REPLY TO PREBID QUERIS TO GEM BID REF :GEM/2025/B/6055051 dated 18/03/2025 FOR SELECTION OF SERVICE PROVIDER FOR END-TO-END MANAGEMENT OF CREDIT CARD MANAGEMENT SOFTWARE SOLUTION UNDER OPEX MODEL FOR A PERIOD OF FIVE (05) YEARS IN CANARA BANK

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
1	1	GeM Document	Bid End Date		The bid end date is mentioned as 8th April 2025. Can we get an extension of at least 2-3 weeks.	Bidder to refer Corrigendum-1
2	69	Annexure - 8	1.1. General Functional Requirements:	j) System should have capability to reverse the credit balance in the card at EOD.	This capability is required automatically or Manually? If automatic, is the expectation to credit it to linked account?	The System should have the capability to automatically link the account and provision should be there for manual processing wherever automatic reversal is not feasible.
3	77	Annexure - 8	8. Integrations	8.1. System to integrate with Bank's CBS and its related system.	Is this integration limited to NPA reporting?	No, the integration is not limited to NPA reporting alone and may also include integrations for updation of email, mobile no. , address, auto debit etc with CBS & other related systems where credit card data is required.
4	58	Annexure - 1	Generic	Generic	Annexure 1 states that "..We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to the RFP and that the Bank will have the right to disqualify us in case of any such deviations" but simultaneously provides scope to add deviations under Annexure 13. Please confirm if Bidder can submit table of deviations. We request that Bidder be allowed to submit a list of deviations under this RFP as some of the RFP terms cannot be accepted as-is.	Bidder to comply with RFP terms and conditions wihtout any deviations

Internal

केनरा बैंक ★ CANARA BANK ★ Tender Processing Section C. P. & V. M. Vertical Technology Services Wing, H.O., Bengaluru

REPLY TO PREBID QUERIS TO GEM BID REF :GEM/2025/B/6055051 dated 18/03/2025 FOR SELECTION OF SERVICE PROVIDER FOR END-TO-END MANAGEMENT OF CREDIT CARD MANAGEMENT SOFTWARE SOLUTION UNDER OPEX MODEL FOR A PERIOD OF FIVE (05) YEARS IN CANARA BANK

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
5	61	Annexure 2	The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained atleast 10 Lakh Credit Cards base in India in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	Generic	Request the Bank to consider solution hosted on public cloud as well, in compliance with India Data regulations.	Bidder to comply with RFP terms and conditions
6	61	Annexure 2	The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained atleast 10 Lakh Credit Cards base in India in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	Generic	Request the Bank to consider this criteria of 10 lakh credit cards base globally for clients, and not just for Indian Clients.	Bidder to comply with RFP terms and Conditions
7	102	Annexure 10	The Bidder/OEM should have handled Monthly Credit Card Transactions in last one year as on the date of bid submission	Generic	Request the Bank to consider this criteria of credit card transactions globally for clients, and not just for Indian Clients.	Bidder to comply with RFP terms and Conditions
8	61	Annexure 2	The bidder should have an average annual turnover of Rs.100 Crores during last 3 financial years (i.e., 2021-22 & 2022-23, 2023-24) from Indian operations. This must be the individual company turnover and not of any group of companies.	Generic	We are a rapid growth organization focused heavily on enhancing our capabilities, both Technically and geographically. Requesting Bank to remove the positive net worth requirement from this clause	Bidder to comply with RFP terms and conditions

केनरा बैंक CANARA BANK Tender Processing Section C.P. & V. M. Vertical Technology Services Wing, H.O. Bengaluru

