

Sl. No.	Page No.	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	3	Annexure-8 Scope of Work of the Bidder	A. WhatsApp Banking functionalities: The bidder shall provide free of cost WhatsApp message services for at least a period of 24 hrs, if the user initiates the request and responds to be made to the user through WhatsApp messages/notifications API.	As WhatsApp will switch from a notification-based pricing model to a conversation-based pricing model. Instead of being charged for notifications sent, businesses will be charged per conversation. Request bank to suitably amend this clause	Please refer https://developers.facebook.com/docs/whatsapp/pricing/conversationpricing Bank will not be paying for the charges for a window of 24 hours till January 2022. After the new pricing model is implemented by Whatsapp, the applicable charges will be paid, as per agreed terms of sending messages
2	3	Annexure-8 Scope of Work of the Bidder	A. WhatsApp Banking functionalities: The system shall implement sending WhatsApp messages in English as well as other regional languages as per the requirement of the bank.	Bank to specify the list of all regional languages that they require	Hindi English Tamil Malayalam Telugu Kannada Bengali Marathi Gujrati Oriya Punjabi
3	3	Annexure-8 Scope of Work of the Bidder	A. WhatsApp Banking functionalities: 2. The system should be capable of verified WhatsApp Business account of Canara Bank. The setup is to be done on Indian phone Number.	Multiple whatsapp Business account access needed?	As of now only one. Bank at its discretion may require additional accounts later.
4	3	Annexure-8 Scope of Work of the Bidder	A. WhatsApp Banking functionalities: 3. The WhatsApp Business API provided by the system should support Profile Management, Contact Management and Message Support.	Profile management contains?	Profile Management of Whatsapp Business Account
5	3	Annexure-8 Scope of Work of the Bidder	A. WhatsApp Banking functionalities: 3. The WhatsApp Business API provided by the system should support Profile Management, Contact Management and Message Support	Need clarity on what exactly is meant by profile management and Contact management	Kindly refer Amendment-1 to this GeM Bid.
6	3	Annexure-8 Scope of Work of the Bidder	A. WhatsApp Banking functionalities: 4. The system should be capable of adding new user to contact list should support import via phone number and through WhatsApp user verification. It should also support contact verification function which check added user have active WhatsApp user account and should also send contact name along with the first message.	How is a user added to the contact list? Kindly explain in detail? Contact name send with the first message - Please share more clarification on this? What about the second message? What reply should be send back? Do you need to have any Natural language processing in the system?	We understand that any user wanted to utilize Whatsapp services from Business Account, consent will be required from the user. This consent has to be maintained in the form of Contact list. Messages sent to the user will be verified with the consented contact list. The consent reply will be communicated to the selected bidder



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7	3	Annexure-8 Scope of Work of the Bidder	A. WhatsApp Banking functionalities: 6. The system should implement opt-in campaign for taking consumers consent for sending messages to their WhatsApp accounts. Bidder must implement opt-in campaign through various communication mechanisms like missed calls, SMS, email, QR code etc.	Is this how the user details should be added to the contact list mentioned in section 4? Who will run the opt-in campaigns - should the bidder do it? If bidder has to run the campaigns, will canera Bank give Bidder the mobile numbers/email to send opt-in campaigns? Should the bidder implement the missed call opt in system by providing a number to call missed call or should we use one already in place with Canara Bank?	Bidder has to run the campaign. Bank wil provide its infrastructure(Missed Call gateway,SMS Gateway , Email gateway,Website , Mobile Numbers , customer email addresses etc) to run the campaign.
8	3	Annexure-8 Scope of Work of the Bidder	A. WhatsApp Banking functionalities: 7. The system should provide a console to send and receive WhatsApp notification / messages to registered/nonregistered customers of Canara Bank.	Please note The number of notification messages that can be sent is depended upon the WhatsApp Tier limits. https://developers.facebook.com/docs/whatsapp/api/rate-limits#quality-rating-and-messaging-limits Hope that would be fine	Bidder has to comply with the RFP terms & conditions.
9	3	Annexure-8 Scope of Work of the Bidder	A. WhatsApp Banking functionalities: 9. The bidder shall provide free of cost WhatsApp message services for at least a period of 24 hrs, if the user initiates the request and responds to be made to the user through WhatsApp messages/notifications API.	Kindly note that The customer care window of messages not being charged is applicable for 24 hours up until 31st January 2022. Beginning 1st Feb 2022, the new conversation based pricing applies as per Facebook's new pricing (https://developers.facebook.com/docs/whatsapp/pricing/conversationpricing)	Please refer https://developers.facebook.com/docs/whatsapp/pricing/conversationpricing Bank will not be paying for the charges for a window of 24 hours till January 2022. After the new pricing model is implemented by Whatsapp, the applicable chrages wil be paid, as per agreed terms of sending messages
10	4	Annexure-8 Scope of Work of the Bidder	B Other Technical Requirements: System should provide automated alerts through Email / SMS / portal during downtime of the system / error. Any exception should be sent to the bank's team through these alerts instantly. Admin portal should have reports on these exceptions / non-processing due to technical issue / downtime of the system.	The automated alerts through other channels will come at additional cost for every channel. Bank will be charged for per message sent. Request bank to suitably ammed this clause	Bidder has to comply with the RFP terms & conditions.
11	4	Annexure-8 Scope of Work of the Bidder	B Other Technical Requirements: The system should be scalable to meet any incremental requirement.	Additional customizations will involve effort estimation and additional commercials will be involved for customizations. Request bank to include a column in the commercial bid format for quoting the per manday charges	Bidder has to comply with the RFP terms & conditions.



