Solution	PROCESS FLOW	Requirement: 13.Provision to map customer id of CBS system with customer id of the solution should be available. Further mass mapping should also be possible	Please elaborate on Mass mapping of customer ids.	Mass mapping includes uploading excel file with details for creation of corporate in FSCM.

76	65	Annexure-8	Scope of Work	6. Hardware: 6.1. Bank will be providing required Hardware as virtual machines (ESXi) or physical servers and other items at the discretion of the Bank. Bidder has to provide the sizing requirement for both the options. 6.2. System should be sized to ensure that data relating to the solution would be retained online for entire lifecycle. 6.3. The selected Bidder is required to provide appropriate interface for quick retrieval of data from the archives as and when required without any intervention by the bidder once the system goes live. Data archival must be an automated process based on certain business rules which will be shared with the successful bidder and data retrieval system needs to be user friendly on demand system without the intervention of the selected Bidder once the system is online. 6.4. The design should be such that the minimum availability requirements as specified in the SLA section of the RFP are met. 6.5. The Proposed Application should support Active-Active configuration.	We would request bank to provide volume details to arrive at Hardware and software sizing in the below format	Initially the Bank will be boarding on 500 Customers in the First Year and ~~......~~ expected to 2500 Customers in 5 years.
77	67	Annexure-8	Scope of Work	2. Solution / System capability <u>2.24. Configuration / administration of the system:</u> 2.24.1. The rule engines required for running the financial supply chain Software should be configured based on Bank data and as per the Bank requirement. 2.24.2. Further basing on any change in the policy / bank requirement, the rule engines should be configurable by the bank team through a portal/ API.	Please elaborate on expectations under Rule engine.	Rules will be provided by the Bank, Solution Should support configurable Rule engine and it should have DIY capability.
78	68	Annexure-8	Scope of Work	2. Solution / System capability <u>2.27. Regulatory Compliance:</u> 2.27.4. The bidder should provide the parameters to audit the tools by 3rd party auditors (for security) and any vulnerability observed shall be rectified by the bidder without any additional cost to the Bank.	Please note that the vendor will be responsible only for Financial supply chain management application Peripheral systems or server will have to be managed by bank's team.	Bidder responsibility will be limited to FSCM Application.
79	68	Annexure-8	Scope of Work	3. Deployment of Financial Supply Chain Software Solution: 3.2. The bidder has to implement the solutions at DC (Bengaluru) and DRC (Mumbai). Bidder may also need to implement part of proposed solution/application at offices of the Bank and other locations within the Bank or its associates etc. depending on the proposed solution. During implementation, the selected bidder needs to adhere to all the requirements provided by Bank as part of this RFP.	Please note that, only FscmPro application related guidance will be given to setup DC-DR. Bank will have to perform the actual DC-DR setup.	Bidder responsibility will be limited to FSCM Application.
80	69	Annexure-8	Scope of Work	6. Hardware: 6.1. Bank will be providing required Hardware as virtual machines (ESXi) or physical servers and other items at the discretion of the Bank. Bidder has to provide the sizing requirement for both the options.	What is the usually preferred hardware/server architecture in the Bank - Intel Xeon/Sparc M8/IBM P9/Other?	Bidder has provide sizing requirement for the hardware which is suitable and compatible for their proposed solution.