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
9	26	Section 16	The bidder shall furnish Non interest earning Earnest Money Deposit (EMD) amount as mentioned in the Bid Schedule by way of Demand Draft drawn on any Scheduled Commercial Bank in India in favour of Canara Bank, payable at Bengaluru.	Generic	We are a new age global platform OEM incorporated as a Private Ltd company in India. To provide a level playing field to all vendor we request Bank to relax this clause and allow us to participate without EMD.	Bidder to comply with RFP terms and conditions
10	23	Section 13	VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of the BANK.	Generic	In order for parties to provide an end to end service to the bank. Multiple Parties from day 1 might be involved in the project playing their roles to deliver the solution. Those Partners who form the initial part of the RFP response should be considered as Pre-approved partners to deliver the project.	Bidder to comply with RFP terms and conditions
11	36	Section 9	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.	Generic	We are a new age global platform OEM incorporated as a Private Ltd company in India. To provide a level playing field to all vendor we request Bank to relax this clause and allow us to participate without Performance Guarantee. Going forward any change to the partners would be intimated to the bank with due notice to raise any concerns which the Vendor will have to provide reasonable reason to switch the partner. However, Bank should provide reasonable ground to the concerns they might raise. Without which Vendor should be allowed to change the partner.	Bidder to comply with RFP terms and conditions

केनरा बैंक CANARA BANK Tender Processing Section C.P. & V.M. Vertical Application Services Wing, H.O. Bengaluru

REPLY TO PREBID QUERIS TO GEM BID REF :GEM/2025/B/6055051 dated 18/03/2025 FOR SELECTION OF SERVICE PROVIDER FOR END-TO-END MANAGEMENT OF CREDIT CARD MANAGEMENT SOFTWARE SOLUTION UNDER OPEX MODEL FOR A PERIOD OF FIVE (05) YEARS IN CANARA BANK						
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
12	14	Clause 1.2.1	Project timelines	Supply, Delivery, Integration, Installation & Implementation of Software Solution (UAT Delivery) should be completed within 4 **Weeks** from the date of acceptance of the Purchase Order or 5 **Weeks** from the date of issuance of the Purchase Order whichever is earlier.	Request bank to clarify if the UAT delivery should include customizations and additional integrations. If yes, request bank to extend UAT delivery time to at least 8 weeks from acceptance of Purchase Order.	Bidder to comply with RFP terms and conditions
13	14	Clause 1.4	Project timelines	The selected bidder shall be responsible for PA-DSS certification within 3 months from the date of acceptance of the Purchase Order and PCI-DSS Successful certification/compliance of solution within 6 months from the date of Go-Live at bidder's cost.	PA DSS certification is not required for card issuing services as only PCI DSS certification is application for CCMS. Request bank to remove this requirement.	The application that does issuance/processing of the cards needs to be PCI-S3 compliant and the solution should be PCI-DSS compliant. Bidder to comply with RFP terms.
14		Clause 8.1 &		8.1 The selected bidder should inform Bank about all release/version change of patches/ upgrades/ updates of software/ OS/ middleware etc. as and when released by the selected bidder/OSD.	In an OPEX model, software license related terms are not generally applicable as they are not directly included in the commercial terms. Hence request bank to remove these clauses which are more applicable in a licensed service offering.	Bidder to comply with RFP terms and conditions

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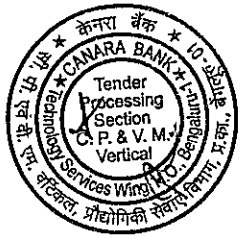
REPLY TO PREBID QUERIS TO GEM BID REF :GEM/2025/B/6055051 dated 18/03/2025 FOR SELECTION OF SERVICE PROVIDER FOR END-TO-END MANAGEMENT OF CREDIT CARD MANAGEMENT SOFTWARE SOLUTION UNDER OPEX MODEL FOR A PERIOD OF FIVE (05) YEARS IN CANARA BANK						
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
15	20	Clause 8.1 & 8.2	Scope during contract period	8.2 If any software, license updates provided by the OSD as free of cost, it should be provided and installed & configured by the selected bidder free of cost to the Bank during Contract Period.		Bidder to comply with RFP terms and conditions
16	60	Annexure 2 (5)	Pre qualification criteria	The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained atleast 10 Lakh Credit Cards base in India in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	As a major player in the card isusing & processing business outside India and having recently commenced our business in India, we have sufficient credentials and experience to offer to bank from our clients outside India. Hence, in order to help us fairly participate in bidding and present our platform capabilities, request bank to change this clause to:The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained atleast 1 Lakh Credit Cards base in India in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	Bidder to comply with RFP terms and conditions