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12	4	Annexure-8 Scope of Work of the Bidder	A. WhatsApp Banking functionalities: 6. The system should implement opt-in campaign for taking consumers consent for sending messages to their WhatsApp accounts. Bidder must implement opt-in campaign through various communication mechanisms like missed calls, SMS, email, QR code etc.	List the opt-in campaign other than you mentioned.	Bidder has to run the campaign. Bank wil provide its infrastructure(Missed Call gateway,SMS Gateway , Email gateway,Website , Mobile Numbers , customer email addresses, Socieal media channel etc.) to run the campaign.
13	4	Annexure-8 Scope of Work of the Bidder	B Other Technical Requirements: 3. System should provide support for integration of Bank's Systems through API calls with WhatsApp services. System should ensure that only authorized application can invoke such APIs	Can the Bank API be accessed via internet or should we provision a VPN tunnel? Please clarify	Information will be shared with selected bidder
14	4	Annexure-8 Scope of Work of the Bidder	C MIS & Analytics: 3. Reports need to be customizable as per Bank's requirement.	Please list the customization you might require	The format of the report shall be shared with the selected bidder. The selected bidder has to customize the report as per Bank's requirement.
15	5	Annexure-8 Scope of Work of the Bidder	F. Data integrity management: To provide Forensic Investigation Support as and when required by the Bank.	If there are any security incidents related to bank, we shall support the forensic investigation.	Bidder has to comply with the RFP terms & conditions.
16	5	Annexure-8 Scope of Work of the Bidder	B. Other Technical Requirements: 1. The services to be provided on SAAS model.	Can we use MS Sql Server for backend?	Bank will not provide separate infrastructure for the proposed services. Bidder may choose any Services as per the need preferably Oracle.
17	5	Annexure-8 Scope of Work of the Bidder	B. Other Technical Requirements: 3. System should provide support for integration of Bank's Systems through API calls with WhatsApp services. System should ensure that only authorized application can invoke such APIs.	System should provide support for integration of Bank's Systems through API calls with WhatsApp services What does with Whatsapp services mean ?	Bidder to provide API to send whatsapp messages through whatsapp along with option for bulk messages also.
18	5	Annexure-8 Scope of Work of the Bidder	B. Other Technical Requirements: 9. The application needs to implement maker-checker principle for activities like important business parameter updates, that needs to be change in case of any System/requirement/API level changes	Maker-checker purpose? Explain briefly what to implement in this step. For what type of use cases do we need to implement maker checker principle ? Can you provide an example ?	Bidder has to obtain prior consent of the Bank before making API level changes. Option has to be provided to bank for configuring the API parameters and should provide option of two levels of authorization. (Maker-Checker)
19	5	Annexure-8 Scope of Work of the Bidder	D. Regulatory Compliance: 1. The solution proposed by the bidder should abide to the security requirements of the RBI, respective Government/ other regulatory agencies and the Bank.	What are the security requirements of the RBI, respective Government/ other regulatory agencies and the Bank?	Bidder has to meet the security requirement issued by regulatory agencies as and when released.
20	6	Annexure-8 Scope of Work of the Bidder	F. Data integrity management: In case of cloud based Solution no customer sensitive information or PII information will be saved or transferred to cloud.	we store optin numbers on the DB (AWS cloud)	Bidder need to execute SLA & NDA for the data they are storing in cloud.