81	69	Annexure-8	Scope of Work	6. Hardware: 6.1. Bank will be providing required Hardware as virtual machines (ESXi) or physical servers and other items at the discretion of the Bank. Bidder has to provide the sizing requirement for both the options.	Is the bank open to look at a Cloud-Based Deployment?	Bidder has to comply with RFP Terms.
82	70	Annexure-8	Scope of Work	7. Database: 7.4. The sizing methodology and working will need to be done by the bidder and submit to the Bank as part of technical bid.	Please help with volumetric parameters for sizing: - Number of Users [Bank staff/IT/Bank's customers] expected to use Application in Y1 - Number of Corporate Accounts/Client Entities to consider for Year 1 - Estimated Concurrency % (Average) - 5%/Other? - Estimated Concurrency % at Peak - 12%/Other? - Yearly Growth Percentage Estimated - 10%/Other?	No. of Users - 15000, No. of Corporate Clients - 500 (first year), 2500 (by Fifth Year), Estimated Concurrency - 5%, at peak - 15%, Yearly Growth Rate - 5%.
83	70	Annexure-8	Scope of Work	7. Database: 7.3. The selected Bidder will have to provide complete support for installation, implementation, maintenance etc. during the period of the contract.	Since hardware supply is not part of the RFP scope, HW management, including database installation, implementation, maintenance etc.will not be in scope of current RFP. Please confirm.	Vendor will be responsible only for the Software Deployment and its Integration with other applications.
84	71	Annexure-8	Scope of Work	11. API based Integration to Canara Bank Systems: 11.1. The selected bidder is expected to build integration between the proposed system and other systems like CBS, Data Warehousing etc., under the scope.	Data Warehouse Integration will be through APIs or other methods like Data Integration/ETL/Data Pipeline or Data Streaming (e.g., Kafka) to be used? How is DWH Integration been done today?	Data Integration is done through ETL.

85	72	Annexure-8	Scope of Work	13. Training: 13.1. The Selected bidder will be responsible for training the Bank's employees in the areas of parameterization, migration, operations, management, error handling, system administration, etc. The training should at least cover the following areas: 13.1.1. Functionality available in the solution 13.1.2. Product setup and Parameterization 13.1.3. Transaction process flow for all modules 13.1.4. Impact analysis 13.1.5. Advanced user training 13.1.6. Techniques of generating various MIS/EIS reports 13.1.7. Using of all the auditing tools being provided 13.1.8. Developing new audit reports/tools in the proposed solution 13.1.9. System and Application administration 13.1.10. Log analysis and monitoring 13.1.11. Database and data dictionary 13.2. The training should be for 15 officials for a period of 3 days. 13.3. All trainings are to be conducted at Bank premises. 13.4. Training infrastructure such as training rooms, projectors, etc. will be provided by the Bank. The selected bidder will be responsible for providing trainers and any requisite training materials to the trainees. 13.5. The onus of preparing the training material will be on the selected bidder. 13.6. The selected bidder will be expected to deliver to the Bank, one physical copy and one electronic copy of documentation for each of the deliverables and online context-sensitive help module included in the software to enable the Bank's personnel to use and understand the operations of the deliverables. The Bank may make additional copies of	Data Migration Does the bank use any existing software for supply chain finance? Please clarify the scope of data migration from existing systems if any.	Bidder has to comply with RFP Terms.
86	72	Annexure-8	Scope of Work	11. API based Integration to Canara Bank Systems: 11.3. To ensure the tight integration of the system, the selected bidder needs to integrate all the software modules. The selected bidder will be responsible for fault detection and rectification.	The vendor will be responsible for handling integrations related only to FSCM application.	Yes, Vendor will be responsible only for integrations related to FSCM Application.
87	74	Annexure-13	Manufacturer Authorization Form		We understand that in the event the product is of Bidder's proprietary product, this would not be applicable. Please confirm.	Yes, in case Bidder is an OEM, MAF is not applicable.
88	78	Appendix A	Instructions to be noted while preparing/submitting Part A-Conformity to Eligibility Criteria	All the pages of the submitted bids should be filed and paginated (serially numbered) with seal and signature (not initials) of the authorized signatory	Is that okay to put initials and stamp on every page of the proposal document. Please confirm. But we will provice entire signature on the forms.	Bidder has to comply with RFP Terms.
89	79	Appendix-B	Instructions to be noted while preparing/submitting Part B-Technical Proposal	Description 12. Bidder has to provide detailed proposed BOM each line item wise for Solution, Licenses etc., for Six (6) Years as part of Technical Bid.	What is the value (in $mn or INR Crores) of finances under management for SCF? What is the projected growth over the next 5 years?	Bidder to comply with RFP terms. Details will be shared with the Selected Bidder.
90	79	Appendix B	Instructions to be noted while preparing/submitting Part B-Technical Proposal	Description 12. Bidder has to provide detailed proposed BOM each line item wise for Solution, Licenses etc., for Six (6) Years as part of Technical Bid.	How many corporate users will be accessing SCF application from the front end portal? What is the projected growth over the next 5 years?	No. of Users - 15000, No. of Corporate Clients - 500 (first year), 2500 (by Fifth Year), Estimated Concurrency - 5%, at peak - 15%, Yearly Growth Rate - 5%.

