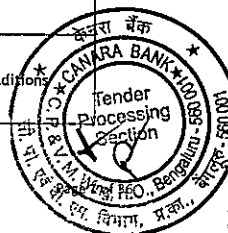
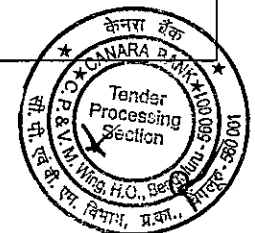


Replies to Pre bid queries for the GeM bid ref No:GEM/2025/B/5781717 dated 04/01/2025 for Selection of Service Provider for Supply, Installation, Implementation, Integration, Customization and Maintenance of Document Management Solution for Global Trade Processing Centre for a period of five years in Canara Bank

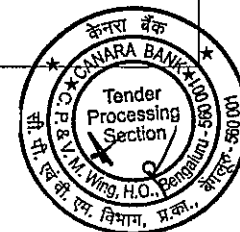
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply								
1	17	Section C - Deliverable And Service Level Agreements	5. Payment Terms	4.AMC/ATS (as per Table-D of Annexure-17.)- Payment will be made Quarterly in arrears after deducting applicable penalties and Liquidated damages.	Payment to be made in Advance & arrears if any to be deducted in the next cycle	Bidder to refer Corrigendum-3								
2	17	Section C - Deliverable And Service Level Agreements	5. Payment Terms 5.1 The payment schedule will be as under and will release after execution of contract agreement:	<table border="1"> <tr> <td>30% as per Table-C of Annexure-17</td> <td>On successful implementation in USA and on submission of invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).</td> </tr> <tr> <td>30% as per Table-C of Annexure-17</td> <td>On successful implementation in UK, DE and JP and on submission of invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).</td> </tr> <tr> <td>10% as per Table-C of Annexure-17</td> <td>On successful completion of UAT and on submission of invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).</td> </tr> <tr> <td>10% as per Table-C of Annexure-17</td> <td>On successful completion of Migration and on submission of invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).</td> </tr> </table>	30% as per Table-C of Annexure-17	On successful implementation in USA and on submission of invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).	30% as per Table-C of Annexure-17	On successful implementation in UK, DE and JP and on submission of invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).	10% as per Table-C of Annexure-17	On successful completion of UAT and on submission of invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).	10% as per Table-C of Annexure-17	On successful completion of Migration and on submission of invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).	20% Advance 30% FSD Finalisation 20% on UAT Sign Off 20% on Go_Live 10% on Migration Sign off	Bidder to refer Corrigendum-3
30% as per Table-C of Annexure-17	On successful implementation in USA and on submission of invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).													
30% as per Table-C of Annexure-17	On successful implementation in UK, DE and JP and on submission of invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).													
10% as per Table-C of Annexure-17	On successful completion of UAT and on submission of invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).													
10% as per Table-C of Annexure-17	On successful completion of Migration and on submission of invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).													
3	17	Section C - Deliverable And Service Level Agreements	5. Payment Terms 5.1 The payment schedule will be as under and will release after execution of contract agreement:	Perpetual Enterprise License cost-100% as per Table-B of Annexure-17 Payment will be released for the Licenses on successful go live of the solution and after deducting applicable penalties and Liquidated damages as per GeM Terms and on submission of Invoice and Acceptance/Sign off by the Bank and on production of relevant documents.	Minimum Advance 30% to be available 20% on UAT Deployment 20% on UAT Sign off 30% on Go-Live	Bidder to refer Corrigendum-3								
4	20	Section C - Deliverable And Service Level Agreements	7. Penalties/Liquidated Damages	<p>7.3 Penalties/Liquidated damages for delay in Installation, Customization, Integration, Implementation, UAT, go-live and Migration would be as under</p> <p>7.3.1 Non-compliance of the Installation, Customization, Integration and Implementation of proposed solution as per clause 1.4.5 will result in imposing penalty of 0.50% of the total cost mentioned in Table-C of Annexure-17 on delay in Installation, Customization, Integration and Implementation per week or part thereof by the Bank.</p> <p>7.3.2 Non-compliance of the User Acceptance Test (UAT) and Pilot Run of proposed solution as per clause 1.3.6 will result in imposing penalty of 0.50% of the total cost mentioned in Table-C of Annexure-17 on delay in User Acceptance Test (UAT) and Pilot Run per week or part thereof by the Bank.</p> <p>7.3.3 Non-compliance of the Go-Live of proposed solution as per clause 1.4.7 will result in imposing penalty of 0.50% of the total cost mentioned in Table-C of Annexure-17 on delay in Go-Live per week or part thereof by the Bank.</p> <p>7.3.4 Non-compliance of the data Migration as per clause 1.4.8 will result in imposing penalty of 0.50% of the total cost mentioned in Table-C of Annexure-17 on delay in migration per week or part thereof by the Bank.</p> <p>7.3.5 However, the total Penalty/LD to be recovered under clause 7.3.1, 7.3.2, 7.3.3 and 7.3.4 shall be restricted to 10% of the total cost mentioned in Table-C of Annexure-17 Bill of Material.</p>	In case of Delay from bank's end in providing the same and thereby resulting in delay in project and ultimately receivables to vendor then bank to confirm on how the same be compensated appropriately	LD is not applicable for the reasons attributable to the Bank and Force Majeure.								
5	23	Section C - Deliverable And Service Level Agreements	9. Warranty/Support	9.3 The comprehensive On-site warranty of Three (3) years for Hardware, Software, OS, Licenses etc., will start from the date of installation.	Warranty to be 1 year on Software & Rest be under AMC from Date of Go-Live	Bidder to comply with RFP terms and conditions								
6	27	Section C - Deliverable And Service Level Agreements	19.Training	19.8 The selected bidder shall provide training to the participants without any cost to the Bank/ participants.	Define Number of Trainings to be provided to maximum of 3 with 20 participants in each training session and extending upto 3 days for each Training Schedule	Bidder to comply with RFP terms and conditions								
7	57	Section G - General Conditions	34. Legal Disputes and Jurisdiction of the court	34.2 All disputes and controversies between Bank and bidder shall be subject to the exclusive jurisdiction of the courts in Bengaluru and the parties agree to submit themselves to the jurisdiction of such court as this RFP/Contract agreement shall be governed by the laws of India.	Can Jurisdiction be Mumbai	Bidder to comply with RFP terms and conditions								



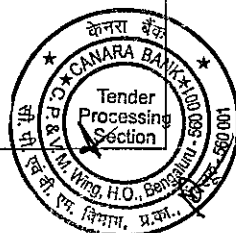
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
8	65	Annexure-2	Pre-Qualification Criteria	7.The proposed solution should have been implemented and being maintained in at least one Scheduled Commercial Bank having minimum 2500 Branches in India during last three year as on the date of submission of bid. Documents to be submitted The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization.	The proposed solution should have been implemented and being maintained in at least one Scheduled Commercial Bank in India during last 1 year as on the date of submission of bid	Bidder to refer Corrigendum-3
9	130	Annexure-10	Technical Evaluation Criteria	2.The Bidder/OEM should have implemented/ maintaining Trade Financing Solution in at least one Scheduled Commercial Banks in India having more than 2500 branches No. of Branches: ≥ 5000 Branches: 10 marks ≥ 2500 Branches & < 5000 Branches: 5 marks	The Bidder/OEM should have implemented/ maintaining Trade Financing Solution in at least one Scheduled Commercial Banks in India having more than 500 branches	Bidder to refer Corrigendum-3
10	130	Annexure-10	Technical Evaluation Criteria	3.The Bidder/OEM must have successfully implemented project of Trade Financing solution in Scheduled Commercial Banks in India during last 3 years from the date of submission of bid No. of years: >5 years: 10 marks > 3 years & ≤ 7 years:10 marks 3 years: 5 marks	The Bidder/OEM must have successfully implemented project of Trade Financing solution in Scheduled Commercial Banks in India during last 1 years from the date of submission of bid	Bidder to refer Corrigendum-3
11	73	Annexure-8	Scope of Work	5. The bidder has to provide the necessary hardware/licenses for the Implementation of the proposed application and the Bidder must provide the required specifications as per Annexure-8 (A).	Only requirements be specified but procurement of Hardware & related components to be done by Bank	Bidder has to provide end to end solution along with necessary hardware and licenses, please refer Corrigendum-3 for the same. Bidder to comply with RFP terms and conditions
12	74	Annexure-8	Scope of Work	21. Application should be efficient enough to do optimal space management (log management & archiving, binary management etc.) & document compression without compromising quality and legitimacy. The application should be capable of Auto Crunch of scanned documents at client level to reduce the file size instead of rejecting the heavy scanned documents. The application should be configurable to the different types of scanners to directly scan the documents into the application.	Application will push the documents as per Point 19 into Bank centralised Document Storage repository where these activities will be a part.Kindly clarify	The proposed solution must be able to compress documents at application level before pushing into Server to ensure optimal space management
13	75	Annexure-8	Scope of Work	27. The Application must provide seamless migration of legacy data from Bank's existing DMS (Document Management Solution) and ensure availability/accessibility of all legacy data from the proposed new application.	Kindly confirm on DMS which bank is using currently	Details will be shared with successful bidder
14	78	Annexure-8	Scope of Work	38. The architecture should be API driven that allows seamless integration with external systems including future versions or additional modules. Application should have the capability to integrate with any other application that may be provided by any third party agencies / government authorities. Application should have the capability to integrate with any other application that may be provided by the third party agencies / government authorities. a. The application should support API integration with external software packages / applications/Websites of Regulators/Government bodies for ex., RBI, DGFT, Customs ICEGATE, Express Cargo Clearance System (ECCS), IDBRT, NESL, ECGC, Income Tax, GST, UDIN ICAlss etc. b. The application should support API integration with other external software packages/applications/websites for ex., standard model API of ICC & SWIFT, Inco Terms API of ICC, IBAN, SWIFT, Sanction Lists- OFAC, Trade Assets, Vessel Tracker, Trade Finance APIs, Credit Information Companies etc. c. The application should be future proof to have capability for API integration with SWIFT and its future releases in specific with "Funds / FIN-plus", MX 2024 release of SWIFT etc.	Bank should share the API & the integration will be considered as part of customisation as these APIs may change as per the respective regulator	The proposed solution must have inbuilt integration with external platforms mentioned in the Scope of work point no 38, through APIs



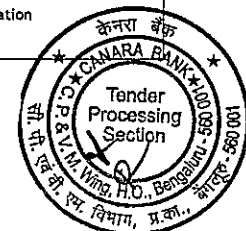
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
15	81	Annexure-8	Scope of Work	58. The application should have eTransactionSlip Generation module as follows: - a. Automatically generate eTransaction Slip based on module/transaction data adhering to predefined templates and the Bank systems and procedures with maker and checker details. b. Incorporate an internal integrated workflow for the review, modification, and approval of eTransactionSlip within the application itself. c. Enable the application to digitally sign approved eTransactionSlip ensuring compliance with legal standards for authenticity and integrity. d. Implement secure storage of eTransactionSlip repository and retrieval of digitally signed eTransactionSlip within the application along with facility to generate various reports as required by the Bank norms	Bank to share the API	As per query, Sharing of API does not arise, as the proposed solution must have an inbuilt "eTransactionSlip" module.
16	81	Annexure-8	Scope of Work	63. The application must facilitate API integration with mail client or possess the capability to autonomously dispatch automated emails from multiple mailboxes triggered by various events/actions from application modules. The automated Emails should incorporate both predefined templates and dynamic data generated by various modules. The application must facilitate API integration with mail client to enable the user to view mail/reply mail/view attachment within the application itself. The application must also possess the capability to auto read emails from select mailboxes, based on predefined text, classify the data read and push down to select modules / functionalities.	Detailed discussion be needed on emails & its mailboxes to be read as it is module in itself	The Clause is self explanatory. Bidder to comply with RFP terms and conditions
17	81	Annexure-8	Scope of Work	64. The application should have a Statutory Compliance module to incorporate compliance check for various statutory norms for ex., RBI, FEMA, AML, Customs, GST, Income Tax, DGTG etc; The module should have "Dynamic Rule Engine" component that allows definition, modification, execution and management of business/compliance rules without need for changes in underlying codebase. It should be designed to be highly flexible and adaptable to frequent changes, especially in regulatory environments. There should be a user interface for defining and managing rules, so as to enable admin user to create or update rules as and when required by the Bank.	Elaboration needed on Dynamic rule engine and requirement pertaining to AML, FEMA and other statutory norms	The proposed solution must have "Rule Engine" to incorporate various rules by way of not limited to however, numerical checks (Upper limit, lower limit, Range, equals, not equals, etc), text checks (contains, matches, not matches, etc) on parameters, based on Banks internal policy, Regulatory guidelines such as AML, FEMA etc. and Statutory guidelines. The Rule Engine must be configurable by admin/super admin on select parameters dynamically as and when guidelines are added or modified.
18	83	Annexure-8	Scope of Work	73. The application should support API integration or independently support Optical Character Recognition (OCR) for extraction and analysis of text from scanned documents. The application should automate the extraction and analysis of data from trade documents such as invoices, bills of lading, letters of credit etc. reducing manual data entry errors, speeding up processing times with improved accuracy. The Output of OCR must be editable/correctable by users for further processing.	Elaborate whether the OCR has been procured by bank wherein API are available for fetching the relevant information. If No then whether the same is part of agreed scope or can be considered under customisation as and when the API are available from Bank's end	The OCR capability must be an in built feature of the proposed solution.
19	83	Annexure-8	Scope of Work	75. The application should have Risk Assessment module that evaluates each contract / transaction upon various risk parameters for ex., country risk, currency risk, counterparty risk, nature of transaction etc. and assess a risk scoring, which shall be an integral crucial data of the contract/transaction, providing improved compliance, enhanced decision making etc. The module should analyze historical data and current trends to predict risks associated with trade transactions such as defaults or fraud and prompt warnings to enable informed decision making by User. The application should have business intelligence with interactive dashboard and data analytics modules with capability for descriptive and predictive data analytics capability to provide business insights, trend analysis, fraud detection, pattern recognition etc.	Elaborate as these activities are part of separate Risk management Application and data needs to be passed from proposed Trade Solution	The Risk assessment module must be an inbuilt feature of the proposed solution and there is no data flow from any other application of the Bank. The scope of the Risk Assessment module is as per point no 75 of Annexure 8. The module shall function based on Machine Learning, Risk Models, Data Analytics, Business Intelligence. In addition to above Risk parameters shall also be defined in the module by admin/super admin.



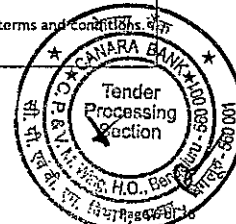
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
20	84	Annexure-8	Scope of Work	77. The application should be capable of handling digital signed documents for ex., e_Bill_of_Lading, e-Way_Bill etc. in general and eBankGuarantee (eBG) specifically, ensuring interoperability, security, compliance, and efficiency. The application must support SWIFT messaging standards and ISO 20022 XML formats for eBankGuarantee to ensure seamless communication with other Banks. The system must support industry-standard digital signatures to ensure the authenticity & integrity of digitally signed documents.	Elaborate on availability of API and its current scope and usage and confirmation of inclusion in current scope or can be considered under customisation	The proposed application must be capable of validating digitally signed documents and the same must be an in built feature
21	84	Annexure-8	Scope of Work	79. The application must offer a comprehensive API suite for corporate customers, ensuring seamless integration with their ERP systems. It should support secure data exchange, real-time notifications, and easy implementation through well-documented APIs. The suite must include version control and testing environments to maintain reliability and accommodate future business needs.	Elaborate on availability of API and its current scope and usage and confirmation of inclusion in current scope or can be considered under customisation	Bidder to comply with RFP terms and conditions.
22	84	Annexure-8	Scope of Work	80. The application must be able to integrate seamlessly with the upcoming Indian Banks' Digital Infrastructure Company (IBDIC) application developed by the 18-bank consortium led by the Indian Banks' Association (IBA). It must also maintain alignment with regulatory requirements to facilitate compliance and ensure seamless integration with IBDIC's digital infrastructure. These enhancements are to ensure operational readiness for collaboration with IBDIC's platforms, supporting the digital transformation objectives of the banking sector.	Elaborate on availability of API and its current scope and usage and confirmation of inclusion in current scope or can be considered under customisation	This shall be considered under customization , However if IBDIC API is readily available then bidder has to integrate without any additional cost to bank.
23	84	Annexure-8	Scope of Work	81. The proposed solution must automate invoice matching with supporting documents, validate compliance with trade finance policies, and detect duplicates or discrepancies for corrective. The proposed solution must include a secure customer portal for invoice submission and status tracking, while ensuring document security through encryption, role-based access, and a complete audit trail.	Elaborate on availability of API and its current scope and usage and confirmation of inclusion in current scope or can be considered under customisation	This shall be considered under customization , However if IBDIC API is readily available then bidder has to integrate without any additional cost to bank.
24	121	Annexure-9 Technical and Functional Requirements	INTEREST/INCOME MODULE	276. Maintenance of Interest Slab for Rupee Export Credit 277. Maintenance of Interest Slab for Foreign Currency Export Credit 278. Facility for marking Interest on the Customer ID 279. Interest equalization functionality to be available for Pre-Post shipment rupee loans. Interest equalization (incremental/ decremental) should be parameterized. Functionality should be available at branch/centralized level 280. Any concession charges captured for specific customer for a specific period. Concession on 100% Margin cases on case to-case basis	The same to be fetched from CBS and can be displayed & if required appropriate details can be emailed. Plz clarify if otherwise	The Bidder to comply with RFP terms and conditions.
25	65	Annexure-2	Pre-Qualification Criteria	The proposed solution should have been implemented and being maintained in at least one Scheduled Commercial Bank having minimum 2500 Branches in India during last three year as on the date of submission of bid	Kindly amend the clause as below: Bidder / OEM The proposed solution should have been implemented and being maintained in at least one Scheduled Commercial Bank having minimum 2500 Branches in India during last three year as on the date of submission of bid	Bidder to refer Corrigendum-3
26	130	Annexure-10	Technical Evaluation Criteria	1.The proposed solution should have been implemented/ maintaining in any Scheduled Commercial Bank in last 3 years as on the date of submission of bid. Documents to be submitted The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization.	Kindly amend the clause as below: The bidder/OEM has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization.	Bidder to refer Corrigendum-3
27	131	Annexure-10	Technical Evaluation Criteria	Bidder should have valid accreditation as below: 1. Latest Information security ISO/IEC 27001:2022 or above as and when standards updated. 2. ISO 9001(Quality Management System - QSM) 3. ISO/IEC 20000 (IT Service Management - ITSM) 4. ISO/IEC 25010: Software Quality Model 5. ISO/IEC 12207: Software Lifecycle Processes	Bidder should have valid accreditation as below: 1.Latest Information security ISO/IEC 27001:2022 or above as and when standards updated. 2.ISO 9001(Quality Management System - QSM) 3.ISO/IEC 20000 (IT Service Management - ITSM) 4.ISO/IEC-25010:-Software-Quality-Model- 5.ISO/IEC-12207:-Software-Lifecycle-Processes	Bidder to refer Corrigendum-3