REPLY TO PREBID QUERIS TO GEM BID REF :GEM/2025/B/6055051 dated 18/03/2025 FOR SELECTION OF SERVICE PROVIDER FOR END-TO-END MANAGEMENT OF CREDIT CARD MANAGEMENT SOFTWARE SOLUTION UNDER OPEX MODEL FOR A PERIOD OF FIVE (05) YEARS IN CANARA BANK

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
17	69	Annexure 8 - 1.1 (o)	General requirements	The system must support VISA/MasterCard/Rupay 3D Secure guidelines and should have at least two instances in production which is certified for VISA, MasterCard and Rupay. The same should be available for other networks when onboarded.	3DSecure is not a core feature of the Credit card management solution and we intend to partner with best in class third party providers for offering this solution to bank. Request bank to clarify if it is sufficient to submit an undertaking that our partner has at least two instances of 3DSecure installation in production.	It would be sufficient if the partner providing 3D Secure services has atleast two instances in production. Bidder to submit undertaking from the partner duely mentioning the name of party and details of the implementation.
18	71	Annexure 8 - 1.5 (f)	Billing & statement	System should have capability to provide the Reward points details.	Request bank to clarify if a separate loyalty & rewards system is available with the bank and the proposed CMS to be integrated with the said loyalty & rewards system.	Bidder to refer to Corrigendum-2
19	75	Annexure 8 - 4.1	Switch (Cards & UPI)	Switch for Cards & UPI should be provided by the bidder as part of the solution.	Bank to clarify if bidders are expected to offer their own UPI switch or integrate with bank's existing UPI switch?Additionally, bank to clarify if the UPI switch requirement is for fulfilling the requirements of Credit card on UPI? Does the bank intend to also offer Credit line on UPI functionality through this facility?	Bidder to refer to Corrigendum-2
20	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Project Timelines	1.2.1 Supply, Delivery, Integration, Installation & Implementation of Software Solution (UAT Delivery) should be completed within 4 Weeks from the date of acceptance of the Purchase Order or 5 Weeks from the date of issuance of the Purchase Order whichever is earlier.	**Request for modification:** 1.2.1Supply, Delivery, Integration, Installation & Implementation of Software Solution (UAT Delivery) should be completed within **20 Weeks** from the date of acceptance of the Purchase Order or **21 Weeks** from the date of issuance of the Purchase Order whichever is earlier.	Bidder to comply with RFP terms

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
21	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	**Project Timelines**	1.2.3 Bidder has to complete Full project Go-Live, Migration of existing Data in Production and training within 4 weeks from the date of User Acceptance Test and pilot run as per clause no 1.2.2 of Section C.	**Request for modification:** 1.2.3 Bidder has to complete Full project Go-Live, Migration of existing Data in Production and training within **7 weeks** from the date of User Acceptance Test and pilot run as per clause no 1.2.2 of Section C.	Bidder to comply with RFP terms and conditions
22	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	**Project Timelines**	1.4 The selected bidder shall be responsible for PA-DSS certification within 3 months from the date of acceptance of the Purchase Order and PCI-DSS Successful certification/compliance of solution within 6 months from the date of Go-Live at bidder's cost.	**Request for modification:** 1.4 The selected **bidder/OEM** shall be responsible for PA-DSS certification within 3 months from the date of acceptance of the Purchase Order and PCI-DSS Successful certification/compliance of solution within 6 months from the date of Go-Live at bidder's cost.	Bidder to comply with RFP terms and conditions
23	16	Payment Terms	Payment Terms	One time implementation and Migration cost (as per Table-B of Annexure-17) - 30% of One time implementation and Migration cost	**Request for modification:** One time implementation and Migration cost (as per Table-B of Annexure-17) - **40% of One time implementation and Migration cost**	Bidder to comply with RFP terms and conditions
24	16	Payment Terms	Payment Terms	One time implementation and Migration cost (as per Table-B of Annexure-17) - 30% of One time implementation and Migration cost	**Request for modification:** One time implementation and Migration cost (as per Table-B of Annexure-17) - **40% of One time implementation and Migration cost**	Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
25	16	Payment Terms	Payment Terms	One time implementation and Migration cost . (as per Table-B of Annexure-17) - 40% of One time implementation and Migration cost	**Request for modification:** One time implementation and Migration cost (as per Table-B of Annexure-17) - **20% of One time implementation and Migration cost**	Bidder to comply with RFP terms and conditions
26	100	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	6. 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 6. SOC 1 Type II Audit Report Each Certification contains 2 marks	**Request for modification:** **6. Bidder/OEM** should have 6 out of 9 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 6. SOC 1 Type II Audit Report **7. ISO 14001:2015** **8. CMMI Level 5** **9. ISO 45001:2018** **Each Certification contains 2 marks**	Bidder to refer to Corrigendum-2