91	13-24 - C	Deliverables & Service Levels	Deliverables & Service Levels	3. 6 Any kind of change like update, upgrades etc. in the system after complete installation will not lead into any commercial during contract tenure.	We would be happy to carry out the changes without any additional cost which do not have commercial implication. However, some changes may require extensive time and procurement of few components therefore, in such situations we would request that charging for such changes	Bank will pay per man day charges in case of customization, Bidder has to quote charges per man day in Bill of Material. (As per Table-B of Annexure-14)
92	15,16	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	5. Uptime	5.1. The bidder shall guarantee a 24x7x365 availability of the solution with monthly uptime of 99.00% for the solution as specified in Annexure-7 and Annexure-8 during the period of the Contract and during AMC/ATS, if contracted, which shall be calculated on monthly basis.	We would suggest to finalize the uptime mutually at the contracting stage	Bidder has to comply with RFP Terms.
93	16-17	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	6. Penalties/Liquidated Damages	6.1. Penalties/Liquidated damages for delay in Delivery and Installation of Solution would be as under: 6.1.1. Non-compliance of the delivery of related software for FSCM Solution at Production Site as per clause (1.2.5-b) will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Order value of the solution (exclusive of Taxes) as per Line Item no. 1 of Table A of Annexure -14. 6.1.2. Non-compliance of the preliminary testing and Gap Analysis Timelines of the solution as per clause (1.2.5-d) will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Order value of the solution (exclusive of Taxes) as per Line Item no. 1 of Table A of Annexure -14. 6.1.3. Non-compliance of the Customization & Interfaces Timelines of solution as per clause (1.2.5-e) will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Order value of the solution (exclusive of Taxes) as per Line Item no. 1 of Table A of Annexure -14. 6.1.4. Non-compliance of the Pilot implementation, User Training and Documentation Timelines of solution as per clause (1.2.5-g) will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Order value of the solution (exclusive of Taxes) as per Line Item no. 1 of Table A of Annexure -14 6.1.5. Non-compliance of the Roll Out Timelines of solution as per clause (1.2.5-i) will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Order value of the solution (exclusive of Taxes) as per Line Item no. 1 of Table A of Annexure -14. 6.1.6. However, the total Penalty/LD to be recovered under above clauses 6.1.1 to 6.1.6 shall be restricted to 20% (Plus GST) of the total	We would suggest reduced penalties of 0.05% per week linked of the amount attributable to delayed milestone and total penalty to be capped at 2% and would suggest to finalize this clause at contracting stage.	Bidder has to comply with RFP Terms.
94	17-18	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	6. Penalties/Liquidated Damages		We would request to limit the penalty under this head to 1%	Bidder has to comply with RFP Terms.