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21	6	Annexure-8 Scope of Work of the Bidder	E Security Aspects: 1. The entire process should be secure and end-to-end encrypted.	Will client provide keys for encryption for storing the data in the server or can we use software generated keys?	The information will be shared with the selected bidder.
22	6	Annexure-8 Scope of Work of the Bidder	F. Data integrity management: 6. To comply with Bank's RTO/RPO requirement and retention policy.	What are the Bank's RTO/RPO requirement and retention policy?	The information will be shared with the selected bidder.
23	7	Scoring matrix	Note: b. Minimum 70% marks is mandatory for further evaluation.	Request Bank to specify the evaluatoin methodology.	please refer the scoring matrix pattern in RFP document.
24	7	Scoring matrix	Implementation experience for WhatsApp API. PSU Banks : 2 Marks (Max 4 marks) NBFCs / Scheduled Commercial Banks: 1 Marks(max 2 marks) Insurance Companies/Small Finance Banks :1 Marks Any listed company in India : 1 Marks(max 2 marks)	Request you the relax scoring matrix according to below clause -Implementation experience for WhatsApp API. PSU Banks : 2 Marks (Max 4 marks) NBFCs / Scheduled Commercial Banks: 1 Marks(max 2marks) Insurance Companies/Small Finance Banks :1 Marks Any listed company in India/ abroad : 1 Marks(max 2 marks)	Bidder has to comply with the RFP terms & conditions.
25	7	Scoring matrix	5 Support for all banking use case (Customer acquisition, cross selling/ upselling, servicing like balance enquiry, mini statements, block/ unblock card etc.) [Yes: 10 Marks No: 0 Marks] (one mark each for each use case). Bank will be at liberty to add more use cases during implementation.	How can we provide data for banking use case (Customer acquisition, cross selling/ upselling, servicing like balance enquiry, mini statements, block/ unblock card etc.)	reference formats for the use cases may be provided
26	8	Delivery, Installation & Commissioning:	3.2. The solution provider has to make the system live within 4 weeks from the date of acceptance of the order.	Considering the requirements in the RFP and customization that might be needed, request you to allow more time. We propose 1) 8 weeks for system going live 2) 4 weeks to Install, configure, integrate and customize the solution 3) 2 weeks UAT	Bidder has to comply with the RFP terms & conditions.
27	8	Delivery, Installation & Commissioning:	3.3. The solution provider has to Install, configure, integrate and customize the solution within 2 weeks from the date of acceptance of purchase order.	Considering the requirements in the RFP and customization that might be needed, request you to allow more time. We propose 1) 8 weeks for system going live 2) 4 weeks to Install, configure, integrate and customize the solution 3) 2 weeks UAT	Bidder has to comply with the RFP terms & conditions.