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
27	87	24.Cloud Security Assessment Checklist	The bidders have to ensure that the required Infrastructure should be met through private datacenter/private cloud and maintained by vendor duly complying all regulatory norms associated with the type of implementation. The bidders have to ensure that the Solution provided have appropriate storage and backup meeting the growth requirements. The sizing should be done according to Card business growth. The same should be reviewed periodically.	The CSP for the deployments should be a MeitY (Ministry of Electronics and Information Technology) empanelled Cloud Service Provider	Please clarify if there is any prefered private datacenter/private cloud service provider AWS or so.	There is no prefered private datacenter/private cloud service. If the same is provided through private cloud it should be approved by MeitY
28	70	Annexure-8	1.1	(t) t)System should have the capability to manage the negative list of the customers as provided by Bank/ Regulatory Bodies to enable the Bank to reject the processing of such credit card requests.	Manage negative list of customers provided by RBI/ Bank to avoid issuing cards to such cardholders. Does the Bank's Origination System also maintain this list? How is Bank feeding these details into current CMS?	Bidder's solution should have the provision for the same and further details will be shared with the successful bidder.
29	71	Annexure-8	1.4	(e)System should have capability to enable bank to define/set up Secured cards	What are Secured Cards for Bank and how are they processed and managed in CMS?	Secured Credit cards are issued against Fixed Deposits and further details will be shared with the successful bidder.

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
30	71	Annexure-8	1.5	(d)System should have capability to define billing template for each statement	Please explain the term 'Billing Template for each statement'. Should template to include the Billing Cycle, Payment grace period, Statement Inhibitors and triggers etc. ? These templates usually are defined at Product level, which can be overriden for a customer. Please explain with case study if it is otherwise.	System should have capability to define billing template for each statement with parameters like Billing Cycle, Payment grace period, Statement Inhibitors and triggers etc. Billing Template should be customizable as per the Bank's requirement.
31	72	Annexure-8	1.7	a. vii)card Hotlist charges·	What is Card hotlist charges? Please explain with example, if the card identified in a hotlist is marked as Closed and charges are posted on the account?	Whenever a customer iniaties hotlisting of his/her credit card, charges related to the same shall be billed on the card.
32	73	Annexure-8	1.18	The system should support reaso	In the reference to 'reason-based' replacement of cards. What are case scenarios for this? Are these treated differently for different reasons?	If a customer requests replacement, same need to be done along with capturing the "reason" and further details will be shared with the successful bidder.
33	73	Annexure-8	1.23	The system should enable manual override to nominate certain cards for non-renewal.	Please explain the case scenario of ' revival of card after expiry upon cardholder request'. All the cards post expiry are renewed, is it referencing to the same?	If a customer doesn't provide consent for renewwal of card as per RBI guidelines, card is not renewed. However at a future date if the customer approaches the bank for renewing the card, the same should be available for renewal
34	73	Annexure-8	1.26	System should be able to set up balance transfers with different interest rates.	Need to understand term 'Balance Transfer' in Credit card scenario. Is it referenced for the Payment of some other Bank's Credit card through Balance Transfer and converting them into EMI for Canara Bank Cardholder?	Understanding is correct