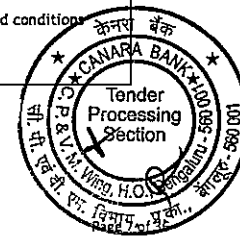
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply								
28	17	Section C - Deliverable And Service Level Agreements	5. Payment Terms	1. Hardware cost (including OS) - On delivery and commissioning of Hardware and required Software items - 70% as per Table-A of Annexure-17	Kindly modify the payment terms as below- - On delivery and commissioning of Hardware and required Software Items - 80% as per Table-A of Annexure-17	Bidder to refer Corrigendum-3								
29	17	Section C - Deliverable And Service Level Agreements	5. Payment Terms	1. Hardware cost (including OS) - On completion of warranty or on submission of BG for the equivalent amount and after deducting Liquidated Damages (if Any)- 10% as per Table-A of Annexure-18	Request to delete this clause - On completion of warranty or on submission of BG for the equivalent amount and after deducting Liquidated Damages (if Any)- 10% as per Table-A of Annexure-17	Bidder to refer Corrigendum-3								
30	17	Section C - Deliverable And Service Level Agreements	5. Payment Terms	2. Perpetual Enterprise License cost - 100% as per Table-B of Annexure-17 Payment will be released for the Licenses on successful go live delivery of the solution and after deducting applicable penalties and Liquidated damages as per GeM Terms and on submission of Invoice and Acceptance/Sign off by the Bank and on production of relevant documents.	Kindly modify the payment terms as below- - 100% as per Table-B of Annexure-17 Payment will be released for the Licenses on successful go-live-delivery of the solution and after deducting applicable penalties and Liquidated damages as per GeM Terms and on submission of Invoice and Acceptance/Sign off by the Bank and on production of relevant documents.	Bidder to refer Corrigendum-3								
31	18	Section C - Deliverable And Service Level Agreements	5. Payment Terms	<table border="1"> <tr> <td>20% as per Table C of Annexure-17</td> <td>On successful implementation in UAT and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).</td> </tr> <tr> <td>50% as per Table C of Annexure-17</td> <td>On successful implementation in DC, DR and go live and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).</td> </tr> <tr> <td>10% as per Table C of Annexure-17</td> <td>On successful completion of DR DR and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).</td> </tr> <tr> <td>10% as per Table C of Annexure-17</td> <td>On successful completion of Migration and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).</td> </tr> </table>	20% as per Table C of Annexure-17	On successful implementation in UAT and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).	50% as per Table C of Annexure-17	On successful implementation in DC, DR and go live and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).	10% as per Table C of Annexure-17	On successful completion of DR DR and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).	10% as per Table C of Annexure-17	On successful completion of Migration and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).	Kindly modify the payment terms as below- 3. One time implementation cost - 60% as per Table-C of Annexure-17 On successful implementation in UAT and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any). - 20% as per Table-C of Annexure-17 On successful implementation in DC, DR and go-live and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).	Bidder to refer Corrigendum-3
20% as per Table C of Annexure-17	On successful implementation in UAT and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).													
50% as per Table C of Annexure-17	On successful implementation in DC, DR and go live and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).													
10% as per Table C of Annexure-17	On successful completion of DR DR and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).													
10% as per Table C of Annexure-17	On successful completion of Migration and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).													
32	18	Section C - Deliverable And Service Level Agreements	5. Payment Terms	AMC/ATS (as per Table-D of Annexure-17.) Payment will be made Quarterly in arrears after deducting applicable penalties and Liquidated damages.	Kindly modify the payment terms as below- AMC/ATS (as per Table-D of Annexure-17.) Payment will be made Quarterly-in-arrears yearly in advance after deducting applicable penalties and Liquidated damages.	Bidder to refer Corrigendum-3								
33	88	Annexure - 9 Technical and Functional Requirements	Section-II Technical Requirements	125.Integration with other modules as and when required by the Bank	What are the expectations from the Integration perspective?	The Proposed solution must integrate with Bank's Internal applications								
34	97	Annexure - 9 Technical and Functional Requirements	Section-II Technical Requirements	98.The proposed solution must support zero-downtime deployments for production environments	Need further clarification on 'zero-downtime'	'Zero down time' is to ensure uninterrupted functioning of the application in production environment during any deployment								
35	90	Annexure - 9 Technical and Functional Requirements	Section-II Technical Requirements	2.The proposed solution must enable seamless customization to meet the specific business needs of the bank.	Need further input on these customizations apart from the one explicitly mentioned in the RFP.	The proposed solution must have capability of customization to accommodate Bank/Regulatory requirement as and when arises								
36	98	Annexure - 9 Technical and Functional Requirements	Section-II Technical Requirements	108. Type of import and export capabilities available for creating customized data feeds	Kindly elaborate the said 'capabilities' for better understanding	The data available in one sort of format should be imported or exported in application								



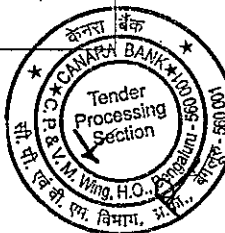
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
37	116	Annexure - 9 Technical and Functional Requirements	Section-C Functional Requirements	184. The proposed solution must evaluate each transaction against predefined risk parameters, such as country and currency risks.	Bank needs to specify these Risk Parameters, if not already defined.	The proposed solution must have Risk assessment module as an inbuilt feature of the proposed solution. The scope of the Risk Assessment module is as per point no 75 of Annexure 8. The module shall functions based on Machine Learning, Risk Models, Data Analytics, Business Intelligence. In addition to above Risk parameters shall also be defined in the module by admin/super admin
38	107	Annexure - 9 Technical and Functional Requirements	Section-C Functional Requirements	47. The system should have the capacity to integrate with BANK'S MIS reports	What level of Integration are we looking for? Need input on the said MIS reports?	The System should be capable of intergrating with bank's MIS to capture all necessary fields available in proposed DMS application wrt to all modules
39	100	Annexure - 9 Technical and Functional Requirements	Section-II Technical Requirements	129. System should be capable of generating adhoc reports required to submit statutory audit/regulators /International Division.	Further input needed on Generating ad-hoc reports.	The proposed application must have in built reports module, with comprehensive standard reports. In addition to above, It must have capability to generate customizable reports based on drag & drop of various paramters combinations. Requirement of such adhoc reports at any point of time such as audits, Investigation etc
40	111	Annexure - 9 Technical and Functional Requirements	Section-II Technical Requirements	Section-II Technical Requirements	Requirement ID 61-69 Are they part of overall Workflow functionalities?	Yes.
41	93	Annexure - 9 Technical and Functional Requirements	Section-II Technical Requirements	39. The proposed solution should log user identification, User IP, time stamp of the transactions as part of audit trail	Exposing the IP will be a security risk	The Bidder to comply with RFP terms and conditions.
42	95	Annexure - 9 Technical and Functional Requirements	Section-II Technical Requirements	63. The proposed solution must support scanning of transaction-related documents using bank-provided scanners	The scanners need to be ISIS, Twain compliant	It is implied that the scanning must comply to industry standards.
43	95	Annexure - 9 Technical and Functional Requirements	Section-II Technical Requirements	70. The proposed solution must compress uploaded scanned documents to optimize storage without compromising quality and It must automatically crunch oversized documents to ensure they meet file size limits	Need further information on what qualifies as 'Oversized Documents'?	Minimum & Maximum file size of the scanned/digital documents, shall be stipulated by the Bank as per Internal policy. Documents/Files above the maximum limit shall be oversized documents
44	108	Annexure - 9 Technical and Functional Requirements	Section-C Functional Requirements	56. Compliance accounting Check	Elaboration needed for better understanding	"Point no 1. The Compliance section will check the documents, limit line, balance, and other related fields Point no 2 The Accounting section will check that the data is flown to CBS properly along with limit lint check, balance check and other related fields"
45	109	Annexure - 9 Technical and Functional Requirements	Section-C Functional Requirements	65. The system must provide analytics on task allocation efficiency and pending workloads	Further information needed on Business rules related to 'task allocation efficiency'	The proposed solution must automatically assign transactions that are initiated by Branches/customers, to users of centralised processing centre based on a queue management algorithm, for better efficiency
46	111	Annexure - 9 Technical and Functional Requirements	Section-II Technical Requirements	113. The proposed solution must have Trade transaction Memo- deals, rates, etc related	Is this related to any existing Module? Additional background information needed	The Bidder to comply with RFP terms and conditions



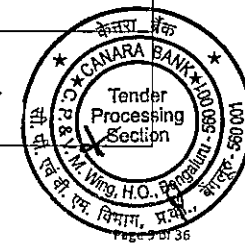
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
47	83	Annexure - 8	Scope of Work	75. The application should have Risk Assessment module that evaluates each contract / transaction upon various risk parameters for ex., country risk, currency risk, counterparty risk, nature of transaction etc. and assess a risk scoring, which shall be an integral crucial data of the contract/transaction, providing improved compliance, enhanced decision making etc. The module should analyze historical data and current trends to predict risks associated with trade transactions such as defaults or fraud and prompt warnings to enable informed decision making by User. The application should have business intelligence with interactive dashboard and data analytics modules with capability for descriptive and predictive data analytics capability to provide business insights, trend analysis, fraud detection, pattern recognition etc	Would you like us to provide a combination of all the tools like Power BI , business intelligence, monitoring or are you looking to integrate our DMS with your existing tools?	The Risk assessment module must be an inbuilt feature of the proposed solution. The scope of the Risk Assessment module is as per point no 75 of Annexure 8. The module shall functions based on Machine Learning, Risk Models, Data Analytics, Business Intelligence. In addition to above Risk paramters shall also be defined in the module by admin/super admin. In this regard, integration of DMS with Bank's existing tools is not required at this point.
48	123	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	BELOW MENTIONED REPORTS RELATED TO - EXPORT BILL MODULE Point No: 314 to 327	Please clarify the points mentioned under bill module?	The Bidder to comply with RFP terms and conditions.
49	122	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	Reports :- BELOW MENTIONED REPORTS RELATED TO - PACKING CREDIT , Point No: 309 to 313 BELOW MENTIONED REPORTS RELATED TO - EXPORT BILL MODULE Point No: 314 to 327 BELOW MENTIONED REPORTS RELATED TO - FORWARD CONTRACTS Point No: 328 to 332	Please clarify under "Report" section are you asking these reports to be generated based on the uploaded documents? Please clarify the source of these uploaded documents, is it scan and upload or customer portal or other banking applications. If other banking applications, please give a list of those applications.	Bidder to comply with RFP terms and conditions
50	2	GeM Bid Document	EMD	EMD Amount: 1,47,50,000	it is a service bid hence kindly accept and wave off the EMD for MSME - service bidders and bidder registered with Gem vendor assessment against EMD exemption	The bidder seeking EMD exemption, must submit the valid supporting document for the relevant category as per GeM GTC/ATC with the bid. Under MSE category, only manufacturers for goods and Service Providers for Services are eligible for exemption from EMD. Traders are excluded from the purview of this Policy.
51	65	Annexure-2	Pre-Qualification Criteria	7. The proposed solution should have been implemented and being maintained in at least one Scheduled Commercial Bank having minimum 2500 Branches in India during last three year as on the date of submission of bid The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization.	We request you to change these criteria from Branches to number of concurrent/named users in an organization as DMS software's capabilities are measured by the number of users who can access simultaneously.	Bidder to refer Corrigendum-3
52	130	Annexure 10	Technical Evaluation Criteria	1. The proposed solution should have been implemented/ maintaining in any Scheduled Commercial Bank in last 3 years as on the date of submission of bid The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization.	We request you to change these criteria from Branches to number of concurrent/named users in an organization as DMS software's capabilities are measured by the number of users who can access simultaneously.	Bidder to refer Corrigendum-3
53	66	Annexure-2	Pre-Qualification Criteria	11. The bidder should support office for 24x7 support: The Bidder should submit the details viz., address, phone no., email id and contact person Name & Mobile no. etc.,	Requesting the bank to accept OEM/Bidder support office.	Bidder to refer Corrigendum-3
54	67	Annexure-3	Bidder's Profile	5. Proposed Document Management Solution for Global Trade Processing Centre Solution	Please make this as DMS implementation in any financial institutions instead of this restrictive clause.	Bidder to refer Corrigendum-3
55	72	Annexure-7	Office Details	Bengaluru , Mumbai	Kindly accept the office locations of OEM/Bidder or office at any Metro city in India.	Others' category is also provided in the Annexure.
56	131	Annexure-10	Technical Evaluation Criteria	4: The number of professionals employed full time by the bidder with experience of working in the proposed solution in Scheduled commercial Banks in India. Letter from HR/company secretary and relevant certificate to be submitted. (Resource with more than two years of experience will only be considered)	Normally OEM will maintain the warranty and OEM is responsible for warranty maintenance hence kindly accept the Bidder /OEM professionals	Bidder to comply with RFP terms and conditions



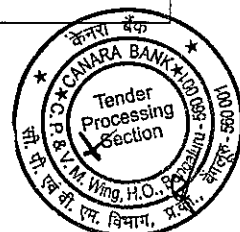
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
57	131	Annexure-10	Technical Evaluation Criteria	5. Bidder should have valid accreditation as below: Latest Information security 1. ISO/IEC 27001:2022 or above as and when standards updated. 2. ISO 9001(Quality Management System - QSM) 3. ISO/IEC 20000 (IT Service Management - ITSM) 4. ISO/IEC 25010: Software Quality Model 5. ISO/IEC 12207: Software Lifecycle Processes	Request to kindly consider ISO 9001:2015, 20000-1:2018 ,27001:2013, SA 800:2004, ISO 22301 :2019 before the tender releasing date. These certificates are also asked in other Govt / PSU/Banks for the similar RFP of DMS Solutions. 1. ISO/IEC 20000 (IT Service Management - ITSM) 2. ISO/IEC 25010: Software Quality Model 3. ISO/IEC 12207: Software Lifecycle Processes These certificates are not asked by any bank or govt. department also these are not relevant to the procurement.	Bidder to refer Corrigendum-3
58	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Project Timelines 1.4. Delivery, Installation, Integration, Implementation and Go-Live	1.4.8. Data Migration of the legacy data is involved in the project, and the same should be completed within the project timelines of Thirty (30) weeks from the date of acceptance of the Purchase Order or Thirty One (31) weeks from the date of acceptance of the order whichever is earlier as mentioned in clause 1.4.1.	Please elaborate on nature and volume of data/documents to be migrated? Please elaborate the existing systems from which the data is to be migrated? a. Which are the technologies used? b. Is the database structure known? c. Does the system expose APIs for fetching the data?	a. The present DMS is developed in JAVA b. Yes, the database structure known c. Yes, but internally
59	23	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	9. Warranty/Support	9.9 After the warranty commences for all Hardware & Software components, the selected bidder shall provide all necessary support including telephonic/ online/ onsite support, to the Bank during 24X7X365 for the uninterrupted operation of the Solution.	For the clause regarding 24X7X365 support, does this mean two resources are required for each shift?	The Clause is self explanatory. Bidder to comply with RFP terms and conditions
60	27	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	19. Training	19.4 Bidder has to arrange the onsite-classroom training with workstations and required necessary amenities to facilitate the training.	Is there flexibility for us to propose the training duration and number of batches, or does the bank have specific criteria in mind?	Bidder to comply with RFP terms and conditions
61	75	Annexure-8	Scope of Work	29. The application must support deployment across the Bank's work locations & departments, offering core functionalities with the option for tailored customizations. For instance: Implementation of the application for remittance module exclusively at Canara Bank, IFSC Branch, GIFT city. Bidder should factor sufficient licences (without any additional cost to Bank) for Banks official setups like Branch/office, GIFT City, International Offices, Customers etc.	Do you mean enabling specific modules in certain branches?	Yes. Specific modules to be enabled in certain branches
62	76	Annexure-8	Scope of Work	31. The bidder should provide platform for centralized incident management / ticketing solution.	Can the centralized incident management/ticketing solution be open-source, or is a proprietary platform required?	Bank can not accept open source application. Proposed incident management solution should have licensed version without any additional cost to the bank
63	88	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	General	What is the size (number of documents) to be uploaded into the DMS solution in a year?	No upper limit on number of documents
64	88	Annexure-9 Technical and Functional Requirements	Section-I Modules	The application package should have the following modules/ functionalities for Branches/Customer Portal/GIFT City	Please provide the daily transaction volume for the proposed Trade Finance application	Solution should be capable of handling any volume. Presently about 6000-8000 transactions are processed daily.