95	18,19	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	7. Payment Terms	7.4 Bank will not pay any amount in advance.	We would request that the payments related to license fees, AMC, change requests to be made in advance.	Bidder has to comply with RFP Terms.
96	18-19	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	7. Payment Terms	7.1 Payment schedule will be as under:	The Payment terms given by bank are unfavorable and difficult to be complied . We propose the following amendment to payment terms : 01.On signing the contract 35% 02.On Successful installation of Solution:30% 03.On UAT signoff and training:25% 04 After 3 months of Successful Go live: 10%	Bidder has to comply with RFP Terms.
97	20-21	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	9. Escrow arrangement during Contract period	Clauses 9.1 to 9.7	We would suggest that the cost of escrow to be borne by the Bank, Further release event to be restricted to the insolvency of the bidder and release only after receipt of notice by the executors of the bidder or after 15 days if bidder is liquidated. The detailed terms may be agreed mutually in an escrow agreement.	Bidder has to comply with RFP Terms.
98	21-23	C. DELIVERABLES & SERVICE LEVEL AGREEMENTS (SLAS)	12. Annual Maintenance Contract (AMC) / Annual Technical Support (ATS) (if contracted)	Clauses 12.1 to 12.6	We would request that the payment to be made in advance and scope of AMC to be finalized mutually.	Bidder has to comply with RFP Terms.
99	General				Can a Cloud based SaaS solution be considered	Bidder has to comply with RFP Terms.
100	General				Will the bank consider any solution if the Cloud data centres are not in India	Bidder has to comply with RFP Terms.
101	General				Requesting Canara Bank to consider payment of Software Product in full upon delivery of Software	Bidder has to comply with RFP Terms.
102	NA	NA	Additional suggested clauses		We would like to suggest additional clauses to be considered and added at the time of contracting stage such as limitation of liability, IPR ownership, non solicitation, pre-requisite, dependencies, etc.	Bidder has to comply with RFP Terms.
103		C-5 Uptime	-	.	We would suggest to finalize the uptime mutually at the contracting stage	Bidder has to comply with RFP Terms.
104	1	General Conditions	Roles & Responsibility during Project Implementation	2.1 All tools, tackles, testing instruments, consumables, vehicles, etc., as required during all operations such as transport, installation, testing, commissioning maintenance during warranty and AMC etc., shall be provided by the Bidder at no extra cost to the Bank for completing the scope of work as per this RFP.	We would be happy to provide items which falls under the bidders scope of work. However, there might be third party components which may have to be procured by the bank. We understand these are excluded. We would request to add such clarification here.	Bidder has to comply with RFP Terms.

105	1	General Conditions	Roles & Responsibility of selected bidder	3.2 The Bank will call for Audited Balance Sheet of the selected Bidder at any point of time during warranty and AMC period and the selected Bidder shall provide the same.	The balance sheet is prepared and audited on annual basis as per the provisions of the Companies Act, 2013. We would be happy to share the same at the time of publication of the same as per the provisions of the said act. However, we being the listed company our Limited Review quarterly results are published on the stock exchange which can be accessed by the Bank. Therefore, we would request to omit this clause.	Bidder has to comply with RFP Terms.
106	1	Ownership and awarding contract	Proposal Ownership	2. The proposal and all supporting documentation submitted by the bidder shall become the property of the Bank. As the Bidder's proposal is central to the evaluation and selection process, it is important that, the bidder carefully prepares the proposal as per the prescribed format only. Under no circumstance, the format can be changed, altered or modified. Bidders must provide categorical and factual replies to specific questions. Bidders may provide additional technical literature relating to their proposal but in a separate Annexure. Correct and current technical details must be completely filled in. The Appendices/Annexures to this RFP shall form integral part of the RFP.	Please help us to understand how the confidential information contained in the proposal will be dealt with by the Bank?	Bidder has to comply with RFP Terms.
107	1	Ownership and awarding contract	Acceptance of Offer	4.1 The Bank reserves its right to reject any or all the offers without assigning any reason thereof whatsoever	We would request that the Bank communicate the reason in case of rejection of bid.	Bidder has to comply with RFP Terms.
108	1	Purchase Reference	Micro & Small Enterprises (MSEs	1. Bidder has to submit as self-declaration accepting that if they are awarded the contract and they fail to sign the contract, or to submit a performance security before the deadline defined in the RFP, they will be suspended for the period of three years from being eligible to submit Bids for contracts with Canara Bank as per Form PP-B.	Please help us to understand if this clause is applicable to even non MSMEs?	Kindly refer the Section H.
109	1	Purchase Reference	Startup	2. Bidder has to submit as self-declaration accepting that if they are awarded the contract and they fail to sign the contract, or to submit a performance security before the deadline defined in the RFP, they will be suspended for the period of three years from being eligible to submit Bids for contracts with Canara Bank as per Form PP-B.	Please help us to understand if this clause is applicable to even non start ups?	Kindly refer the Section H.
110	2	General Conditions	Human Resource Requirement	4.3 In case the performance of the Bidder/their CSP/agent/employees engaged in the project is not satisfactory or is detrimental to the interests of the Bank, The Bidder shall have to replace the said person within the time limits stipulated by the Bank. Where the Bidder fails to comply with the Bank's request, the Bank may replace the said person or their agents/employees on its own.	Please help us to understand how it will be determined that the performance is not satisfactory? What process will be followed for such determination? Please also help us to understand what will be the time period for replacement of resource?	Bidder has to comply with RFP Terms.
111	2	General Conditions	Responsibility for Completeness	5.3 The Bidder shall be responsible for any discrepancies, errors and omissions or other information submitted by him irrespective of whether these have been approved, reviewed or otherwise accepted by the bank or not. The bidder shall take all corrective measures arising out of discrepancies, error and omission other information as mentioned above within the time schedule and without extra cost to the bank.	The services may be subject to acceptance and testing process. Therefore, please help us to understand how the bidder will be responsible for the task upon acceptance?	Bidder has to comply with RFP Terms.