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REPLY TO PREBID QUERIS TO GEM BID REF :GEM/2025/B/6055051 dated 18/03/2025 FOR SELECTION OF SERVICE PROVIDER FOR END-TO-END MANAGEMENT OF CREDIT CARD MANAGEMENT SOFTWARE SOLUTION UNDER OPEX MODEL FOR A PERIOD OF FIVE (05) YEARS IN CANARA BANK						
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
35	74	Annexure-8	2.12	System should have provision for reconciliation of rewards points	How is loyalty programs are managed today? Are both earning and burning of reward points happening outside CMS? What is the process followed for reconciliation of reward points?	earning/burning is happening outside CMS and the same is being done by an exclusively onboarded rewards partner.
36	92	Annexure-9	D. Billing and Statement	44 Successful bidder shall provide the statement through e-mail and Whatsapp in password protected PDF format.	a. We understand that the PDF and its password encryption files are usually managed by the Statement Printing vendor. Is Bank expecting Bidder to manage this task. b. Does Bank have a SMS and Email service provider to handle the Whatsapp, SMS and Email communication with the cardholders?	a) Bidder to trigger the password encrypted PDFs to the customer. B) Bidder has to integrate with bank's SMS & email solution
37	95	Annexure-9	L. CMS Portal	109	Please explain more about SMA accounts. How are these managed in current CMS?	Details of the SMA credit cards are being managed in CMS.
38	NA	General Query	General Query	General Query	Is there any middleware to interact with Bank's inhouse systems and any of 3rd parties?	API gateway is available in the bank to interact with bank's internal systems. For 3rd parties onboarded by the bidder, bidder has to arrange for the same.
39	NA	General Query	General Query	General Query	Any scheme portals are used for Disputes Handling?	Bank is having multiple portal for Dispute redressal.
40	NA	General Query	General Query	General Query	Are there any case scenarios of ONUS transactions? If yes, how are they received in CMS - via Payment Schemes or direct interface?	Bank currently doesn't have POS/ E-com acquiry, all transactions are routed via respective networks.
41	NA	General Query	General Query	General Query	What all wallets are supported today?	None
42	NA	General Query	General Query	General Query	How are commercial/corporate cards handled today? What is the volume projection for Corporate cards?	Corporate Credit Cards are presently handled in existing CMS package and the same can be discussed with the successful bidder

Tender Processing Section C. P. & V. M. Vertical

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
43	NA	General Query	General Query	General Query	Is there any Portfolio Manager being used by Bank?	None
44	NA	General Query	General Query	General Query	For the volumes shared, please confirm if entire volume of Year 1 will be conversion and migration or will it also include New Products/ Greenfield launch?	Year 1 will be conversion , migration & new products launch.
45	NA	General Query	General Query	General Query	What is the data retention period (prior to archiving) followed by Bank?	5 years
46	NA	General Query	General Query	General Query	What is the data archive period followed by Bank?	10 years
47	NA	General Query	General Query	General Query	What is approximate number of statements to be migrated?	Statements need not be migrated as such.Entire data will be migrated instead.
48	NA	General Query	General Query	General Query	What is approximate number of transactions posted / day?	Approx.160000 presently
49	NA	General Query	General Query	General Query	Do you support PIN change and Re-print PIN options?	Same shall be discussed with successful bidder.
50	NA	General Query	General Query	General Query	What is the legacy system where the data resides?	RHEL 8.10
51	NA	General Query	General Query	General Query	What is the database software/platform of the legacy system?	Oracle 19 C
52	NA	General Query	General Query	General Query	How long the data needs to be kept for chargeback/audit/statutory purpose?	Bidder to refer to Corrigendum-2
53	NA	General Query	General Query	General Query	Does the data needs to be migrated in phases (i.e. by product, BIN, etc.)?	Details will be shared with the successful bidder
54	NA	General Query	General Query	General Query	What is the hardware/software platform of the legacy system Mainframe, Linux, etc.	Details will be shared with the successful bidder.
55	NA	General Query	General Query	General Query	What is the database platform of the legacy/source system? Cobol, Oracle	Details will be shared with the successful bidder