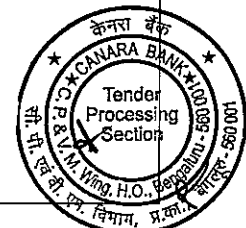
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
65	91	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	12. The proposed solution must be scalable to support session requests from more than 10000 branches / Offices.	1. Please confirm the Total number of users ? 2. The RFP states, "3. The application for branches should be able to handle a minimum of 1000 concurrent sessions, and the customer application should handle a minimum of 500 concurrent sessions." When planning for hardware, should we consider for the concurrent users or scale it to support 10,000 branches? 3. If we are scaling to 10,000 branches, what would be the total number of users?	approx Branch Users - 50000; Customer Users - 50000 approximately, however not limited to above
66	91	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	11. The proposed solution must allow administrators to define session limits per module or user type.	Request to clarify - Can the centralized incident management/ticketing solution be open-source, or is a proprietary platform required?	The proposed solution must have ' Centralized incident management/ticketing solution' as proprietary, in built feature
67	101	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	143. The solution should be fully interfaced with Treasury application of the bank	Please Confirm, What is the treasury system of the bank?	In line with RFP clause(s) The Treasury system include Internal applications such as RETAD, TRRACS, Dealer Pad etc
68	102	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	151. The proposed solution must support integration with advanced technologies, such as AI, blockchain, and cloud platforms.	Which blockchain platform does the customer have or is planning to have? (e.g., Ethereum, Hyperledger, Corda, etc.)	Not limited to any of the mentioned platforms
69	103	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	165. The bidder must ensure availability of required sufficient licenses for Operating system, virtualization etc	Does the bank have VMware or any other virtualization infrastructure, or will we need to purchase it?	In line with RFP clause(s), the Bidder has to provide the necessary hardware and software which must be scalable for the contract period
70	103	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	163. The proposed solution should have the capability to integrate with Network Attached Storage (NAS), Storage Area Network (SAN), local storage or any other kind of storage provided by the Bank	1. Will the bank provide SAN storage, or will we need to purchase it for the migrated data and future storage requirements? 2. Additionally, what is the expected size of the migrated data?	1. Bank will provide storage 2. 14 TB as on date
71	105	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	14. The proposed solution must provide two support systems, one for customer portal and other for Bank Branch/Office users.	What does the Support system mean? Are separate L1 and L2 resources required for both?	It is related to hardware and application installed in those hardware . 1. bidder should provide separate hardware and application for internal branch use 2. bidder should provide separate hardware and application for customers.
72	106	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	32. The proposed solution must have Integration Adapter to seamlessly connect with existing legacy systems, internal systems and external third party platforms	Please provide a list of existing third-party solutions.	NeSL , RBI , SWIFT etc . However list is not limited as mentioned .
73	108	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	45. Integration with various regulatory authorities and third party solutions such as TRACCS, Vessel Tracking, CIC, OPL, UDIN check, ECGC-SAL list, HSN Code, DGFT, ICEGATE, NeSL, Government Portals, CBS, Banks Internal Portals etc.,	Will the bank provide third-party APIs for Vessel Tracking, OFAC Check, etc., to integrate with the new application? Please confirm.	The proposed solution must have inbuilt integration with external platforms mentioned in the Scope of work point no 38, through APIs
74	124	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	BANK GUARANTEE (BG)	What volume of e-BG transactions does the customer anticipate on a daily, monthly, or yearly basis?	Approximate volume is daily 250.



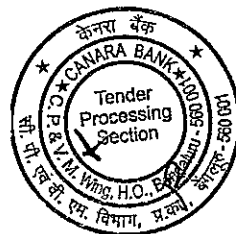
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
75	130	Annexure-10	Technical Evaluation Criteria	2.The Bidder/OEM should have implemented/ maintaining Trade Financing Solution in at least one Scheduled Commercial Banks in India having more than 2500 branches. No. of Branches: ≥ 5000 Branches: 10 marks ≥ 2500 Branches & < 5000 Branches: 5 marks	We request the bank to modify the number of branches from 5000 to 3000 and from 2500 to 1500, as several Scheduled Commercial Banks in India fall within this range, while only a few have more than 5000 branches. We kindly request you to consider this request.	Bidder to refer Corrigendum-3
76	169	Appendix-G	12. TRAINING AND HANDHOLDING:	12.1.1.Entire back-up History but not limited to archive policies, retention policies, restore policies, schedules, target storage, backup history.	The backup solution has not been mentioned. Will the bank provide a backup solution?	The Bank is having back-up solution, where the proposed application should be integrated by the successful bidder.
77	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	7. Penalties/Liquidated Damages	7.1 Penalties/Liquidated damages for delay in Delivery of Hardware & other Items (including OS) at DC, DRC & UAT Locations would be as under: 7.1.1 Non-compliance of the delivery of Hardware & Other items (including OS) as per clause 1.3.2 will result in imposing penalty of 0.50% of the total cost mentioned in Table A of Annexure-17 on delay in delivery per week or part thereof by the Bank. 7.1.2 Non-compliance of the Installation, Integration and Commissioning of Hardware & Other Items (including OS) at each ordered locations as per clause 1.3.3 will result in imposing penalty of 0.50% of the total cost mentioned in Table-A of Annexure-17 on delay in installation per week or part thereof by the Bank. 7.1.3 However, the total Penalty/LD to be recovered under clause 7.1.1 and 7.1.2 shall be restricted to 10% of the total cost mentioned in Table-A of Annexure -17 Bill of Material.	Bidder understands that Liquidated Damages shall be levied only in such cases where delay is for reasons solely attributable to the Bidder. Bidder requests that LD once levied shall be the sole and exclusive remedy of the Bank (in relation to the delay for which LD was so levied).	RFP clauses are self explanatory, Bidder to comply with RFP terms and conditions
78	23	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	9. Warranty/Support	9.1 The vendor warrants that the Hardware & Software will be free of defects in workmanship and materials for a period of time consistent with industry standards and the nature of the Hardware & Software ("Warranty Period")	The Bidder submits that non-Kyndryl products are sold under the Agreement as-is, without warranties of any kind. Warranties on Non-Kyndryl products shall be as provided by the OEM/OSM.	Bidder to comply with RFP terms and conditions
79	26	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	16. Defect Liability	In case any of the supplies and equipment delivered under the Contract are found to be defective as to material and workmanship and / or not in accordance with the requirement, and/or do not achieve the guaranteed performance as specified herein, within the warranty period of the contract, the selected Bidder shall forthwith replace/make good such defective supplies at no extra cost to the bank without prejudice to other remedies as may be available to the bank as per RFP terms.	The Bidder submits that non-Kyndryl products are sold under the Agreement as-is, without warranties of any kind. Warranties on Non-Kyndryl products shall be as provided by the OEM/OSM.	Bidder to comply with RFP terms and conditions
80	26	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	18. Right to Audit	18.1 The VENDOR has to get itself annually audited by internal/ external empanelled Auditors appointed by the PURCHASER/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the PURCHASER/such auditors in the areas of products (IT hardware/software) and services etc., provided to the PURCHASER and the VENDOR is required to submit such certification by such Auditors to the PURCHASER. The VENDOR and or his/their outsourced agents/subcontractors (if allowed by the PURCHASER) shall facilitate the same. The PURCHASER can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the VENDOR. The VENDOR shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the PURCHASER.	The Bidder proposes that periodicity of audits/inspections should not exceed more than once each calendar year. Bank shall give 30 days prior written notice to the supplier. Audits should be only in relation to services provided by the supplier under the contract during the preceding twelve (12) months. Audit should take place only during normal business hours and such audit should not interfere with supplier's ability to perform the services in accordance with the contract. However, in case there are more than one audit required due to regulatory reasons such as from RBI, the same shall be accommodated subject to confidentiality of price sensitive data.	Bidder to comply with RFP terms and conditions



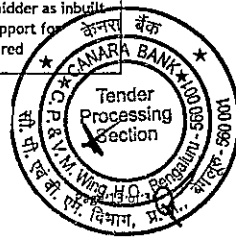
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
81	41	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	12. Order Cancellation/Termination of Contract	12.Order Cancellation/Termination of Contract	The Bank may terminate the contract only in the event the bidder is unable to cure a material breach within the notice period of (90) days provided under a written notice. Upon termination of the contract the Bidder shall be paid for services rendered and products delivered up till the effective date of termination including work in progress. The Bank will have the step-in rights only if the Bidder is unable to perform its obligations due to reasons solely attributable to the Bidder. The maximum amount payable by the Bidder to the Bank or any other vendor appointed by the Bank under this clause for providing services to the Bank should be mutually agreed in writing by the parties. The Bidder proposes deletion of termination for convenience clause.	Bidder to comply with RFP terms and conditions
82	45	SECTION G - GENERAL CONDITIONS	6.Inspection of Records	Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records including Hardware, Software & other Items provided to the Bank under this RFP and the selected bidder shall extend all cooperation in this regard.	The Bidder proposes that periodicity of audits/inspections should not exceed more than once each calendar year. Bank shall give 30 days prior written notice to the supplier. Audits should be only in relation to services provided by the supplier under the contract during the preceding twelve (12) months. Audit should take place only during normal business hours and such audit should not interfere with supplier's ability to perform the services in accordance with the contract. However, in case there are more than one audit required due to regulatory reasons such as from RBI, the same shall be accommodated subject to confidentiality of price sensitive data.	Bidder to comply with RFP terms and conditions
83	45	SECTION G - GENERAL CONDITIONS	7.Negligence	In connection with the work or contravenes the provisions of General Terms, if the selected bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the selected bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the selected bidder.	The Bidder clarifies that in the event the selected Bidder neglects to execute the work or refuses or neglects to comply with its obligations under this RFP, then the Bank shall give the bidder ninety (90) days written notice to cure such material breach. The Bank may terminate the contract only in the event the bidder is unable to cure such material breach within the said notice period of 90 days.	Bidder to comply with RFP terms and conditions
84	46	SECTION G - GENERAL CONDITIONS	12.Intellectual Property Rights	12.intellectual Property Rights	The Bank will own the copyright in works of authorship that the Bidder develops for the Bank as described in this RFP (Project Materials). Project Materials exclude Existing Works. Existing Works are works of authorship delivered to the Bank, but not created, under the RFP, and includes any modifications or enhancements of such works made during the performance of the services. Some Existing Works may be subject to a separate license agreement (Existing Licensed Works). The Bidder grants the Bank an Irrevocable (subject to Bank's payment obligations), non-exclusive, worldwide license to use, execute, reproduce, display, perform and prepare derivatives of Existing Works that are not Existing Licensed Works. The Bidder retains an Irrevocable, non-exclusive, worldwide, paid-up license to use, execute, reproduce, display, perform, sublicense, distribute, and prepare derivative works of Project Materials.	Bidder to comply with RFP terms and conditions



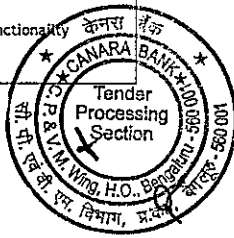
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
85	51	SECTION G - GENERAL CONDITIONS	22.Indemnity	22.Indemnity	<p>The Bidder seeks to clarify that if a third party asserts a claim against the Bank that services acquired under the RFP infringes a patent or copyright, the Bidder will defend the Bank against that claim and pay amounts finally awarded by a court against the Bank or included in a settlement approved by the Bidder. To obtain the Bidder's defense against and payment of infringement claims, Bank must promptly: i) notify the Bidder in writing of the claim; ii) supply information requested by the Bidder; and iii) allow the Bidder to control, and reasonably cooperates in, the defense and settlement, including mitigation efforts. Bidder's defense and payment obligations for infringement claims extend to claims of infringement based on open source code that Bidder selects and embeds in a standard Service.</p> <p>The Bidder has no responsibility for claims based on Non-Kyndryl Products, items not provided by the Bidder, or any violation of law or third party rights caused by data, software and information that the Bank or its authorized users provide, authorizes access to, or inputs to services, or any Bank materials, designs, or specifications.</p> <p>Bidder seeks to clarify that its entire liability for all claims related to the Agreement will not exceed the amount of any actual direct damages incurred by Bank up to the amounts</p>	Bidder to comply with RFP terms and conditions
86	171	Appendix-G DRAFT CONTRACT AGREEMENT	14.INDEMNITY	14.1.3 Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider	Bidder seeks to clarify that Bank shall have the right to invoke the performance guarantee only in circumstances where bidder fails to rectify the breach within the 90 days notice period provided under a written notice.	Bidder to comply with RFP terms and conditions
87	171	Appendix-G DRAFT CONTRACT AGREEMENT	14.INDEMNITY	14.2 VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of Solution supplied by them	<p>The Bank may terminate the contract only in the event the bidder is unable to cure a material breach within the notice period of (90) days provided under a written notice.</p> <p>Upon termination of the contract the Bidder shall be paid for services rendered and products delivered up till the effective date of termination including work in progress.</p> <p>The Bank will have the step-in rights only if the Bidder is unable to perform its obligations due to reasons solely attributable to the Bidder. The maximum amount payable by the Bidder to the Bank or any other vendor appointed by the Bank under this clause for providing services to the Bank should be mutually agreed in writing by the parties.</p> <p>The Bidder proposes deletion of termination for convenience clause.</p>	Bidder to comply with RFP terms and conditions



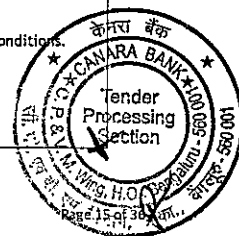
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
88	171	Appendix-G DRAFT CONTRACT AGREEMENT	14.INDEMNITY	14.2.1. All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities.	The Bank will own the copyright in works of authorship that the Bidder develops for the Bank as described in this RFP (Project Materials). Project Materials exclude Existing Works. Existing Works are works of authorship delivered to the Bank, but not created, under the RFP, and includes any modifications or enhancements of such works made during the performance of the services. Some Existing Works may be subject to a separate license agreement (Existing Licensed Works). The Bidder grants the Bank an irrevocable (subject to Bank's payment obligations), non-exclusive, worldwide license to use, execute, reproduce, display, perform and prepare derivatives of Existing Works that are not Existing Licensed Works. The Bidder retains an irrevocable, non-exclusive, worldwide, paid-up license to use, execute, reproduce, display, perform, sublicense, distribute, and prepare derivative works of Project Materials.	Bidder to comply with RFP terms and conditions
89	171	Appendix-G DRAFT CONTRACT AGREEMENT	14.INDEMNITY	14.2.2. The limits specified in above clauses shall not apply to claims made by the Bank/third parties in case of infringement of intellectual property rights or loss caused due to breach of confidential obligations or applicable data protection laws or commission of any fraud by the bidder or its employees or agents or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be restricted to actual claims.	The Bidder seeks to clarify that if a third party asserts a claim against the Bank that services acquired under the RFP infringes a patent or copyright, the Bidder will defend the Bank against that claim and pay amounts finally awarded by a court against the Bank or included in a settlement approved by the Bidder. To obtain the Bidder's defense against and payment of infringement claims, Bank must promptly: i) notify the Bidder in writing of the claim; ii) supply information requested by the Bidder; and iii) allow the Bidder to control, and reasonably cooperates in, the defense and settlement, including mitigation efforts. Bidder's defense and payment obligations for infringement claims extend to claims of infringement based on open source code that Bidder selects and embeds in a standard Service. The Bidder has no responsibility for claims based on Non-Kyndryl Products, items not provided by the Bidder, or any violation of law or third party rights caused by data, software and information that the Bank or its authorized users provide, authorizes access to, or inputs to services, or any Bank materials, designs, or specifications.  Bidder seeks to clarify that its entire liability for all claims related to the Agreement will not exceed the amount of any	Bidder to comply with RFP terms and conditions
90	73	Annexure-8	Scope of Work	3. Application for branches should able to handle minimum concurrent session of 1000 and customer application should handle minimum concurrent session of 500.	Please confirm if the 1000 concurrent sessions for branches and 500 for customers include additional buffer for peak loads? If not, what is the expected peak load to plan scalability?	Bidder to comply with RFP terms and conditions
91	73	Annexure-8	Scope of Work	the proposed application and the Bidder must provide the required specifications as per Annexure-8 (A).	Please provide some more detail about where this application is going to deploy, yes onpremise any specific data center or bank own cloud.	The proposed solution will deployed in bank premises at DC and DRC . However , the cloud services may explore for future deployment .
92	77	Annexure-8	Scope of Work	36. The application should have API with the Bank's CBS, Bank's existing other internal applications and be capable of integrating with Bank's any future critical internal applications. This Internal API integration should capable for:	What is the current state of APIs for integration with CBS and external systems? Will the Bank provide support for the development of new APIs where gaps are identified?	API's for internal application is grouped under bank application forms and for external application API integration is to be provided by the bidder as inbuilt features. Yes bank will provide the support for development of API where ever required