112	2	Ownership and awarding contract	Award of Contract	5.4 The selected bidder shall submit the acceptance of the order within seven days from the date of receipt of the order. No conditional or qualified acceptance shall be permitted. The effective date for start of provisional contract with the selected Bidder shall be the date of acceptance of the order by the bidder	We would request more time for submission of acceptance and terms to be finalized mutually.	Bidder has to comply with RFP Terms.
113	2	Ownership and awarding contract	Security Deposit / Performance Bank Guarantee	8.2 If the Security Deposit /Performance Guarantee is not submitted within the time stipulated above, penalty at 0.50% for each completed calendar week of delay or part thereof on the value of the order (Exclusive of Taxes) plus GST will be deducted from the delivery payment or from any other payments for the delay in submission of Bank Guarantee. The total penalty under this clause shall be restricted to 5% of the total order value (Exclusive of Taxes) plus GST.	We would suggest to omit this sub-clause	Bidder has to comply with RFP Terms.
114	2	4.3	Human Resource Requirement	In case the performance of the Bidder/their CSP/agent/employees engaged in the project is not satisfactory or is detrimental to the interests of the Bank, The Bidder shall have to replace the said person within the time limits stipulated by the Bank. Where the Bidder fails to comply with the Bank's request, the Bank may replace the said person or their agents/employees on its own.	Please help us to understand how it will be determined that the performance is not satisfactory? What process will be followed for such determination? Please also help us to understand what will be the time period for replacement of resource?	Bidder has to comply with RFP Terms.
115	2	5.4	Award of Contract	The selected bidder shall submit the acceptance of the order within seven days from the date of receipt of the order. No conditional or qualified acceptance shall be permitted. The effective date for start of provisional contract with the selected Bidder shall be the date of acceptance of the order by the bidder	We would request more time for submission of acceptance and terms to be finalized mutually.	Bidder has to comply with RFP Terms.
116	2	8.2	Security Deposit / Performance Bank Guarantee	If the Security Deposit /Performance Guarantee is not submitted within the time stipulated above, penalty at 0.50% for each completed calendar week of delay or part thereof on the value of the order (Exclusive of Taxes) plus GST will be deducted from the delivery payment or from any other payments for the delay in submission of Bank Guarantee. The total penalty under this clause shall be restricted to 5% of the total order value (Exclusive of Taxes) plus GST.	We would suggest to omit this sub-clause	Bidder has to comply with RFP Terms.
117	3	General Conditions	Negligence	7. 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	Please help us to understand how negligence will be determined? What will be the process to determine negligence?	Bidder has to comply with RFP Terms.
118	3	General Conditions	Assignment	8.2 If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this RFP shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the Vendor under this RFP.	These events may substantially impact on going services and may also require additional man days efforts and license scaling. Therefore, we would request assignment in any such event will be subject to additional charges.	Bidder has to comply with RFP Terms.