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
56	NA	General Query	General Query	General Query	Can you please share the volume of: a. Authorisations per day b. Outstanding Authorisations/day c. Scheme Tokenisation d. PIN to be transferred e. total PIN change requests per day f. Instalment volumes g. Fraud Volume	Approx details are as below: a. Authorisations per day- 170000 b. Outstanding Authorisations/day-160000 c. Scheme Tokenisation- Based on usage d. PIN to be transferred - 10 Lakhs e. total PIN change requests per day f. Instalment volumes - 1000 per day g. Fraud Volume- Details will be shared with successful bidder
57	NA	General Query	General Query	General Query	Which FRM solution is being used by Bank today?	Clari5 EFRM
58	2	1. Bid schedule	8. Last Date, Time and Venue for Submission of Bids	General Query	Given the extensive scope of this RFP for which bidders are likely to include responses from their Partner Companies as well, could the bid submission be extended to at least 6 weeks after receipt of the pre bid queries response from the Bank	Bidder to refer to Corrigendum-1
59	69	Annexure-5	Make in India Certificate	General Query	TSYS is a global company and operates from multiple countries. Whilst support is provided from India, some services are worldwide. Is Canara Bank open to receive a bid from a company who will do business from Cyprus?	Bidder to comply with RFP terms and conditions
60	107	Annexure-11	Non-Disclosure Agreement	General Query	Please let us know if you are open to complete our NDA document? The NDA within the RFP provides coverage for Canara Bank only, not TSYS.	No. Bidder to comply with RFP terms and conditions
61	113	Annexure 17	Bills of material	General Query	Volume template can we get the below table for volume assumptions completed for preparing commercials	No. Bidder to comply with RFP terms and conditions
62	113	Annexure 17	Bills of material	General Query	TABLE 1:	

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
63	113	Annexure 17	Bills of material	General Query	2026 2027 2028 2029 2030	
64	113	Annexure 17	Bills of material	General Query	New Applications Loaded Annually[1]	Bidder to refer the projection mentioned in the RFP and arrive the data count accordingly. Total Cards on file - approx. 23 lakhs
65	113	Annexure 17	Bills of material	General Query	Total Cards on File At Year End[2]	
66	113	Annexure 17	Bills of material	General Query	Total Open Cards on File At Year End[3]	
67	113	Annexure 17	Bills of material	General Query	Number of Statemented/Active Cards At Year End[4]	
68	113	Annexure 17	Bills of material	General Query	Number of Authorisations Processed Annually	Bidder to refer to Corrigendum-2
69	113	Annexure 17	Bills of material	General Query	Number of Monetary Transactions Processed Annually[5]	Bidder to refer to Corrigendum-2
70	113	Annexure 17	Bills of material	General Query	Total Number of APIs Generated Annually (Inbound & Outbound)	Bidder to refer to Corrigendum-2
72	113	Annexure 17	Bills of material	General Query	1. Pre-approved applications loaded onto PRIME.	Bidder to refer to Corrigendum-2
73	113	Annexure 17	Bills of material	General Query	2. Total cards on file should only include cards intended to be migrated onto the new platform. The bank may decide to migrate non-open cards e.g. closed, charged off cards etc.	Bidder to refer to Corrigendum-2
74	113	Annexure 17	Bills of material	General Query	3. Total open cards on file are cards that can be used by cardholders i.e. they are not closed or charged-off. This volume might be the same as above depending on what volumes are migrated.	Bidder to refer to Corrigendum-2
75	113	Annexure 17	Bills of material	General Query	4. A statemented/active account is one that generates monetary activity (interest, fees, purchases, cash advances, payments) or has a balance during the billing cycle.	Query not raised