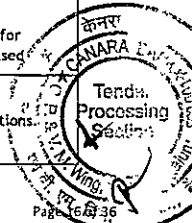
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
93	74	Annexure-8	Scope of Work	15. The Bidder is required to maintain the RTO and RPO as per the Bank's Business Continuity Policy. For the application, maximum RTO of 3 hours and RPO 15 minutes should be maintained. Application should support syncing of documents to DR site for BCP purpose and should be available while DR Drill and other contingencies while running application from another site.	For DR drills, will the Bank's team participate actively, or is the entire responsibility on the bidder, including creating and running DR plans?	DR drill will entire responsibility of bidder as per bank BCP policy
94	73	Annexure-8	Scope of Work	10. DC & DR Sites should be in Active-Passive Configuration .	Can you provide details on the existing DR architecture? Are there any specific tools or technologies preferred for active-passive configuration?	Bidder to comply with RFP terms and conditions
95	75	Annexure-8	Scope of Work	23. The Application architecture must establish encrypted communication between client & server that is secured session management; the architecture must also ensure data encryption (at rest and in transit), enhanced prevention of web vulnerabilities, secured API end points, implementation of web application firewalls, Unique IP Assignment for enhanced Security & accountability etc. The application must comprehensively comply with latest Information security standards of ISO; presently ISO/IEC 27001:2022 or above as and when standards updated.	Could you share a list of all security and compliance standards the application must adhere to, beyond DPDP and ISO/IEC 27001:2022?	The Bidder has to comply with DPDP act, ISO/IEC 27001:2022 , Regulatory security and compliance guidelines on time to time wherever required by the Bank ,Issued by Regulator
96	74	Annexure-8	Scope of Work	14. The Solution must be capable of supporting LDAP and system can be integrated with Windows Active Directory (AD) to achieve Single Sign on (SSO).	Are there existing LDAP or AD implementations that can be leveraged, or will these need to be developed from scratch for this project?	AD is already available in Bank. The Bidder has to provide any integration from day1.
97	75	Annexure-8	Scope of Work	27. The Application must provide seamless migration of legacy data from Bank's existing DMS (Document Management Solution) and ensure availability/accessibility of all legacy data from the proposed new application.	Can you share details of the existing Document Management System, including database type, data structure, and volume of data for migration?	14 TB data as on date need to be migrated to the proposed solution;
98	75	Annexure-8	Scope of Work	27. The Application must provide seamless migration of legacy data from Bank's existing DMS (Document Management Solution) and ensure availability/accessibility of all legacy data from the proposed new application.	1. What is the volume and structure of legacy data to be migrated? 2. Are there any specific tools or formats required for this process? 3. Can we also know the existing solution in the bank?	1. 14 TB as on date 2. The Bidder has to ascertain 3. The Present application is developed in Java, DB is Oracle
99	78	Annexure-8	Scope of Work	40. The application should include user interface that features cascading menus, forms, input text fields, selection controls for ex., radio buttons, checkboxes, drop down menus, list boxes, submit buttons, action buttons, file upload fields, drag and drop Areas, calendar inputs, date and time picker, toggles, switches, pop ups, tool tips, validation feedback viz. prompt messages, error messages etc. These cascading menus should provide a hierarchical structure that allows users to navigate through multiple levels of options, ensuring ease of access to various functionalities and select the type of product / functionality / transaction.	Are there specific design standards or accessibility requirements (e.g., WCAG) that must be followed for the user interface and What are the various device require to support for this app ie. mobile, table desktop etc.	The Bidder has to ascertain the same.
100	79	Annexure-8	Scope of Work	41. The application user interface design for customer to be highly user friendly, focusing on ease of use, accessibility, intuitive interaction and navigation. The application must have capability to obtain user feedback and mechanism to address the same.	Does DMS require multilingual support?	At present No. However in future Bank may explore the requirement
101	75	Annexure-8	Scope of Work	30. The bidder shall ensure presence of 1 senior onsite resource & 1 junior onsite resource on all working days and the bidder will be required to provide backup resource in case of unavailability of onsite resource, at Bank identified location anywhere in India. Bank may change the project / support location at any time during the contract period and the bidder shall ensure availability of resources on bank decided such changed locations without any additional cost to the Bank. The onsite resources should be the on roll employees of the bidder. The brief scope for the onsite resource is as follows:	Could you clarify the expectations for onsite resource support during weekends or public holidays?	Bidder to comply with RFP terms and conditions
102	84	Annexure-8	Scope of Work	82. The bidder has to insure that application should scalable to accommodate future change request , API integration , additional modules , data etc .	For scalability and future customization, will the Bank provide specific guidelines or a roadmap for anticipated upgrades?	Bidder to refer Corrigendum-3. Bidder to comply with RFP terms and conditions
103	81	Annexure-8	Scope of Work	65. The application must have various data validation modules with integration to statutory bodies, for ex., PAN validation from Income tax dept., GST no validation from GST dept., UDIN validation from ICAI, IE Code & HSN code validation from DGFT, etc.	Can you provide more details about the integration and validation mechanisms required for statutory compliance (e.g., PAN, GST validation)?	Integration will be based on the functionality available from the provider.



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
104	83	Annexure-8	Scope of Work	71. The application should have an audit trail for all levels of transactions including the customer portal. There should be Audit Trail and Logging feature to capture record of all user activities within the application. This should include actions for ex., logins, data access, document handling, approvals, and modifications, with each entry clearly time stamped and associated with the user who performed the action. The audit data should be exportable in standard formats for reporting and audit purposes. Access to the audit trail should be available only to admins and designated users. Timestamp should be captured for each transaction along with the IP Address of the system of the user.	Does the Bank require real-time audit trail updates, or can these be batched periodically?	The proposed solution should have real time audit trail in addition to the periodic batches
105	76	Annexure-8	Scope of Work	32. Training: i. Admin Users of the application to be trained at the Bank's premises ii. User's Training - to be conducted at the Bank's Premises iii. The training should cover the following areas: a. Functional, Customization development, parameterization, Impact analysis, System and application administration, Log analysis and monitoring and troubleshooting processes, scanning of documents, Preparation of Job card. b. The thorough training for section in charge / Second lines /overseeing executives must be conducted for minimum 2 weeks and as and when required. c. Any up gradations / modifications in the application should be educated to Bank users through appropriate training without any additional cost to Bank	Will training for admin users and other stakeholders be required only at Bank premises, or is virtual training an acceptable alternative?	Onsite training is required by senior resource
106	76	Annexure-8	Scope of Work	30. i) The onsite resource shall work as per standard operating processes defined by the Bank.	Should training materials be bilingual or multilingual, considering the diverse locations of the Bank's branches?	The contents of Initial training materials must be in English
107	83	Annexure-8	Scope of Work	73. The application should support API integration or independently support Optical Character Recognition (OCR) for extraction and analysis of text from scanned documents. The application should automate the extraction and analysis of data from trade documents such as invoices, bills of lading, letters of credit etc. reducing manual data entry errors, speeding up processing times with improved accuracy. The Output of OCR must be editable/correctable by users for further processing.	For AI-based fraud detection, is there a requirement to integrate with external fraud detection systems, or should the solution be entirely self-contained?	The Risk assessment module must be an inbuilt feature of the proposed solution and there is no integration with external system required. The scope of the Risk Assessment module is as per point no 75 of Annexure 8. The module shall function based on Machine Learning, Risk Models, Data Analytics, Business Intelligence. In addition to above Risk parameters shall also be defined in the module by admin/super admin
108	83	Annexure-8	Scope of Work	73. The application should support API integration or independently support Optical Character Recognition (OCR) for extraction and analysis of text from scanned documents. The application should automate the extraction and analysis of data from trade documents such as invoices, bills of lading, letters of credit etc. reducing manual data entry errors, speeding up processing times with improved accuracy. The Output of OCR must be editable/correctable by users for further processing.	Are there preferred OCR tools or frameworks the Bank wants to use, or is the choice left to the bidder?	The OCR tool to be provided by the Bidder, which must be complying to industry standard and capable of reading text from file formats such as pdf, word, image etc.
109	84	Annexure-8	Scope of Work	78. The application should have the capability to leverage block chain and smart contracts for managing trade finance contracts (For example) e-Bank Guarantees (e-BGs). This includes using a decentralized and immutable ledger to ensure secure, transparent, and efficient handling of e-BGs. The application should record all transactions-issuance, amendments, and invocation-in a tamper-proof manner, accessible in real time by all stakeholders. Smart contracts should be integrated to automate the execution of e-BGs based on predefined conditions, reducing manual processing, minimizing errors, and ensuring swift fulfillment of obligations.	What is the volume and frequency of trade finance contracts expected to utilize blockchain, and what are the scalability expectations for the system?	Bidder to comply with RFP terms and conditions.
110	84	Annexure-8	Scope of Work	78. The application should have the capability to leverage block chain and smart contracts for managing trade finance contracts (For example) e-Bank Guarantees (e-BGs). This includes using a decentralized and immutable ledger to ensure secure, transparent, and efficient handling of e-BGs. The application should record all transactions-issuance, amendments, and invocation-in a tamper-proof manner, accessible in real time by all stakeholders. Smart contracts should be integrated to automate the execution of e-BGs based on predefined conditions, reducing manual processing, minimizing errors, and ensuring swift fulfillment of obligations.	Should the blockchain implementation follow a specific framework (e.g., Hyperledger, Ethereum), or can bidders suggest the most appropriate option?	Bidder to comply with RFP terms and conditions.

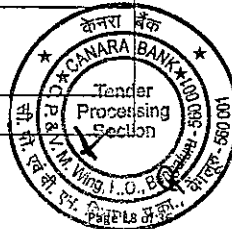


Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
111	84	Annexure-8	Scope of Work	80. The application must be able to integrate seamlessly with the upcoming Indian Banks' Digital Infrastructure Company (IBDIC) application developed by the 18-bank consortium led by the Indian Banks' Association (IBA). It must also maintain alignment with regulatory requirements to facilitate compliance and ensure seamless integration with IBDIC's digital infrastructure. These enhancements are to ensure operational readiness for collaboration with IBDIC's platforms, supporting the digital transformation objectives of the banking sector.	Is the bidder responsible for future-proofing API integration (e.g., adapting to changes in regulatory systems), and if so, how will these changes be managed contractually?	It shall be implemented however if it is going beyond implementation of initial deployment period, then it may be considered as 'modification'
112	73	Annexure-8	Scope of Work	7. The Application must have in built feature of enabling/disabling modules/functions/pages/forms etc by admins for end users such as branches/offices/customers.	Are the features for enabling/disabling modules expected to be role-specific or configurable across all user hierarchies?	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
113	80	Annexure-8	Scope of Work	52. The application should have custom workflow/processing algorithm/logic for every product/sub-product/event/user/role/template at various module levels. The application must have Base Product with Workflow defined with ability to create workflows for products, sub-products, events, configurable attachments, checklists, exceptions, integrations, role-based approval matrix, including deferral, partial hold, with integration with Core Banking for data push.	For multi-level workflows, should these include automated notifications for role-based approvals, or is manual notification sufficient?	Yes automated.
114	80	Annexure-8	Scope of Work	52. The application should have custom workflow/processing algorithm/logic for every product/sub-product/event/user/role/template at various module levels. The application must have Base Product with Workflow defined with ability to create workflows for products, sub-products, events, configurable attachments, checklists, exceptions, integrations, role-based approval matrix, including deferral, partial hold, with integration with Core Banking for data push.	Can you specify the number of roles and workflows expected to be configured during the initial deployment?	The Bidder has to implement roles, work flow as per Bank's SOP
115	73	Annexure-8	Scope of Work	1. The Bidder Shall Supply, provide installation, implementation, Integration, Customization and Maintenance of a software application for "Document Management Solution - Trade Finance" herein after referred to as "application", for "Canara Bank" herein after referred to as "Bank", during the contract period as per the requirement given in this RFP.	Please clarify whether the customization to be done as per the existing processes or new customizations to be developed	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
116	73	Annexure-8	Scope of Work	2. The Application will be a front end facility for Branches & customers to upload and forward Trade finance, Forex, Inland & related transaction documents, place requests, submit forms etc. The Application will back end facility for the centralized processing center users. Basically, it will be an exclusive document management solution for Trade Finance facilitating the Bank's existing "Trade finance Solution Package" which is Core Banking Solution (CBS)ss. The proposed application should provide platform to punch in all Forex & Inland Trade transactions, Remittances and provide facility to upload transaction related scanned documents from branches and customers. The application must be web based between branches, customers and centralized processing center establishing highly secured, encrypted sessions.	Please clarify whether its only the web application OR it includes developing equivalent Mobile application as well?	The proposed solution must support web based application as well as Mobile based
117	73	Annexure-8	Scope of Work	3. Application for branches should able to handle minimum concurrent session of 1000 and customer application should handle minimum concurrent session of 500.	Can we assume that the total concurrency of 1500 including all branches and customers put together?	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
118	75	Annexure-8	Scope of Work	27. The Application must provide seamless migration of legacy data from Bank's existing DMS (Document Management Solution) and ensure availability/accessibility of all legacy data from the proposed new application.	Please quantify the amount of Data; in terms of no of documents to be migrated. Also clarify whether documents are tied to any processes meaning the retrieval is through the process only?	About 14 TB of legacy data and the Clause is self explanatory.
119	75	Annexure-8	Scope of Work	29. The application must support deployment across the Bank's work locations & departments, offering core functionalities with the option for tailored customizations. For instance: Implementation of the application for remittance module exclusively at Canara Bank, IFSC Branch, GIFT city. Bidder should factor sufficient licences (without any additional cost to Bank) for Banks official setups like Branch/office, GIFT City, International Offices, Customers etc.	Please clarify this is more details as it has the commercial implication in terms of licenses	1. There should be a separate application for Branches which should support more than 9000 branches. 2. There is a separate application required for GIFT City, International Branches/Offices 3. There is a separate application required for customer through web based and mobile based
120	77	Annexure-8	Scope of Work	36.e. The application should support API integration for Alternate Channels Digital Banking Facilities of the Bank sEx: Mobile Banking, Internet Banking, API Banking, Chat bot, WhatsApp Bankings or any other application in bank etc.	Whether the application should be 100% API Enabled OR only as required by the Bank?	Bidder to comply with RFP terms and conditions

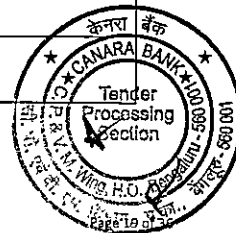




Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
135	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	In case of Kubernetes/Container based deployment . Can bidder assume that bank will also provide the third party platform Software like Active MQ, Kafka , Redis caches etc	No, Bidder has to provide Active MQ/Kafka, Redis caches etc. if required
136	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Can bidder assume that the Core/Distribution Switches, Firewalls, Application Firewall, Load Balancer's, WAN devices for the new Infrastructure/System will be provided by the bank.	Yes, Mentioned network infrastructure components will be provided by Bank.
137	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Can bidder assume that the Bank will provide the monitoring/Antivirus tools for the new server environment ? Please confirm	Yes, Bank will provide Antivirus tools and do related monitoring.
138	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Can Bidder assume that Backup software along with the Tape drive will be provided by the bank for the server environment?please confirm.	Yes. Backup software along with the Tape drive will be provided by the bank for the server environment
139	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Is bidder expected to provide the Top of the rack (TOR) switches/Access Switches in each rack or will it be provided by Bank?	Bank will only provide space in bank premises, network uplink single connection and power supply .Bidder has to bring all other material/solution .
140	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Can bidder assume that procuring consumables (Tape media) is the responsibility of the bank. Please confirm	Yes. Procuring consumables (Tape media) is the responsibility of the bank
141	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Please provide the name of country for which the following data is going to be provided and provide separate data for each country.	Data will be in ownership of Bank only, sharing data anywhere outside bank is solely on Bank discretion.
142	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Can the various country data be hosted on same physical servers or do we need to have separate physical setup for each country	Data will be hosted only in India.
143	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Total Customers / Accounts	Details will be shared with Successful Bidder
144	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Total corporate users across all the modules connecting through Internet.	Details will be shared with Successful Bidder
145	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Total Concurrent users across all the modules connecting through Internet.	Details will be shared with Successful Bidder
146	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Total Back Office users across all the modules.	At present 500, however the number may increase
147	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Total Concurrent Back Office users across all the modules.	At present 500, however the number may increase
148	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Number of Enquiry and statements Per day	Approximate 6000 per day
149	87	Annexure-8 (A)	Sizing of Hardware	General	Number of Trade finance transactions on a daily basis ( Average/ Peak )	Approximate 4000 per day

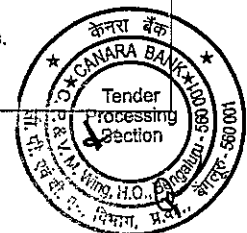


Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
150	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for	General	Total Reports that are to be generated on a daily , monthly basis	Will be provided at the time of implementation
151	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Year on Year Growth Rate	Approximately 15-20% of 1st year utilization/size on incremental basis.
152	74	Annexure 8	Scope of Work	19. The Application should be capable to scan, store, index, search, retrieve, and transmit images/documents/data from the respective scanning center/branch/customer portal, etc. (front end) to centralized processing center (back end). The Bidder Shall Supply, install & provide configuration of necessary scanning software. The application should be capable of supporting upload of scanned/electronic documents/files in digital form from Bank provided scanner or any related applications. The application involves image capturing in a hybrid environment/storage/data entry/ i.e. distributed as well as in central processing environment Workflow based.	Please confirm if vendor is expected to provide or integrate with bank's: 1. DMS Application 2. Scanning Application	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
153	79	Annexure 8	Scope of Work	44. The software application must feature an interactive tables or data grid or spreadsheet-like interface for certain modules, which dynamically displays data loaded from the underlying database. The tables shall be non-editable in general and editable in required stages. The tables should support the following functionalities:	Please elaborate on types of tables with the help of an example	In line with the RFP Clause(s), the requirement is in the context of user interface; In the form of table/datagrid/ spreadsheet, usable for several use cases. For Ex: Bulk Data Repair etc
154	83	Annexure 8	Scope of Work	75. The application should have Risk Assessment module that evaluates each contract / transaction upon various risk parameters for ex., country risk, currency risk, counterparty risk, nature of transaction etc. and assess a risk scoring, which shall be an integral crucial data of the contract/transaction, providing improved compliance, enhanced decision making etc. The module should analyze historical data and current trends to predict risks associated with trade transactions such as defaults or fraud and prompt warnings to enable informed decision making by User. The application should have business intelligence with interactive dashboard and data analytics modules with capability for descriptive and predictive data analytics capability to provide business insights, trend analysis, fraud detection, pattern recognition etc.---	We assume this is credit decisioning application feature or an integration with the bank's application is required?  Please advise how the trade finance application is expected to handle this requirement? Request bank to share specific use case.	The Risk assessment module must be an inbuilt feature of the proposed solution. The scope of the Risk Assessment module is as per point no 75 of Annexure 8. The module shall functions based on Machine Learning, Risk Models, Data Analytics, Business Intelligence. In addition to above Risk parameters shall also be defined in the module by admin/super admin
155	84	Annexure 8	Scope of Work	81. The proposed solution must automate invoice matching with supporting documents, validate compliance with trade finance policies, and detect duplicates or discrepancies for corrective The proposed solution must include a secure customer portal for invoice submission and status tracking, while ensuring document security through encryption, role-based access, and a complete audit trail.	Does the bank require the vendor to propose a Supply Chain Finance Application as well?	Bidder to comply with RFP terms and conditions.
156	104	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	7. The proposed solution must have inbuilt Enhanced Due Diligence check mechanism	Please elaborate with the help of an example	The proposed solution must have in built Enhanced Due Diligence mechanism in the context of Trade, Forex, Remittances etc.
157	107	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	46. The system should be functionality to check ARR of different countries	What is the ARR here? What is the system expectation?	Alternative Reference Rate. Bidder to comply with RFP terms and conditions.
158	119	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	IMPORT BILLS MODULE (FOREIGN) INWARD REMITTANCES MODULE OUTWARD REMITTANCES MODULE-LRS/NON-LRS INTEREST/INCOME MODULE FORWARD CONTRACT MODULE	We assume that an integration with respective product processor for these modules as well would be required and vendor need not propose these modules	The proposed solution must include these modules from first day.
159	-	Annexure 8 & Annexure 9		General	While Annexure 8 lays out the scope of work, for the purpose of RFP response compliance, we have to respond to Annexure 9 only, please confirm	Bidder has to comply to both.