119	3	Ownership and awarding contract	Execution of Agreement	9. Execution of Agreement 9.1. Within 21 days from the date of acceptance of the Purchase Order/LOI or within 30 days from the date of issue of Purchase Order/LOI whichever is earlier, the selected bidder shall sign a stamped "Agreement" with the Bank at Bengaluru as per the format provided by the Bank. Failure to execute the Agreement makes the EMD liable for forfeiture at the discretion of the Bank and also rejection of the selected Bidder. 9.2. The Agreement shall include all terms, conditions and specifications of RFP and also the Bill of Material and Price, as agreed finally after Bid evaluation. The Agreement shall be executed in English language in one original, the Bank receiving the duly signed original and the selected Bidder receiving the photocopy. The Agreement shall be valid till all contractual obligations are fulfilled. 9.3. The Integrity Pact Agreement submitted by the bidder during the Bid submission will automatically form a part of the Contract Agreement till the conclusion of the	We would request to finalize mutually the time for signing and format of the contract.	Bidder has to comply with RFP Terms.
120	3	Ownership and awarding contract	Pricing	10.3 No escalation in price quoted is permitted for any reason whatsoever. Prices quoted must be firm till the price validity period	We would request to keep the flexibility to increase price mutually on the account of increase in prices of input items.	Bidder has to comply with RFP Terms.
121	3	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	Please help us to understand how negligence will be determined? What will be the process to determine negligence?	Bidder has to comply with RFP Terms.
122	4	General Conditions	Intellectual Property Rights	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	We would be happy to provide the replacement or workarounds. In the event we fail to do so, Bank may always levy penalties and also has got other rights under contract act. Therefore, we would request to omit sub-point C	Bidder has to comply with RFP Terms.
123	4	General Conditions	Confidentiality and Non-Disclosure	13.2 No media release/public announcement or any other reference to the RFP or any program there under shall be made without the written consent of the Bank, by photographic, electronic or other means.	We would request to provide an exception if such release/announcement is required under any regulation or law.	Bidder has to comply with RFP Terms.

124	4	Ownership and awarding contract	Order Cancellation/Termination of Contract	11.1. The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions: 11.1.1. Delay in delivery of e-Procurement services in the specified period. 11.1.2. Serious discrepancies noted in the inspection. 11.1.3 Breaches in the terms and conditions of the Order.	We would request to provide period of 60 days in the event of any delay or discrepancy to rectify the same and if that is not rectified within such period, the Bank may terminate the contract.	Bidder has to comply with RFP Terms.
125	4	Ownership and awarding contract	Order Cancellation/Termination of Contract	11.5 In this event, the selected bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.	In the event of non-performance, the Bank may terminate the contract as per above clauses. Further there are provisions of penalties in the contract. Therefore, we would request omission of this clause.	Bidder has to comply with RFP Terms.
126	5	General Conditions	Indemnity		We would be happy to indemnify against third party claims of software infringement however, in respect of any breach of contract, the Bank can always claim damages. Therefore, we would request to omit 14.1.1 and 14.1.2. Further since the commercials will be linked with the contract duration, we would request to link the duration of the indemnity with the contract term.	Bidder has to comply with RFP Terms.
127	6	General Conditions	Responsibilities of the Bidder	16.5 If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the Bidder at no additional cost to the Bank	We would be happy to provide the services as per the agreed scope. However, we would request that any items which are not included in the scope and have any commercial impact may be provided at mutually agreed commercials.	Bidder has to comply with RFP Terms.
128	7	General Conditions	Corrupt and Fraudulent Practices	17.6 The decision of Bank in determining the above aspects will be final and binding on the all the Bidders.	Please help us to understand how the decision will be arrived and what process will be followed?	Bidder has to comply with RFP Terms.

Sr. S. Satyan
DGM

Dated: 29/09/2020