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28	8	Delivery, Installation & Commissioning:	3.4. The solution provider has to complete User Acceptance Test (UAT) within 7 days from the date of delivery of customized solution.	Considering the requirements in the RFP and customization that might be needed, request you to allow more time. We propose 1) 8 weeks for system going live 2) 4 weeks to Install, configure, integrate and customize the solution 3) 2 weeks UAT	Bidder has to comply with the RFP terms & conditions.
29	8	Delivery, Installation & Commissioning:	3.5. The solution will be accepted after complete integration and satisfactory working of the solution	Considering the requirements in the RFP and customization that might be needed, request you to allow more time. We propose 1) 8 weeks for system going live 2) 4 weeks to Install, configure, integrate and customize the solution 3) 2 weeks UAT	Bidder has to comply with the RFP terms & conditions.
30	8	Uptime :	4.3. If the Bidder is not able to attend the troubleshooting calls on solution working due to closure of the office/non-availability of access to the solution, the response time/uptime will be taken from the opening of the office for the purpose of uptime calculation. The Bidder shall provide the Monthly uptime reports during the warranty period and ATS period, if contracted.	Kindly specify what would be the warranty period	The total contract period is Three years.
31	13	6. Onsite/Offsite Resources & Support:	6.6. 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 the SOW/SLA at no extra cost.	This being an Saas opportunity, there would be no need for an onsite resource, and addition of such resource could result in additional cost components. We therefore suggest that Canara Bank to only have 24x7 offsite support for the opportunity	Bidder has to comply with the RFP terms & conditions.
32	14	Other terms and condition 8.1. Security Deposit / Performance Bank Guarantee:	8.1.4. The Bank Guarantee issued by the issuing Bank on behalf of Bidder in favor of Canara Bank shall be in paper form as well as issued under the "Structured Financial Messaging System" (SFMS). However, it should be as per Canara Bank format. Any bank guarantee submitted in physical mode, including EMD/bid guarantee which cannot be verifiable through SFMS will be summarily rejected.	Request you to confirm if we need to submit Bank Gurantee.	Yes. Bidder has to comply with the RFP terms & conditions.



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33	16	8. Other terms and condition	8.3. Inspection of Records 8.3.1. 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 proposal and the solution provider shall extend all cooperation in this regard	<p>We request you to change this clause as</p> <p>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 for Canara Bank including, Hardware, Software & other items provided to the Bank under this proposal and the solution provider shall extend all cooperation in this regard</p>	Bidder has to comply with the RFP terms & conditions.
34	18	Manufacturer Authorization Form	Manufacturer Authorization Form	Tata communications is not using any OEM for this opportunity, we therefore request you to confirm if we still need to provide MAF certificate	Bidder has to comply with the RFP terms & conditions.
35	23	11. INDEMNITY:	<p>11.1. VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:</p> <p>11.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER; 11.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER;</p> <p>11.2. VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of Solutions supplied by them.</p> <p>11.2.1. All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities. 11.2.2. The limits specified in above clause shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights 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</p>	<p>We suggest the following for the indemnity clause</p> <p>(i) Bidder can only provide an indemnity for third party claims (for direct damages) pursuant to damage to tangible property and personal injury or death resulting from gross negligence or wilful misconduct, under the RFP.</p> <p>(ii) Bidder shall not be liable for any indirect and consequential damages under the RFP, whatsoever. (BANK TO KINDLY INCORPORATE THIS CLAUSE EXPRESSLY IN THE RFP OR PROVIDE AN ACKNOWLEDGEMENT OF THIS CLAUSE VIA EMAIL)</p> <p>(iii) Bidder's total liability under the RFP should be limited to the twelve (12) months of charges collected by Bidder, immediately preceding the day giving rise to such liability</p>	Bidder has to comply with the RFP terms & conditions.

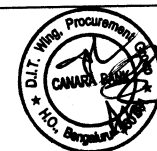


Prebid Queries and Replies for Bid Number: GEM/2021/B/1319768 dated 30/06/2021 for Selection of Vendor to Provide Whatsapp Banking Services