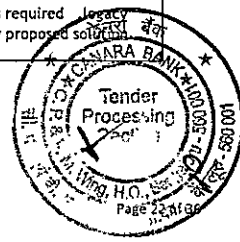


Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
160	--			General	<p>Please share the following data points:</p> <ol style="list-style-type: none"> <li>1. \$M in Trade Under Management*</li> <li>2. Number of Corporate Users for Front End Portal</li> <li>3. \$M in Loan Book Size**</li> <li>4. \$M in Supply Chain Finance Under Management***</li> </ol> <p>*\$M in Trade Under Management: is defined as one million U.S. Dollars in total value of trades that are managed in the Program at any given time. A trade includes, but is not limited to, letters of credit, bank guarantees, shipping guarantees, delivery order, standby letters of credit, bills discounted, bills under collection, reimbursement role exposures, trade finance loans, and bank payment obligation.</p> <p>**\$M in Loan Book Size: is defined as one million U.S. Dollars in loan books that are managed in the licensed Program. The total value of all trade finance loan books that are managed in the licensed Program must be counted for the purposes of determining the number of licenses required</p> <p>***\$M in Supply Chain Finance Under Management: is defined as one million U.S. Dollars in total value of supply chain finance that is managed in the Program at any given time. Supply Chain Finance includes, but is not limited to, receivables finance, payable finances, channel and/or distributor finance, factoring and/or its variations, forfaiting, loans and/or advances against inventory, bank payment obligations, pre-shipment finances and/or any other supply chain financing schemes (such as invoice management, purchase order management, receivables reconciliation, debit and credit note management) that is</p>	The details shall be provided to the successful bidder at the time of implementation.
161	93	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	42. The proposed solution must simulate realistic disaster scenarios to validate recovery processes.	Could you elaborate on the simulation process ?	Disaster involving IT systems, server, software failures where system can simulate such scenarios and update its database .
162	95	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	66. The proposed solution must have facility of in-application scanning, compressing without compromise on quality	Could you elaborate on the scanning & compression process ? Is it for virus scanning / file size reduction etc., ?	The Clause is self explanatory.The details shall be provided to the successful bidder at the time of implementation
163	96	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	85. The proposed solution must include tools to perform regular internal security assessments.	Are you looking for any pen testing / vulnerability assessment tools ?	No.
164	86	Annexure-8 (A) Sizing		General	<p>Could you share the below volumetrics for TF solution sizing ?</p> <p>Channels:</p> <ul style="list-style-type: none"> <li>- Total No. of Retail Subscribers</li> <li>- Total No. of Corporate Subscribers</li> <li>- Total No. of Trade Finance Users (subset of Corporate Subscribers)</li> <li>- No. of Financial &amp; Non-financial transactions per day</li> </ul> <p>Mid-Office:</p> <ul style="list-style-type: none"> <li>- No. of TF Instruments per Year (LC/BG)</li> <li>- No. of TF Instruments per Year (Bills/Collections)</li> <li>- No. of TF Process Transactions (Creation/Amendment etc. for LC/BG) - Per day</li> <li>- No. of TF Process Transactions (Creation/Amendment etc. for Bills/Collections) - Per Day</li> </ul>	The details shall be provided to the successful bidder at the time of implementation
165	86	Annexure-8 (A) Sizing		General	<p>Could you share the below volumetrics for DMS sizing ?</p> <p>Document Management System (DMS):</p> <ul style="list-style-type: none"> <li>- Total Number of users accessing DMS solution/ Content server</li> <li>- Avg user activity at peak (min)</li> <li>- Avg document size</li> <li>- No. of Documents conversion / upload needed</li> <li>- Total Size of existing documents</li> </ul>	Bank has at present 400+ staff working from GTPC, about 10000 branch users, Customes using the Corporate Login is about 12000+. Bidder has to factor all of these and also for the increasing number as per Bank's customer / transaction growth ratio for the period of 5 years.

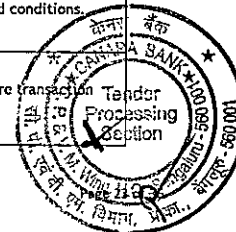
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
166	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5. Payment Terms	5.1. Perpetual Enterprise License cost-100% as per Table-B of Annexure-17 Payment will be released for the Licenses on successful go live of the solution and after deducting applicable penalties and Liquidated damages as per GeM Terms and on submission of Invoice and Acceptance/Sign off by the Bank and on production of relevant documents.	Request Bank to consider changing License payment terms to 100% upon the e-delivery of Software licenses.	Bidder to refer Corrigendum-3
167	18	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5. Payment Terms	5.1. AMC/ATS (as per Table-D of Annexure-17.) -Payment will be made Quarterly in arrears after deducting applicable penalties and Liquidated damages.	Request Bank to consider changing Product ATS payment terms to 100% upon the e-delivery of Software licenses in Year 1 and Annually in advance thereafter.	Bidder to refer Corrigendum-3
168	22	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	8. Escrow arrangement	8.2 The selected bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation of Project/Signoff from bank team in escrow with a reputable agency in India, acceptable to both the parties. 8.5 The escrow will be released to the Bank in the event of the Contract being terminated for either default or Insolvency of the selected bidder or should be selected bidder cease, or give notice of intention to cease to provide maintenance or technical support services for the software as required by the contract. The release will be effected by the agent within 7 days of receipt of written demand from the beneficiary/ Bank therefore.	Request bank to allow source code deposit Escrow as per the terms of the current valid and existing escrow arrangement, as applicable to all other products from the same OEM, used by Bank.	Bidder to comply with RFP terms and conditions
169	13	SECTION B - INTRODUCTION	6. Participation methodology:	6.4. In the event of the bidder being not able to perform the obligations as per the provisions of the contract, the OEM/OSD/principal should assume complete responsibility on behalf of the bidder for providing end-to-end solution i.e., technology, personnel, financial and any other infrastructure that would be required to meet intent of this RFP at no additional cost to the bank. To this effect bidder should provide a dealer/distributor certificate for the proposed solution as per Annexure-16.	This being a comprehensive bid that includes Infrastructure, Tech software and Application software, all of which are coming from different OEMs, request Bank to remove this requirement. A single OEM cannot take responsibility for the complete scope that includes third party products from other OEMs.	Bidder to comply with RFP terms and conditions
170	65	Annexure-2	Pre-Qualification criteria	7. The proposed solution should have been implemented and being maintained in at least one Scheduled Commercial Bank having minimum 2500 Branches in India during last three year as on the date of submission of bid.  The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization.	Request Bank to change as follows: The proposed solution should have been implemented and being maintained in at least one Scheduled Commercial Bank, having minimum 500 Branches in India, during one year as on the date of submission of bid. This change will ensure that OEMs with solutions developed on latest architecture and as relevant to current and future business requirements can participate in the RFP, rather the restricting the participation to solutions that have been running for three years or more and thereby running on dated architecture and design.	Bidder to refer Corrigendum-3
171	141	Annexure-17	Bill of Material	Table B - Perpetual Enterprise License cost for Document Management Solution for Global Trade Processing Centre with comprehensive onsite Support & Maintenance for 5 Years Note: Perpetual Enterprise License would mean - Unlimited Client License for Bank Branches. Enterprise License should be valid till the end date of the Contract Period.	Please explain - not able to understand what is meant by Perpetual Enterprise License as per Bank, if the license should be valid only until end of the Contract period of 5 years. Please elaborate what is meant by Unlimited Client license for Bank Branches.	Bidder to comply with RFP terms and conditions.
172	1	GeM Bid Document	Bid End Date/Time- 27/01/2025 15:00 Hours		Request Bank to consider extension of the RFP due date for 3 weeks from the date of upload of Bank's clarifications to vendor pre-bid queries, as this is a comprehensive and detailed RFP with Commercial submission and thus involves HQ and Legal approvals after all clarifications are received from the Bank.	Bidder to refer Corrigendum-3.



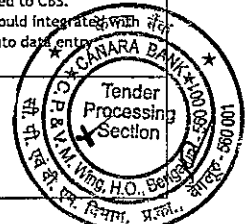
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
173	73	Annexure 8	Scope of Work	2. The Application will be a front end facility for Branches & customers to upload and forward Trade finance, Forex, Inland & related transaction documents, place requests, submit forms etc. The Application will back end facility for the centralized processing center users. Basically, it will be an exclusive document management solution for Trade Finance facilitating the Bank's existing "Trade finance Solution Package" which is Core Banking Solution (CBS)ss. The proposed application should provide platform to punch in all Forex & Inland Trade transactions, Remittances and provide facility to upload transaction related scanned documents from branches and customers. The application must be web based between branches, customers and centralized processing center establishing highly secured, encrypted sessions.	We assume that Forex means cross border trade finance transactions. Please confirm if our understanding aligned with bank expectations.	Yes , Forex means cross border trader transactions.
174	73	Annexure 8	Scope of Work	2. The Application will be a front end facility for Branches & customers to upload and forward Trade finance, Forex, Inland & related transaction documents, place requests, submit forms etc. The Application will back end facility for the centralized processing center users. Basically, it will be an exclusive document management solution for Trade Finance facilitating the Bank's existing "Trade finance Solution Package" which is Core Banking Solution (CBS)ss. The proposed application should provide platform to punch in all Forex & Inland Trade transactions, Remittances and provide facility to upload transaction related scanned documents from branches and customers. The application must be web based between branches, customers and centralized processing center establishing highly secured, encrypted sessions.	Our understanding is that the scanning shall be done using the existing infrastructure and the scanned files shall be placed in our application	Yes , The application should capable of handling all scanned documents by branches , customers
175	73	Annexure 8	Scope of Work	5. The bidder has to provide the necessary hardware/licenses for the Implementation of the proposed application and the Bidder must provide the required specifications as per Annexure-8 (A).	Please confirm if the hardware to be procured by vendor or the bank shall procure based on the specifications and recommendations given by the vendor. Is bank intend to host the solution on AWS/ Azure cloud?	Bidder has to provide related hardware which is scalable for next 5 years
176	73	Annexure 8	Scope of Work	11. The Bidder should comply with DPDP (Digital personal data protection) act and subsequent amendment issued by Govt. Of India.	Request bank to provide more information on this requirement	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
177	74	Annexure 8	Scope of Work	12. The bidder should arrange qualified resources during all planned and unplanned DR drills during contract period.	How many resources are expected. Are there any shifts. Will this be handled by the same production support team	DR planned / unplanned activity should be carried out without affecting Bank's regular operations.
178	74	Annexure 8	Scope of Work	15. The Bidder is required to maintain the RTO and RPO as per the Bank's Business Continuity Policy. For the application, maximum RTO of 3 hours and RPO 15 minutes should be maintained. Application should support syncing of documents to DR site for BCP purpose and should be available while DR Drill and other contingencies while running application from another site.	Is the bank proposing a cloud based microservices platform. We assume that the bank shall maintain the cloud services or the vendor has to manage.	The deployment is onsite at DC and DR;
179	74	Annexure 8	Scope of Work	19. The Application should be capable to scan, store, index, search, retrieve, and transmit images/documents/data from the respective scanning center/branch/customer portal, etc. (front end) to centralized processing center (back end). The Bidder Shall Supply, install & provide configuration of necessary scanning software. The application should be capable of supporting upload of scanned/electronic documents/files in digital form from Bank provided scanner or any related applications. The application involves Image capturing in a hybrid environment/storage/data entry/ I.e. distributed as well as in central processing environment Workflow based.	Is the expectation is to render or operate the bank's current scanners from this application. If yes, we may mare details /discuss with the existing vendor on API and other aspects.	Yes, Scanner will be provided by Bank; The system should be capable of uploading scanned documents
180	75	Annexure 8	Scope of Work	27. The Application must provide seamless migration of legacy data from Bank's existing DMS (Document Management Solution) and ensure availability/accessibility of all legacy data from the proposed new application.	1. What is the format, size of the current system data which needs to be migrated. Will only open cases or entire dump be migrated? 2. is the expectation to initiate a child case or amendment for the older open cases in the new application.	1. 14 TB Legacy data as on date need to be migrated to the proposed solution; 2. Both approaches can be implemented
181	75	Annexure 8	Scope of Work	27. The Application must provide seamless migration of legacy data from Bank's existing DMS (Document Management Solution) and ensure availability/accessibility of all legacy data from the proposed new application.	Will it be a separate historical url or section which will be used for audit etc. Please elaborate	For audit legacy data retrival is required legacy data should be available in new proposed solution.



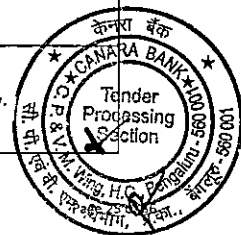
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
182	75	Annexure 8	Scope of Work	27. The Application must provide seamless migration of legacy data from Bank's existing DMS (Document Management Solution) and ensure availability/accessibility of all legacy data from the proposed new application.	1. Does the bank want the vendor to perform the data migration? 2. Help us with details of existing application and DB. 3. Will the existing vendor help in extraction of data from current system?	1. Yes 2. The existing application is developed in Java and DB is Oracle 3. The Bidder has to manage the same
183	75	Annexure 8	Scope of Work	29. The application must support deployment across the Bank's work locations & departments, offering core functionalities with the option for tailored customizations. For instance: Implementation of the application for remittance module exclusively at Canara Bank, IFSC Branch, GIFT city. Bidder should factor sufficient licences (without any additional cost to Bank) for Banks official setups like Branch/office, GIFT City, International Offices, Customers etc.	GIFT / IFSC City : will this be hosted as a separate entity or just a parameter within the same application. Will bank users be common for GIFT and non GIFT branches. Please help us understand International Offices mean here. Is the installation be considered to be outside India also?	Hosting of application is expected to be for Internal use and for external use. Application is expected to have bifurcation of the source of the transactions and configurable for different types of offices like GTPC, Branch, RO, CO, Wings, GIFT City etc.
184	75	Annexure 8	Scope of Work	29. The application must support deployment across the Bank's work locations & departments, offering core functionalities with the option for tailored customizations. For instance: Implementation of the application for remittance module exclusively at Canara Bank, IFSC Branch, GIFT city. Bidder should factor sufficient licences (without any additional cost to Bank) for Banks official setups like Branch/office, GIFT City, International Offices, Customers etc.	International Offices : We assume that this shall be Foreign branch operations with different base currencies and time zone or will this be kind of a hub within India doing back office processing for foreign branches	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
185	75	Annexure 8	Scope of Work	The bidder shall ensure presence of 1 senior onsite resource & 1 junior onsite resource on all working days and the bidder will be required to provide backup resource in case of unavailability of onsite resource, at Bank identified location anywhere in India	1. For onsite support, how many days per week and what shift. What is the working duration (8:30 - 7 PM)? 2. Please help us understand what would be the base location of Onsite resources.	1. All Working days whenever Bank's Centralized processing centre is working. 2. At Present Manipal (Karnataka), however Bank may decide onsite resource relocation if required
186	75	Annexure 8	Scope of Work	30. The bidder shall ensure presence of 1 senior onsite resource & 1 junior onsite resource on all working days and the bidder will be required to provide backup resource in case of unavailability of onsite resource, at Bank identified location anywhere in India. Bank may change the project / support location at any time during the contract period and the bidder shall ensure availability of resources on bank decided such changed locations without any additional cost to the Bank. The onsite resources should be the on roll employees of the bidder. The brief scope for the onsite resource is as follows:	Back up resource - will be back up resource be part of the same office or can support from Bengaluru or Mumbai Canara bank office	Onsite resources presently required at Manipal and the location for both or one may be changed by Bank at its discretion during the period of the contract
187	76	Annexure 8	Scope of Work	31. The bidder should provide platform for centralized incident management / ticketing solution.	How many bank users shall be needing user id's for incident management tool?	All Users shall be needing user id's for incident management tool?
188	77	Annexure 8	Scope of Work	35. c. The application must integrate biometric authentication mechanisms for secure access user access to the system.	1. Is this an API based application? 2. Is this for one time login or for authorisation of each transaction by back office team?	1. Yes API based application. 2. One time Login
189	77	Annexure 8	Scope of Work	35. d. The application must integrate with Bank's HRM API for user management	Will the role, amount based approval limits etc be part of the this integration. Please help us with more details on this system usage along with touch points	The requirement is related to user management and role assignment
190	77	Annexure 8	Scope of Work	35. d. The application must integrate with Bank's HRM API for user management	help us understand if dormancy , termination , role change etc be managed here and shall be passed to trade application via API	Yes. Dormancy, termination, role change etc be managed here and shall be passed to trade application via API
191	77	Annexure 8	Scope of Work	35.g. Admins must provide customers with configurable access to various functions (input, authorize, delete, view, etc.) and allow them to define multiple makers and checkers for different products like LC, Bills, Forwards, and Remittances.	For the customer portal , is the expectation to make the customer as admin to define rolls. We suggest that the rights should be given by bank based on the board resolution	Yes.
192	77	Annexure 8	Scope of Work	36.e. The application should support API integration for Alternate Channels Digital Banking Facilities of the Bank sEx: Mobile Banking, Internet Banking, API Banking, Chat bot, WhatsApp Bankings or any other application in bank etc.	Mobile Banking : Does the bank want the corporate to see the trade transactions initiated through portal on mobile for authorization.	Bidder to comply with RFP terms and conditions.
193	77	Annexure 8	Scope of Work	36.e. The application should support API integration for Alternate Channels Digital Banking Facilities of the Bank sEx: Mobile Banking, Internet Banking, API Banking, Chat bot, WhatsApp Bankings or any other application in bank etc.	Is it for authorization or entire transaction creation has to be managed through API. If yes, what all modules need to be covered under API	Bidder to comply with RFP terms and conditions.
194	77	Annexure 8	Scope of Work	36.e. The application should support API integration for Alternate Channels Digital Banking Facilities of the Bank sEx: Mobile Banking, Internet Banking, API Banking, Chat bot, WhatsApp Bankings or any other application in bank etc.	Chat Bot : Is this from the customer portal or the back office. What is the expectation from the integration with the bank's bot. Will it be for inquiry of status of the transaction . Please elaborate	Yes. Integration is required to enquire transaction status



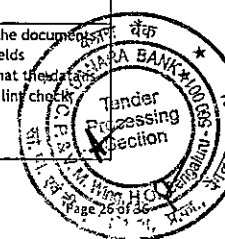
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
195	78	Annexure 8	Scope of Work	36.g. The application should have a provision to link deal rate details / forward contract details for forex transactions and the same is to be extended for customer portal.	We assume that this shall be using API's and the loss, profit and margin management shall happen in the treasury system	Bidder to comply with RFP terms and conditions.
196	78	Annexure 8	Scope of Work	36.g. The application should have a provision to link deal rate details / forward contract details for forex transactions and the same is to be extended for customer portal.	Will it be configurable at the customer portal on who shall take the rate. Maker /Checker or shall it be with the checker only	Bidder to comply with RFP terms and conditions.
197	78	Annexure 8	Scope of Work	36.h. The application should have a facility to verify the Signature for the respective transactions with integration with CBS-FCR at all levels (Branch/CENTRALIZED PROCESSING CENTRE).	Hope it shall be an API based request and options to raise exceptions and move ahead	Yes.
198	78	Annexure 8	Scope of Work	38.b. The application should support API integration with other external software packages/applications/websites for ex., standard model API of ICC & SWIFT, Inco Terms API of ICC, IBAN, SWIFT, Sanction Lists- OFAC, Trade Assets, Vessel Tracker, Trade Finance APIs, Credit Information Companies etc.	What is the expectation from integration with ICC	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
199	78	Annexure 8	Scope of Work	38.b. The application should support API integration with other external software packages/applications/websites for ex., standard model API of ICC & SWIFT, Inco Terms API of ICC, IBAN, SWIFT, Sanction Lists- OFAC, Trade Assets, Vessel Tracker, Trade Finance APIs, Credit Information Companies etc.	What is the expectation from integration with SWIFT. Does the bank intend to read the incoming SWIFT messages in the application	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
200	78	Annexure 8	Scope of Work	38.b. The application should support API integration with other external software packages/applications/websites for ex., standard model API of ICC & SWIFT, Inco Terms API of ICC, IBAN, SWIFT, Sanction Lists- OFAC, Trade Assets, Vessel Tracker, Trade Finance APIs, Credit Information Companies etc.	Will INCO terms be fetched via API or shall be part of the master in the trade back office system	Both. The INCO terms should be fetched via API or shall be part of the master in the trade back office system.
201	78	Annexure 8	Scope of Work	38.b. The application should support API integration with other external software packages/applications/websites for ex., standard model API of ICC & SWIFT, Inco Terms API of ICC, IBAN, SWIFT, Sanction Lists- OFAC, Trade Assets, Vessel Tracker, Trade Finance APIs, Credit Information Companies etc.	IBAN : Is it a day zero integration activity or for every transaction IBAN validations shall be performed using API	Yes In case of Every transactions.
202	78	Annexure 8	Scope of Work	38.b. The application should support API integration with other external software packages/applications/websites for ex., standard model API of ICC & SWIFT, Inco Terms API of ICC, IBAN, SWIFT, Sanction Lists- OFAC, Trade Assets, Vessel Tracker, Trade Finance APIs, Credit Information Companies etc.	OFAC, does the bank have inhouse system for OFAC screening, will the trade system consume a dump or shall be an API based integration check for the case	The application must have in built capability to validate OFAC status
203	78	Annexure 8	Scope of Work	38.b. The application should support API integration with other external software packages/applications/websites for ex., standard model API of ICC & SWIFT, Inco Terms API of ICC, IBAN, SWIFT, Sanction Lists- OFAC, Trade Assets, Vessel Tracker, Trade Finance APIs, Credit Information Companies etc.	Vessel Tracking Report : Please provide the name of the system and will it be API based integration or it shall be a dump which needs to be loaded to the back office system	The application must have in built capability to provide Vessel Tracking
204	79	Annexure 8	Scope of Work	44.b. The tables should be mergeable to create new table with joint columns	Need more information on the merging of columns on the fly	In line with the RFP Clause(s), the requirement is in the context of user interface; In the form of table/datagrid/ spreadsheet, usable for several use cases. For Ex: Bulk Data Repair etc, The Clause is self explanatory
205	80	Annexure 8	Scope of Work	52. The application should have custom workflow/processing algorithm/logic for every product/sub-product/event/user/role/template at various module levels. The application must have Base Product with Workflow defined with ability to create workflows for products, sub-products, events, configurable attachments, checklists, exceptions, integrations, role-based approval matrix, including deferral, partial hold, with integration with Core Banking for data push.	Core banking integration : Does the bank have API for all modules. What is the core banking solution bank is using	Core Banking Solution is Flexcube, OFSS
206	80	Annexure 8	Scope of Work	52. The application should have custom workflow/processing algorithm/logic for every product/sub-product/event/user/role/template at various module levels. The application must have Base Product with Workflow defined with ability to create workflows for products, sub-products, events, configurable attachments, checklists, exceptions, integrations, role-based approval matrix, including deferral, partial hold, with integration with Core Banking for data push.	Is the expectation to perform the entire data entry for all modules in the new system and push to core or to push the inward register and basic details to core where the processing shall happen	The data entry, compliance check, processing with automation to be done in the proposed new solution and processed data to be pushed to CBS. In line to RFP clause system should integrate with various other application for auto data entry.
207	80	Annexure 8	Scope of Work	57. The application should have a provision to show the entire limit tree (Overall, fund based, non-fund based and other sub limits, line no., limit amount, utilized amount, available amount, expiry date etc.) of the customer on real time for Branch Users, CENTRALIZED PROCESSING CENTRE Users and customers.	Will this be an integration with the bank's limit system. If yes, we assume that it shall be an API based integration	Yes, API based integration



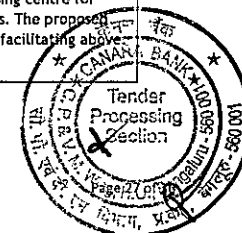
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
208	80	Annexure 8	Scope of Work	58.a. Automatically generate eTransaction Slip based on module/transaction data adhering to predefined templates and the Bank systems and procedures with maker and checker details.	Request you to elaborate the expectations	The proposed solution must have 'eTransactionSlip' module that records each transaction (front sheet), records maker checker activities etc, overall functions.
209	81	Annexure 8	Scope of Work	65. The application must have various data validation modules with integration to statutory bodies, for ex., PAN validation from Income tax dept., GST no validation from GST dept., UDIN validation from ICAI, IE Code & HSN code validation from DGFT, etc.	Does the bank have API with DGFT or any other system for the HSN codes	The proposed solution must have inbuilt capability to provide the requirements mentioned in the clause
210	81	Annexure 8	Scope of Work	66. The application should have repository module for maintenance of various repositories for ex., sanction repository, eTransactionSlip repository, tele quote repository, better rates repository, etc. maintained typically as a table/list, saved unique parameter wise. Each row should be retrievable from any clickable event from any module and displayed in a modal dialog or embedded window with all columns displayed in a predefined format or data flow.	Sanction Repository : Will this be stored in the system or shall be an API based real time check	With in the system and capable of real time check through API also
211	84	Annexure 8	Scope of Work	77. The application should be capable of handling digital signed documents for ex., e_Bill_of_Lading, e-Way_Bill etc. in general and eBankGuarantee (eBG) specifically, ensuring interoperability, security, compliance, and efficiency. The application must support SWIFT messaging standards and ISO 20022 XML formats for eBankGuarantee to ensure seamless communication with other Banks. The system must support industry-standard digital signatures to ensure the authenticity & integrity of digitally signed documents.	E BL / eWay Bill: Please help us understand if it will come via API or within the transaction the bank shall call the API to get the BL. Is the expectation to integrate with GSTN to get the details	The proposed solution must be capable of calling the API with in the transaction.
212	84	Annexure 8	Scope of Work	77. The application should be capable of handling digital signed documents for ex., e_Bill_of_Lading, e-Way_Bill etc. in general and eBankGuarantee (eBG) specifically, ensuring interoperability, security, compliance, and efficiency. The application must support SWIFT messaging standards and ISO 20022 XML formats for eBankGuarantee to ensure seamless communication with other Banks. The system must support industry-standard digital signatures to ensure the authenticity & integrity of digitally signed documents.	How will the eBG be integrated or pushed into the back office. Need more details on the expectations.  We assume that the outward (issuance of eBG) shall be handled by CBS	The application should be capable of handling digital signed documents for ex., e_Bill_of_Lading, e-Way_Bill etc. in general and eBankGuarantee (eBG) specifically, ensuring interoperability, security, compliance, and efficiency. The system must support industry-standard digital signatures to ensure the authenticity & integrity of digitally signed documents.
213	84	Annexure 8	Scope of Work	78: The application should have the capability to leverage block chain and smart contracts for managing trade finance contracts (For example) e-Bank Guarantees (e-BGs). This includes using a decentralized and immutable ledger to ensure secure, transparent, and efficient handling of e-BGs. The application should record all transactions-issuance, amendments, and invocation-in a tamper-proof manner, accessible in real time by all stakeholders. Smart contracts should be integrated to automate the execution of e-BGs based on predefined conditions, reducing manual processing, minimizing errors, and ensuring swift fulfillment of obligations.	Is the expectation to push transaction into a block chain network and to consume from the network for further processing and acknowledge. What is the blockchain being referred here?	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
214	88	Annexure-9 Technical and Functional Requirements	Section-I Modules	34. Opinion letter module	What is the expectation from this module. Is it at the back office or also should be available in portal. Any specific workflow or stamping is required	inline to RFP clause Opinion Letter; The Branch/Customer users shall raise requests to the centralised processing centre for providing OPL for customer profiles. The proposed solution must have an OPL module facilitating above. Stamping not required
215	91	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	21. The proposed solution must allow document upload, format conversion, viewing and processing for branch users / customers.	Format Conversion : Please help us with more details with the expectations here for better understanding	inline to RFP clause The proposed solution must be capable of converting documents that are uploaded, into format compatible to the system, with out tampering, modification, loss of data
216	95	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	71. The proposed solution must include real-time monitoring tools for system health, performance, and security.	Will this not be managed by the cloud service provider?	The Bidder has to provide On-Premises monitoring tool inside Bank's closed network
217	96	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	83. The bidder must conduct the security audit through reputed auditors at no additional cost to the Bank.	What is the frequency this audit is to be conducted?	As per Bank's IT Policy/Security policy.



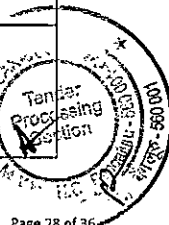
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
218	97	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	38. The bidder must provide periodic VAPT reports for the proposed solution throughout the contract period.	Is that half yearly or for every change which goes into production? Please elaborate the expectations	As per Bank's IT Policy.
219	100	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	123. Integration with RBI CIMS portal	What is the expectation or requirement for integrate with RBI CIMS? Are all required API available for this integration?	The proposed solution must integrate with RBI's CIMS application
220	100	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	126. The proposed solution must integrate fully and seamlessly with the Bank's existing Core Banking System (bank CBS) for bidirectional data flow.	Will this be for transaction push or for AC Balance, Limit, Demography etc	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
221	101	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	146. Password maintenance should adhere to the information security policy of the bank. Forced password change should be available.	Will this not be integrated using LDAP for bank and CIB SSO for corporates. Please advise on the need for password management.	The proposed solution must integrate with Bank's AD, however it should have inbuilt capability to manage User Credentials if bank decide.
222	103	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	169. Migration and integration from SWIFT MT to MX messaging system should be ensured without any additional cost to the Bank	Please elaborate on this requirement. We assume that outgoing SWIFT shall be generated by core or SWIFT alliance	SWIFT MT message format is different from SWIFT MX format which need to be incorporated.
223	103	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	171. System should support automatic and seamless identification / classification / segregation of documents using technology without manual intervention.	Will the system integrate with bank's OCR engine or the expectation is to have that feature in the back office. What is the correct OCR engine used by Bank?	The proposed solution must have in built OCR capability.
224	104	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	172. System should integrate/interpret MX messaging types in addition to MT (existing) without any additional cost to Bank	Is the expectation to read the incoming MT and MX messages. Need more details on the SWIFT requirement	SWIFT MT message format is different from SWIFT MX format which need to be incorporated. The MT and MX message reading capability is required.
225	105	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	10. The Proposed solution should able to integrate with SWIFT middleware for fetching and auto read all the messages type both incoming and outgoing and should able to pool into different data sets or should able to linked to the respective modules	Is the expectation to read the SWIFT, match it with the transaction based on the reference number. Does this also include	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
226	105	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	10. The Proposed solution should able to integrate with SWIFT middleware for fetching and auto read all the messages type both incoming and outgoing and should able to pool into different data sets or should able to linked to the respective modules	Please help us understand which all messages are in scope.	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
227	105	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	10. The Proposed solution should able to integrate with SWIFT middleware for fetching and auto read all the messages type both incoming and outgoing and should able to pool into different data sets or should able to linked to the respective modules	Is there a need to provide a section for unmatched or partial cases for the bank user to work and assign or reject.	Yes. The Clause is self explanatory
228	107	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	46. The system should be functionality to check ARR of different countries	Is this an integration with any other systems. Please elaborate the expectations	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
229	107	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	46. The system should be functionality to check ARR of different countries	What is expected post integration. Bank to assist with the requirement	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
230	108	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	56. Compliance accounting Check	Request to elaborate the expectations	1. The Compliance section will check the documents limit line, balance, and other related fields 2. The Accounting section will check that the data is flown to CBS properly along with limit line check, balance check and other related fields



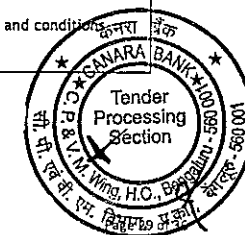
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
231		Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	73. Preview facility before submission of transaction having messages such as SWIFT, SFMS, etc., before approving the same, and these messages should be SWIFT and SFMS compatible and the preview should be downloadable.	Bank to provide list of modules where this is needed	The Clause is self explanatory Bidder to comply with RFP terms and conditions.
232	110	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	94. The proposed solution should auto populate the data in the respective fields of the Trade proposed solution from Scanned documents (structured/unstructured) using Machine Language/Optical Character Reading technology. The scanned images should be available for verification/retrieval	Does the bank have an enterprise level OCR for integration	The proposed solution must have inbuilt capability to do OCR.
233	113	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	139. The proposed solution must support automated dispatch of emails from multiple mailboxes.	Need more information on this. Please help with more information on content and events for the trigger	The proposed solution must have in built capability to integrate with Mail client
234	113	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	141. The proposed solution must provide the ability to read incoming emails, classify them, and push relevant data to specific modules.	How will the bank integrate their inbox with the application. Will reference number be the key to attach. Also what about the responses.	The proposed solution must have in built capability to integrate with Mail client.
235	116	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	182. The proposed solution must include a history log for all repository changes, including timestamps and user details.	Is this for the masters modification	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
236	116	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	185. The system must calculate a risk score for transactions, incorporating historical data, current trend and highlight the transaction based on colour code	Will it be master driven, for which modules, need more information	The proposed solution must have Risk assessment module which must be an inbuilt feature The scope of the Risk Assessment module is as per point no 75 of Annexure 8. The module shall functions based on Machine Learning, Risk Models, Data Analytics, Business Intelligence. In addition to above Risk paramters shall also be defined in the module by admin/super admin
237	118	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements OUTWARD INLAND/FOREIGN BANK GUARANTEE, LOC, LOU, SBLC ETC MODULE	209. The proposed solution should calculate the stamp duty according to the state article codes.	Master driven or an external API service from a vendor	Master Driven.
238	118	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements OUTWARD INLAND/FOREIGN BANK GUARANTEE, LOC, LOU, SBLC ETC MODULE	210. PANCARD verification (for registered beneficiaries) with NoSL API.	Will this not be validated during customer onboarding. Will PAN of the beneficiary be part of the transaction.	Bidder to comply with RFP terms and conditions.
239	119	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements IMPORT BILLS MODULE (FOREIGN)	243. Direct Bill payment (including precious metal such as GOLD )	Is the expectation to get the transaction from portal in the queue of the back office	The scrutiny and other checks and controls shall happen on the workflow after then push to CBS.
240	119	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements IMPORT BILLS MODULE (FOREIGN)	243. Direct Bill payment (including precious metal such as GOLD )	Will the bank perform the scrutiny and the entire data entry in the back office and push the case to Core or just the scrutiny and other checks and controls shall happen on the workflow	The scrutiny and other checks and controls shall happen on the workflow after then push to CBS.
241	119	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements IMPORT BILLS MODULE (FOREIGN)	247. OPL check	Please help us with more details on this requirement	Opinion Letter; The Branch/Customer users shall raise requests to the centralised processing centre for providing OPL for customer profiles. The proposed solution must have an OPL module facilitating above. Stamping not required.