Sl. No.	Page No.	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
36	34	Pre Contract Integrity Pact	10. FACILITATION OF INVESTIGATION In case of any allegation of violation of any provisions of this Pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER and the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER shall provide necessary information of the relevant documents and shall extend all possible help for the purpose of such examination,	We request you to change this clause as In case of any allegation of violation of any provisions of this Pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER related to Canara Bank and the BIDDER /SELLER/ CONTRACTOR/ SERVICE PROVIDER shall provide necessary information of the relevant documents and shall extend all possible help for the purpose of such examination,	Bidder has to comply with the RFP terms & conditions.
37	NA	Bid Document Bid Number: GEM/2021/B/1319768 Dated: 30-06-2021	Bid End Date/Time : 20-07-2021 15:00:00	Request bank to extend the bid submission date by atleast 2 weeks.	Kindly refer Amendment-1 to this GeM Bid.
38	NA	NA	Bid submission	Request bank to mention the procedure for submitting the bid	The Bidder has to submit the bid in GeM portal.
39	NA	Bid Document Bid Number: GEM/2021/B/1319768 Dated: 30-06-2021	Bid End Date/Time : 20-07-2021 15:00:00	Request bank to extend the bid submission date by atleast 2 weeks.	Kindly refer Amendment-1 to this GeM Bid.
40	NA	Bid Document Bid Number: GEM/2021/B/1319768 Dated: 30-06-2022	6. Past Experience of Similar Services: The Bidder must have successfully executed / completed at least one single order of 80 % of the Estimated Bid Value or 2 orders each of 50 % of the Estimated Bid Value or 3 orders each of 40 % of the Estimated Bid Value for similar service(s) in last three years to any Central / State Govt Organization / PSU / Public Listed Company. Copies of contracts / work orders and documentary evidence of successful execution / completion in support of Past Experience of Similar Services along with names, address and contact details of clients shall be uploaded with the bid for verification by the Buyer.	Request you the relax eligibility criteria according to below clause - Past Experience of Similar Services: The Bidder must have successfully executed / completed at least one single order of 50 % of the Estimated Bid Value or 2 orders each of 25 % of the Estimated Bid Value or 3 orders each of 17 % of the Estimated Bid Value for similar service(s) in last three years to any Central / State Govt Organization / PSU / Public Listed Company.	Bidder has to comply with the GeM bid terms & conditions.



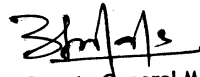
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41	NA	Bid Document Bid Number: GEM/2021/B/1319768 Dated: 30-06-2021	EMD Details - Required - NO	Request the bank to kindly give clarity on the EMD, Do the bidder have to Pay EMD for the tender.	No.
42	NA	Bid Document Bid Number: GEM/2021/B/1319768 Dated: 30-06-2022	6. Past Experience of Similar Services: The Bidder must have successfully executed / completed at least one single order of 80 % of the Estimated Bid Value or 2 orders each of 50 % of the Estimated Bid Value or 3 orders each of 40 % of the Estimated Bid Value for similar service(s) in last three years to any Central / State Govt Organization / PSU / Public Listed Company. Copies of contracts / work orders and documentary evidence of successful execution / completion in support of Past Experience of Similar Services along with names, address and contact details of clients shall be uploaded with the bid for verification by the Buyer.	Request the bank to kindly modify the clause to "The Bidder must have successfully executed / completed at least one single order in last three years to any Central / State Govt Organization / PSU / Public Listed Company/ Financial Institution / Public sector bank / DCCBS	Bidder has to comply with the GeM bid terms & conditions.
43	NA	Bid Document Bid Number: GEM/2021/B/1319768 Dated: 30-06-2022	1. If the bidder is a Micro or Small Enterprise as per latest definitions under MSME rules, the bidder shall be exempted from the requirement of "Bidder Turnover" criteria and "Experience Criteria". If the bidder is OEM of the offered products, it would also be exempted from the "OEM Average Turnover" criteria. In case any bidder is seeking exemption from Turnover / Experience Criteria, the supporting documents to prove his eligibility for exemption must be uploaded for evaluation by the buyer.	Request the bank to kindly confirm & clarify only MSME registration certificated is required to submit if the Bidders comes into MSME elegobility or the Bidder needs to submit more documents in proof of MSME.	Bidder has to submit the Udyam Registration certificate.
44	NA	NA	Additional Query	Number of active users expected to use the Whatsapp server over the period of 5 years, please give yearly incremental figures.	The information will be shared with the selected bidder.
45	NA	NA	Additional Query	The banking systems to be integrated along with the supported protocol and purpose of the backend system.	The information will be shared with the selected bidder.
46	NA	NA	Additional Query	List of services to be called or APIS to be integrated with each backend system.	The information will be shared with the selected bidder.



Prebid Queries and Replies for Bid Number: GEM/2021/B/1319768 dated 30/06/2021 for Selection of Vendor to Provide Whatsapp Banking Services

Sl. No.	Page No.	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
47	NA	NA	Additional Query	Who will be developing the marketing content required to be sent to the customers, how will the provider have access to such content.	The information will be shared with the selected bidder.
48	NA	NA	Additional Query	If there is any preferred cloud provider in India that the bank would like to go ahead with	The information will be shared with the selected bidder.

Place: Bengaluru
Date: 19/07/2021


Deputy General Manag