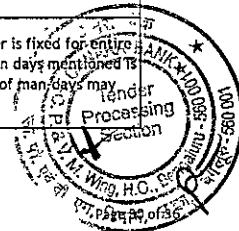
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
242	119	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements IMPORT BILLS MODULE (FOREIGN)	248. Bill of entry check at the time of Making of the payment	We assume this is for both customer portal and the for the bank	Yes, the same is for both customer portal and the for the bank.
243	119	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements IMPORT BILLS MODULE (FOREIGN)	250. Advance payment Guarantee check and linking should be available	Will the advance payment guarantee be linked during lodgement and the cancellation shall happen during the payment of the bill	During the lodgement of the advance payment.
244	119	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements INWARD REMITTANCES MODULE	251. The Proposed solution should able to integrate with SWIFT for fetching and auto read MT/MX (nostro pass sheet) for different nostros and pool into the system as NOSTRO DATA on periodical basis	Is the expectation to segregate the SWIFT or assign the SWIFT In the proposed system	The Query is not clear.
245	120	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements INWARD REMITTANCES MODULE	256. Able to handle direct credit to the customer for the transactions identified/for defined range of amount on periodical basis	Is this a kind of standing instruction or a notification to customer on portal to give disposal	The proposed solution should have both the functionality
246	120	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements INWARD REMITTANCES MODULE	258. Trade Intelligence for checks and balances for the field like account/ name/ beneficiaries etc., based on history read and should be available for user to check. and should be available for user to check. and should be available for user to check.	Request you to elaborate the expectations in detail	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
247	120	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements OUTWARD REMITTANCES MODULE-LRS/NON-LRS	264. The software must have capability of Capturing scan/photo images and Capability of multi-channel content acquisition from fax, email, scanners, mobile, file upload, folder scanning, API and documents generated within application of Proposed Software Solution.	Is it via integration or the bank user shall upload the email or fax copy.	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
248	120	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements OUTWARD REMITTANCES MODULE-LRS/NON-LRS	266. Liberalized Remittance Scheme per Financial Year for resident individuals (which can be changed as per the regulatory guidelines) - facility to record the LRS remittance through PAN card should be available	Will there be an internal system when the LRS check shall happen.	The proposed solution should integrate with RBI's LRS Check mechanism (CIMS) through API
249	121	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements OUTWARD REMITTANCES MODULE-LRS/NON-LRS	268. In case of LRS transaction the Software should able to check and provide the Tax Collected at Source (TCS) amount.	Will it be an API from core to check the TCS or system has to calculate	The proposed solution must have inbuilt capability to calculate TCS
250	121	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements INTEREST / INCOME MODULE	279. Interest equalization functionality to be available for Pre-Post shipment rupee loans. Interest equalization (incremental/ decremental) should be parameterized. Functionality should be available at branch/centralized level	Request you to elaborate the expectations in detail	The Clause is self explanatory. Bidder to comply with RFP terms and conditions.
251	121	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements INTEREST / INCOME MODULE	284. Maintenance of Cross Currency Rates- Bank level & for each customers	How can the cross rates be captured at a customer level, will it be a API call from treasury	API integration or manual update as per bank requirement
252	122	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements INTEREST / INCOME MODULE	287. The System should have the functionality for Invoice and margin check.	Request you to elaborate the expectations in detail	The requirement is to check duplicate invoice. There should be margin check in invoice document uploaded
253	122	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements INTEREST / INCOME MODULE	288. Sale, purchase	Will the contracts be booked in treasury and utilized, cancelled here or the booking itself will happen here based on PP or Underlying	Treasury will provide the rates and booking, cancellation etc done by the back office
254	12	SECTION B - INTRODUCTION	5. Requirement Details	5.1. Bank Invites proposal/offers in GeM portal from prospective bidders for Supply, Installation, Implementation, Integration, Customization and Maintenance of Document Management Solution for Global Trade Processing Centre for a period of five (05) in Canara Bank as per the terms & conditions, scope of work and functional & technical specifications/requirements described elsewhere in this document	It is mentioned for a period of 5 years. Does this mean Maintenance support is for 5 years post implementation? Lets consider Implementation and warranty support taken 14 months, then remaining 46 month to be considered for support. Please confirm our understanding	The warranty for 3 years and AMC for 2 years



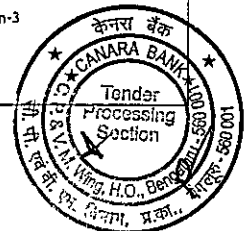
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
255	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Project Timelines	1.4.2 Delivery of Hardware & other Items (including OS) at DC, DRC & UAT Locations: Within ten (10) weeks from the date of acceptance of Purchase Order or eleven (11) weeks from the date of issue of Purchase Order. 1.4.3 Installation, Integration and Commissioning of Hardware & Other Items (including OS) at DC, DRC & UAT Locations: The selected bidder should ensure installation, implementation, Integration and commissioning of the delivered Hardware and other items at the bank branch/office within Two (2) weeks from the date of delivery of all the materials for each ordered locations.	Is delivery of hardware part of scope?	Yes. Delivery of hardware is part of scope of work.
256	122	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements INTEREST/INCOME MODULE	299. FCTL/FCDL	What is the expectation from term loan and working capital loan module or request	Only If the request is for Foreign currency
257	122	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements INTEREST/INCOME MODULE	301. FDI, ODI	This is for customer portal or back office	This is for back office.
258	122	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements INTEREST/INCOME MODULE	301. FDI, ODI	Is this for the Inward or also to trac the share certificate and other aspects associated with FDI and ODI	It will be for both Inward and outward module
259	122	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements INTEREST/INCOME MODULE	306. OPL Module	We request bank to help us with more details on this	Opinion Letter; The Branch/Customer users shall raise requests to the centralised processing centre for providing OPL for customer profiles. The proposed solution must have an OPL module facilitating above. Stamping not required.
260	122	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements Reports	309-313, Reports	will these be fetched frm core or system has to generate	The proposed solution should be able to generate the reports.
261	127	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements BELOW MENTIONED REPORTS RELATED TO - SWIFT	381 Reconciliation report of outward Swift messages generated from the proposed application and sent to Swift Total Messaging should be generated. The report should reconcile the number of messages with the messages received in SWIFT Total Messaging through SFTP or any other mode along with the status of SWIFT messages (ACK/NACK)	Will this not be generated by core and SWIFT alliance	Integration with the Swift Alliance for generating these reports inbuilt
262	127	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements BELOW MENTIONED REPORTS RELATED TO - SFMS	385. Reconciliation report of outward and Inward SFMS messages with Inland module	Is the expectation to consume the SFMS from core / source and provide a report of the sucessful consumption / rejection	Yes, the expectation is to consume the SFMS from core / source and provide a report of the successful consumption / rejection.
263	127	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements BELOW MENTIONED REPORTS RELATED TO - SFMS	388. System should generate all the reports at Day End on daily basis and place in a common folder for access by respective branches	Bank to provide list of reports which need to be run in the day end	Bank will provide list at time of implementation.
264	127	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements BELOW MENTIONED REPORTS RELATED TO - SFMS	392. Uploading of OBE file containing Bill of Entry (BOE) in IDPMS on daily basis, BOE (linking as per settlement amount and XML generation, Missing BOE screen and XML generation	Will core not generate the file , post IDPMS knock off and upload in TRACS	Amendment(Only tracs API linking for BOE check and transfer )
265	128	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements BELOW MENTIONED REPORTS RELATED TO - SFMS	394. The system should have AI capabilities for converting standard trade documents (such as LC request application, swift messages) to digital information and structure the same for further processing	We request bank to help us with more details on this	The Clause is self explanatory. Bidder to comply with RFP terms and conditions



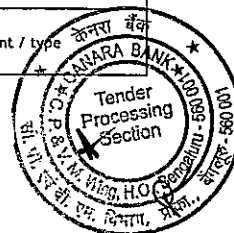
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
266	130	Annexure-10	Technical Evaluation Criteria	1. The proposed solution should have been implemented/ maintaining in any Scheduled Commercial Bank in last 3 years as on the date of submission of bid . The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization.	We request bank to clarify the following a. It is mentioned that proposed solution should have been implemented / maintaining in any schedule commercial bank in last 3 years. So if the solution gone live 3 years prior but is continued to be maintained, can that be considered? b. If the answer for point a is no, can you relax this to be 7 years c. It is mentioned as "Reference letter from the Concerned Organization" - Does this mean email from competent authority from corresponding bank that they are using the product for X no of years be considered as evidence.	Bidder to refer Corrigendum-3
267	130	Annexure-10	Technical Evaluation Criteria	2.The Bidder/OEM should have implemented/ maintaining Trade Financing Solution in at least one Scheduled Commercial Banks in India having more than 2500 branches.	It is mentioned as "Reference letter from the Concerned Organization" - Does it mean email from competent authority from corresponding bank be considered as an evidence.	Bidder to refer Corrigendum-3
268	130	Annexure-10	Technical Evaluation Criteria	3. The Bidder/OEM must have successfully implemented project of Trade Financing solution in Scheduled Commercial Banks in India during last 3 years from the date of submission of bid.  No. of years: >5 years: 10 marks > 3 years & ≤ 7 years:10 marks 3 years: 5 marks	We request bank to clarify the following a. The Bidder/OEM must have successfully implemented project of Trade Financing solution in Scheduled Commercial Banks in India during last 3 years from the date of submission of bid. So if the solution gone live 3 years prior but is continued to be maintained, can that be considered as scoring methodology mentions > 5 years cases as well as 3 years & ≤ 7 years cases? b. Can you relax this to be 10 years c. It is mentioned as "Reference letter from the Concerned Organization" - Does this mean email from competent authority from corresponding bank that they are using the product for X years be considered as evidence.	Bidder to refer Corrigendum-3
269	40	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	9.1. The successful bidder should submit a Performance Security equivalent to 5% of the Total Cost of Ownership (TCO) within 30 days from the date of acceptance of the Purchase Order with the validity period of 60 months from the acceptance of PO and shall be retained till the completion of Contract period. The guarantee should also contain an additional claim period of 2 months from the last date of validity.	We request bank to consider and reduce performance guarantee to 2%	Bidder to comply with RFP terms and conditions
270				General	Core Banking Integration-Transaction data push and pull Does the bank expect all the modules to be created in the back office and all the data to flow to core via API or only the scrutiny, rate seeking and other checks will happen in back office and data entry shall happen in core	Bidder to comply with RFP terms and conditions
271	131	Annexure-10	Technical Evaluation Criteria	5. Bidder should have valid accreditation as below: 1. Latest Information security ISO/IEC 27001:2022 or above as and when standards updated. 2. ISO 9001(Quality Management System - QSM) 3. ISO/IEC 20000 (IT Service Management - ITSM) 4. ISO/IEC 25010: Software Quality Model 5. ISO/IEC 12207: Software Lifecycle Processes	Given that all the certificates focus on quality and are largely account-specific, is it possible for us to provide couple of them instead of all mandatory?	Bidder to refer Corrigendum-3
272	140	Annexure-17	Bill of Material	Table A-Cost of Hardware & other Items	Our understanding is that hardware would be managed by Canara Bank and this table need not be included in commercial proposal. Please confirm	The bidder has to provide, implement, commission, maintain both Hardware and Software
273	145	Annexure-18	Bill of Material	Table F-Cost for any additional requirements /additional customization/ enhancement	In this table No of man days mentioned as 200 per year. Our understanding is that it is indicative and we need to only consider per day rate for customization here. Please confirm the understanding	Yes.The price quoted by the bidder is fixed for entire contract period and number of man days mentioned is indicative only. However, the no. of man days may vary from time to time in total



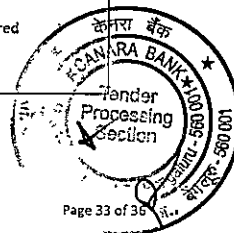
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply									
274	148	Annexure -19	DUE DILIGENCE REPORT	DUE DILIGENCE REPORT	Please help us understand if generic response on process to be mentioned here for the points. No specific certificate is expected.	Bidder to comply with RFP terms and conditions									
275	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5. Payment Terms	Perpetual Enterprise License cost-100% as per Table-B of Annexure-17 Payment will be released for the Licenses on successful go live of the solution and after deducting applicable penalties and Liquidated damages as per GeM Terms and on submission of Invoice and Acceptance/Sign off by the Bank and on production of relevant documents.	Enterprise License Cost: We request Bank to reconsider the payment terms for perpetual enterprise license cost and make it 100% in advance as per industry norms, alternatively Bank may consider making the upfront license payments upto 75% and remaining 25% could be milestone-based. This has been the norm for several of previous RFPs floated by Canara Bank	Bidder to refer Corrigendum-3									
276	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5. Payment Terms	<table border="1"> <tr> <td rowspan="4">3. One time implementation cost</td> <td>30% as per Table-C of Annexure-17</td> <td>On successful implementation in UAT and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).</td> </tr> <tr> <td>50% as per Table-C of Annexure-17</td> <td>On successful implementation in DC, DR and go-live and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).</td> </tr> <tr> <td>10% as per Table-C of Annexure-17</td> <td>On successful completion of DR Drill and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).</td> </tr> <tr> <td>10% as per Table-C of Annexure-17</td> <td>On successful completion of Migration and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).</td> </tr> </table>	3. One time implementation cost	30% as per Table-C of Annexure-17	On successful implementation in UAT and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).	50% as per Table-C of Annexure-17	On successful implementation in DC, DR and go-live and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).	10% as per Table-C of Annexure-17	On successful completion of DR Drill and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).	10% as per Table-C of Annexure-17	On successful completion of Migration and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).	One-Time Implementation Cost: We request Bank to modify this clause module-wise (for eg - 30% on first 10 modules, 20% on next 10 modules and so on)	Bidder to refer Corrigendum-3
3. One time implementation cost	30% as per Table-C of Annexure-17	On successful implementation in UAT and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).													
	50% as per Table-C of Annexure-17	On successful implementation in DC, DR and go-live and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).													
	10% as per Table-C of Annexure-17	On successful completion of DR Drill and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).													
	10% as per Table-C of Annexure-17	On successful completion of Migration and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents and after deducting Liquidated Damages (if Any).													
277	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5. Payment Terms	AMC/ATS (as per Table-D of Annexure-17.) Payment will be made Quarterly in arrears after deducting applicable penalties and Liquidated damages.	ATS/AMC cost: Request Bank to make the ATS/AMC payments annually in advance as per standard practice.	Bidder to refer Corrigendum-3									
278	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Project Timelines	General	In our past experience, projects of similar magnitude take about 1 year to get implemented end-to-end. Here, after license delivery weeks and commissioning, Bidder has about 4 months to implement. Hence, we request Bank to consider extending the project timelines from 31 weeks to a minimum of 36 weeks.	Bidder to comply with RFP terms and conditions									
279	130	Annexure-10	Technical Evaluation Criteria	5. Bidder should have valid accreditation as below: 1. Latest Information security ISO/IEC 27001:2022 or above as and when standards updated. 2. ISO 9001 (Quality Management System - QSM) 3. ISO/IEC 20000 (IT Service Management - ITSM) 4. ISO/IEC 25010: Software Quality Model 5. ISO/IEC 12207: Software Lifecycle Processes	We request Bank to consider accreditation of similar repute and standards and not hold each certificate as sacrosanct in scoring the bidder. (For eg - If an accreditation is globally acceptable in lieu of software quality standards, request Bank to consider those aspects too)	Bidder to refer Corrigendum-3									
280	130	Annexure-11	Technical Evaluation Criteria	5. Bidder should have valid accreditation as below: 1. Latest information security ISO/IEC 27001:2022 or above as and when standards updated. 2. ISO 9001 (Quality Management System - QSM) 3. ISO/IEC 20000 (IT Service Management - ITSM) 4. ISO/IEC 25010: Software Quality Model 5. ISO/IEC 12207: Software Lifecycle Processes	Alternatively kindly suggest if the same can be furnished at a future date during the project (through a self-undertaking from the Bidder at this stage)	Bidder to refer Corrigendum-3									



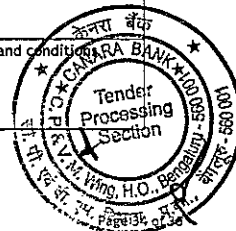
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
281	130	Annexure-12	Technical Evaluation Criteria	5. Bidder should have valid accreditation as below: 1. Latest information security ISO/IEC 27001:2022 or above as and when standards updated. 2. ISO 9001 (Quality Management System - QSM) 3. ISO/IEC 20000 (IT Service Management - ITSM) 4. ISO/IEC 25010: Software Quality Model 5. ISO/IEC 12207: Software Lifecycle Processes	It says certificates with more than 1 year of issue date to be considered - please confirm the Bank's position in case the certificate was renewed recently.	Bidder to refer Corrigendum-3
282	35	SECTION E - SELECTION OF BIDDER	3. Evaluation of Bids	3.4. Techno Commercial Evaluation process	There have been a lot of RFPs from many of the Banks recently on Trade Finance which have been floated with a 80:20 weightage (understanding the criticality of the solution). Request Bank to consider changing the weightage accordingly so that they can empanel a competent solution	Bidder to comply with RFP terms and conditions
283	78	Annexure 8-	Scope of work	2. The Application will be a front end facility for Branches & customers to upload and forward Trade finance, Forex, inland & related transaction documents, place requests, submit forms etc. The Application will back end facility for the centralized processing center users. Basically, it will be an exclusive document management solution for Trade Finance facilitating the Bank's existing "Trade finance Solution Package" which is Core Banking Solution (CBS)ss. The proposed application should provide platform to punch in all Forex & Inland Trade transactions, Remittances and provide facility to upload transaction related scanned documents from branches and customers. The application must be web based between branches, customers and centralized processing center establishing highly secured, encrypted sessions.	Requesting Bank to provide clarification on below mentioned user counts: A) Total users who will be accessing Trade Finance back-office solution B) Total Concurrent users who will be accessing Trade Finance back-office solution C) Total users who will be accessing Front-end Trade Portal D) Total Concurrent users who will be accessing Front-end Trade Portal E) Total users who will be accessing DMS solution directly F) Total Users who will be accessing the DMS Solution through Third-party application via integration G) Total Scanning users at branches who would scan and upload trade documents	A) At present 500 users in Back Office, However in future the number may increase and the proposed solution must be capable to handle B) At present 500 concurrent users, However in future the number may increase and the proposed solution must be capable to handle C) At present approximately 20000 branch users and 12000 customer users, However in future the number will increase and the proposed solution must be capable to handle D) Minimum 1500 concurrent sessions E) All users F) All Users G) At present 20000 branch users, However in future the number will increase and the proposed solution must be capable to handle
284	75	Annexure 8	Scope of work	27. The Application must provide seamless migration of legacy data from Bank's existing DMS (Document Management Solution) and ensure availability/accessibility of all legacy data from the proposed new application.	1. Requesting bank to provide total volume of data that needs to be migrated from existing solution to proposed new application? 2. Requesting bank to provide details on source application from which data needs to be migrated?	1. 14 TB as on date 2. Details will be shared with successful Bidder
285	76	Annexure 9	Scope of work	31. The bidder should provide platform for centralized incident management / ticketing solution	Requesting bank to provide more information on the category and volume of service requests that will be raised through ticketing Solution?	The service requests will be related to User Management, query and reply between branches/customers and the centralized processing centre; Volume of service requests shall not be ascertained
286	77	Annexure 10	Scope of work	35.J. The system must allow configuration of trade and non-trade products, with validation rules and exceptions based on product type, transaction amount, and event criteria.	Requesting bank to provide clarification on different non-trade products that needs to be configured?	Non Trade products refer to Remittances
287	80	Annexure 11	Scope of work	50. There should be predefined templates of various FOREX/INLAND application forms as per the Bank format provided in this application and could be added/modified/deleted at any point in time. The application should also have a facility to create a template at the product level and event level for email and transaction with placeholders for value. The application must be able to auto generate and provide template to customer based on repetitive transactions in customer portal.	Requesting bank to provide total number of pre-defined templates that needs to be created of FOREX/INLAND application ?	The Clause is self explanatory. Bidder to comply with RFP terms and conditions
288				General	Please provide base document volume in year 1 and the incremental (YoY) document volume over the contract period of 5 years	Depending on the transaction count / type



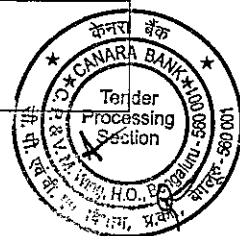
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
289	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	In case proposed database is Oracle, then Bank will provide the License. If Database is other than Oracle, Licenses to be provided by Bidder. Bidder has to quote the same in the Bill of Material.	As per understanding, Bank will provide license for Oracle components to the Bidder. Please confirm if we consider Oracle app server (E.g. WebLogic), web server (E.g. Oracle HTTP Server) and database server (Oracle) or any other oracle components, then the licenses for the mentioned servers will be provided by the Bank. Requesting Bank to confirm our understanding?	In case proposed database is Oracle, then Bank will provide the License.
290	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	As per understanding, Web Application Firewall (WAF) and Network Switches will be provided by the Bank. Requesting Bank to confirm our understanding?	Bank will provide single network point connectivity from the existing infrastructure to the rack.
291	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Requesting Bank to confirm if provisioning of APM tool is in scope of hardware requirement from bidder or bank will provide the APM tool to bidder?	The Bidder has to provide On-Premises monitoring tool inside Bank's closed networks
292	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	DC (Should be in onsite) & DRC Site (High Availability and in Sync DC Setup) - Bidder should suggest the architecture in consultation with solution architect along with justifications and should provide reasonable hardware components as per the requirements. DRC should be the replica of the DC site.	As per the understanding, the solution needs to be hosted On-Site in Canara Bank's premise. Requesting Bank to confirm if the solution can also be hosted on cloud infrastructure outside Bank Premises?	the proposed solution will deployed in bank premises at DC and DRC . However , the cloud services may be explore for future deployment .
293	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	Requesting Bank to clarify how many total resources would be required for maintenance and support of the provided infrastructure?	The Bidder has to ascertain the requirements for smooth functioning of the Solution
294	87	Annexure-8 (A)	Sizing of Hardware including Software/OS for UAT, DC & DRC	General	As per the understanding, Bank Will provide the SSL certificate to Bidder. Requesting Bank to confirm our understanding.	Bidder to refer Corrigendum-3
295	107	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	42. The proposed solution must provide module for specific purpose for treasury related use cases such as telequote reporting, funding details etc	Please elaborate the requirement with the use case and functionalities required for such use cases like telequote reporting, funding details. Also if there are more use cases, other than two mentioned use cases, please confirm the use case.	The Clause is self explanatory. Bidder to comply with RFP terms and conditions
296	105	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	14. The proposed solution must provide two support systems, one for customer portal and other for Bank Branch/Office Users.	We understand that bank is looking for two channels, i.e. one portal and one back office. Please confirm our understanding.	The front end includes two systems (i.e) branches and customers; Backend refers to centralized processing centre.
297	104	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	4.The proposed solution must include functionality to transfer all customer contracts, organized by customer ID, between branches scenarios such as branch mergers, opening of new branches or any other administrative reasons	We understand that by transfer of contracts, bank wants to migrate the documents from one branch to another branch. Please confirm the understanding	yes. Your understanding is correct.
298	107	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	46.The system should be functionality to check ARR of different countries	we understand that ARR means Alternate reference rate. Please confirm our understanding.	Yes.ARR means Alternate reference rate
299	113	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	134.The system must include an internal workflow for reviewing, modifying, and approving eTransaction slips.	Digital signing platforms such as NeSL will be made available by the bank. Please confirm our understanding	The requirement is not related to NeSL. It requires 'eTransactionSlip' module that records each transaction (front sheet), records maker checker activities etc, overall functions as an electronic ledger and paperless; The scope of the functionality is mentioned in Annexure 8 Point no 58
300	116	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements	193.The proposed solution must have the capability to leverage blockchain technology for managing transactions, including smart contracts such as e-Bank Guarantees, ensuring tamper-proof and immutable records.	we assume that infrastructure for cloud, blockchain will be made available by the bank. our solution will integrate or deploy on the available infrastructure. please confirm our understanding	inline to RFP clause The proposed end to end solution will deployed in bank premises at DC and DRC . However , the cloud services may be explore for future deployment .
301	118	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements OUTWARD INLAND/FOREIGN BANK GUARANTEE, LOC, LOU, SBLC ETC MODULE	212.Legal module (sub module)	We understand that the bank may require a step for legal review while processing BG transaction. Please advice if the understanding is correct	yesc , separate legal sub module required



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
302	122	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements OTHER MODULES	306.OPL Module	What is the full form for OPL. Also please confirm the use case for OPL module	Opinion Letter; The Branch/Customer users shall raise requests to the centralised processing centre for providing OPL for customer profiles. The proposed solution must have an OPL module facilitating above.
303	128	Annexure-9 Technical and Functional Requirements	Section-C Functional Requirements OTHER REPORTS /FUNCTIONALITY	394.The system should have AI capabilities for converting standard trade documents (such as LC request application, swift messages) to digital information and structure the same for further processing	We understand that the bank is looking to Convert paper documents into digital documents. Please confirm.	inline to RFP clause ,Yes. Includes Scanned as well as digital documents
304				General	What is the current solution landscape? Please provide the system name and its version- Trade Finance solution (TF processing engine) AML Screening System - Loan Management System (Loan Creation & Interest Accrual System) Limit Liability System - Payment gateway System - e-signature system - Vessel Tracking Engine - Treasury System -	Bidder to comply with RFP terms and conditions
305				General	Requesting Bank to provide product wise volume?	Bidder to comply with RFP terms and conditions.
306				General	What would be the domestic or international break up of above mentioned product volume?	Bidder to comply with RFP terms and conditions
307	102	Annexure-9 Technical and Functional Requirements	Section-II Technical Requirements	151.The proposed solution must support integration with advanced technologies, such as AI, blockchain, and cloud platforms.	we assume that infrastructure for cloud, blockchain will be made available by the bank. our solution will integrate or deploy on the available infrastructure. pls confirm our understanding	inline to RFP clause The proposed end to end solution will deployed in bank premises at DC and DRC . However , the cloud services may be explore for future deployment .
308	75	Annexure-8	Scope of Work	29. The application must support deployment across the Bank's work locations & departments, offering core functionalities with the option for tailored customizations. For instance: Implementation of the application for remittance module exclusively at Canara Bank, IFSC Branch, GIFT city. Bidder should factor sufficient licences (without any additional cost to Bank) for Banks official setups like Branch/office, GIFT City, International Offices, Customers etc	Requesting Bank to advice how many deployments are required for the trade finance product across geographies	The Clause is self explanatory. Bidder to comply with RFP terms and conditions
309	77	Annexure-9	Scope of Work	36. The application should have API with the Bank's CBS, Bank's existing other internal applications and be capable of integrating with Bank's any future critical internal applications. This internal API integration should capable for	The API for CBS and other applications to be integrated will be provided by the bank. please confirm our understanding	Bidder to comply with RFP terms and conditions
310				General	Volume of Transactions What would be an approximate volume of transactions being processed (on a normal day and during closing )or an average of transactions processed in a month?	Approximately 6000 transactions per day
311	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	7. Penalties/Liquidated Damages	General	Request Bank to consider putting the aggregate penalty capping to 5% of the total contract value	Bidder to comply with RFP terms and conditions
312	47	13. Confidentiality and Non-Disclosure	13. Confidentiality and Non-Disclosure	General	Request Bank to modify the clause to make it mutual	Bidder to comply with RFP terms and conditions
313	49	SECTION G - GENERAL CONDITIONS	18. Hiring of Bank staff or ex-staff	General	Request Bank to modify the clause to make it mutual	Bidder to comply with RFP terms and conditions
314	170	Appendix-G DRAFT CONTRACT AGREEMENT	14. INDEMNITY	General	Request Bank to modify the clause from "all" damages to direct losses & damages	Bidder to comply with RFP terms and conditions



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
315	167	Appendix-G DRAFT CONTRACT AGREEMENT	10.Order Cancellation/Termination of Contract	General	Kindly include a cure period of 30 days in an event where Bank highlights any serious discrepancies & breach by the Bidder	Bidder to comply with RFP terms and conditions
316	64	Annexure-2	Pre-Qualification Criteria	General	Request Bank to modify all the clauses and make them "bidder/OEM"	Bidder to comply with RFP terms and conditions
317	130	Annexure-10	Technical Evaluation Criteria	General	Request Bank to modify all the clauses and make them "bidder/OEM"	Bidder to comply with RFP terms and conditions
318	84	Annexure - 8	Scope of Work	76. The application should have capability to have inbuilt or integrate AI tools for Fraud detection and prevention by way of pattern recognition. That is, the application should detect unusual patterns in transactions that might indicate fraud. For ex., Identification of duplicate invoices, suspicious changes in transaction amounts, abnormal transaction frequencies etc. The application should be able to analyze behavior of entities involved in trade transactions to identify anomalies that could indicate fraudulent activity.	We understand that we have to integrate with AI models. pls confirm if our understanding is correct.	The proposed solution must have inbuilt capability
319	65	Annexure-2	Pre-Qualification Criteria	7.The proposed solution should have been implemented and being maintained in at least one Scheduled Commercial Bank having minimum 2500 Branches in India during last three year as on the date of submission of bid.The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization.	Please Change from "Bidder" to "Bidder/OEM"	Bidder to refer Corrigendum-3
320	65	Annexure-2	Pre-Qualification Criteria	7.The proposed solution should have been implemented and being maintained in at least one Scheduled Commercial Bank having minimum 2500 Branches in India during last three year as on the date of submission of bid.The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization.	Please change it to seven years.	Bidder to refer Corrigendum-3
321	66	Annexure-2	Pre-Qualification Criteria	7.The proposed solution should have been implemented and being maintained in at least one Scheduled Commercial Bank having minimum 2500 Branches in India during last three year as on the date of submission of bid.The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization.	Please change Scheduled Commercial Banks to BFSI	Bidder to refer Corrigendum-3
322	67	Annexure-2	Pre-Qualification Criteria	7.The proposed solution should have been implemented and being maintained in at least one Scheduled Commercial Bank having minimum 2500 Branches in India during last three year as on the date of submission of bid.The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization.	Please decrease it to 1000 branches.	Bidder to refer Corrigendum-3
323	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Project Timelines	1.4.3 Installation, Integration and Commissioning of Hardware & Other Items (Including OS) at DC, DRC & UAT Locations: The selected bidder should ensure installation, implementation, Integration and commissioning of the delivered Hardware and other items at the bank branch/office within Two (2) weeks from the date of delivery of all the materials for each ordered locations.	Will the DC and DR locations be of Canara Bank or need to be provisioned by the bidder somewhere else?	DC and DR of Canara Bank
324	130	Annexure-10	Technical Evaluation Criteria	1.The proposed solution should have been implemented/ maintaining in any Scheduled Commercial Bank in last 3 years as on the date of submission of bid	Consider Bidder/OEM for the past implementation/maintenance of proposed Solution.	Bidder to refer Corrigendum-3
325	130	Annexure-10	Technical Evaluation Criteria	1.The proposed solution should have been implemented/ maintaining in any Scheduled Commercial Bank in last 3 years as on the date of submission of bid	Please include BFSI and increase the past implementation experience from 3 years to 7 years.	Bidder to refer Corrigendum-3
326	130	Annexure-10	Technical Evaluation Criteria	1.The proposed solution should have been implemented/ maintaining in any Scheduled Commercial Bank in last 3 years as on the date of submission of bid The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization.	Please Change from "Bidder" to "Bidder/OEM"	Bidder to refer Corrigendum-3



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank Reply
327	130	Annexure-10	Technical Evaluation Criteria	3. The Bidder/OEM must have successfully implemented project of Trade Financing solution in Scheduled Commercial Banks in India during last 3 years from the date of submission of bid. The bidder/OEM has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization.	Please include Emails which contains acknowledgement of satisfactory service	Bidder to refer Corrigendum-3
328	130	Annexure-10	Technical Evaluation Criteria	2.The Bidder/OEM should have implemented/ maintaining Trade Financing Solution in at least one Scheduled Commercial Banks in India having more than 2500 branches. The bidder/OEM has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization along with clearly mentioned about the bank branches.	Please change Scheduled Commercial Banks to BFSI	Bidder to refer Corrigendum-3
329	130	Annexure-10	Technical Evaluation Criteria	2.The Bidder/OEM should have implemented/ maintaining Trade Financing Solution in at least one Scheduled Commercial Banks in India having more than 2500 branches. The bidder/OEM has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization along with clearly mentioned about the bank branches.	Please change it to 1000 branches .	Bidder to refer Corrigendum-3
330	131	Annexure-10	Technical Evaluation Criteria	Bidder should have valid accreditation as below: 1. Latest information security ISO/IEC 27001:2022 or above as and when standards updated. 2. ISO 9001(Quality Management System - QSM) 3. ISO/IEC 20000 (IT Service Management - ITSM) 4. ISO/IEC 25010: Software Quality Model 5. ISO/IEC 12207: Software Lifecycle Processes	Please delete these certifications.	Bidder to refer Corrigendum-3 Bidder to comply with RFP terms and conditions

Date 07-02-2025  
Place Bangalore

Deputy General Manager