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
76	113	Annexure 17	Bills of material	General Query	5. A monetary transaction includes purchases, cash advances, fees, interest and payments.	Query not raised
77	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Project Timelines	General Query	Agreeing to a project plan is a joint responsibility which will have to be agreed by the Service Provider & the Bank. This activity is completed after the initial Discovery phase, when the scope of the project is finalized with the Bank's assistance and cooperation. Basis this could the terms of the RFP be modified so that bidder's can put in their proposed project timelines, which while being a part of the Bank's evaluation criteria will not be subject to the penalities listed in the RFP.	Bidder to comply with RFP terms and conditions
78	18, 41	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Penalties / Liquidated Damages	7. Penalties/Liquidated Damages	The bidder would be putting forward it's own Outsourcing Services Agreement that is a tailored, service-specific agreement which is appropriate for the services it offers. Based on this could the terms of the RFP be modified so that the bidder's can put in details of their Service Credit regime for the Bank's evaluation.	Bidder to comply with RFP terms and conditions
79	2	BID SCHEDULE& ABBREVIATIONS	Earnest Money Deposit & Performance	Bid Schedule	Being a "Global Provider" of payment system for 40 + years, having implementations in 100+ banks across 70+ countries, could we please be exempted from this term in the RFP.	Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
80	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS and SECTION G - GENERAL CONDITIONS	Section C and G	General Query	Could the Bank please confirm that they will be open to reviewing the bidder's Outsourced Services Template, as this is a tailored, service-specific agreement which is appropriate for the services offered.	Bidder to comply with RFP terms and conditions
81		General	Acceptance of Terms	General Query	As a lot of the Terms stated in the RFP document are not keeping in mind the requirements of "Global Providers" e.g. Indemnity, Liability, Penalities etc. could the bank please confirm if they are open to receiving bids on "Alternate Terms & Conditions"	Bidder to comply with RFP terms and conditions
82	78	Annexure-8 Scope of Work	Switch (Cards & UPI)	4	Could the Bank please confirm that the bidders have to include a UPI Switch as part of their response or will they integrate with the bank's existing provider?	Bidder to refer to Corrigendum-2

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
83	14	Section C - Deliverable and Service Level Agreements	1. Project Timelines, 1.2	The selected Bidder should adhere to the following timelines for completion of the scope of work. The new environment should be setup as per project scope, technical and functional requirements within a period of 24 Weeks in total from the date of acceptance of Purchase order or 25 Weeks from the date of issuance of Purchase order whichever is earlier.	Considering multiple integrations, card scheme certification and migration involved requesting to extend the project timelines from 24 weeks to 36 weeks.	Bidder to comply with RFP terms and conditions
84	14	Section C - Deliverable and Service Level Agreements	1. Project Timelines, 1.4	The selected bidder shall be responsible for PA-DSS certification within 3 months from the date of acceptance of the Purchase Order and PCI-DSS Successful certification/compliance of solution within 6 months from the date of Go-Live at bidder's cost.	Business to review and add cost if any. PA-DSS is already sunset. PCI-SSC is to be considered.	The application that does issuance/processing of the cards needs to be PCI-S3 compliant and the solution should be PCI-DSS compliant. Bidder to comply with RFP terms

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
85	14	Section C - Deliverable and Service Level Agreements	1. Project Timelines, 1.5	Bank reserves the right to change/modify locations for supply of the items/services during contract period. In the event of any change/modification in the locations where the hardware items/services are to be delivered/provided, the bidder in such cases shall deliver, install and commission at the modified locations at no extra cost to the Bank.	There might be re-location and installation and other charges that might be applicable. Request bank to make this chargeable activity	Bidder to comply with RFP terms and conditions
86	15	Section C - Deliverable and Service Level Agreements	2. Integration & Interfaces 2.1	The selected bidder has to work with different application vendors in order to integrate new solution to the existing workload or new workloads during contract period.	Additional Service/integration cost may be applicable in this case.	Bidder to comply with RFP terms and conditions
87	15	Section C - Deliverable and Service Level Agreements	3. Security, 3.1	3.1 The selected bidder has to use standard procedures like hardening, dedicated configuration in order to comply security standards including cyber security.	The bidder's security measures will follow their security policy and may change based on the risk and control environment.	Bidder to follow the Industry best practices & standards to comply with Network guidelines, PCI guidelines & Regulatory guidelines.
88	15	Section C - Deliverable and Service Level Agreements	3. Security, 3.2	3.2 The selected bidder will ensure the software used is in conformity with security standards and is without any security vulnerability.	The bidder states that, in accordance with our security practices and ISO 27001 standards, this assurance will be provided. Kindly confirm.	Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
89	15	Section C - Deliverable and Service Level Agreements	3. Security, 3.3, 3.4	3.3 The Bank may conduct security audit in the proposed solution after complete implementation. 3.4 The selected bidder has to do necessary changes in the configuration directed by security team of the bank after security audits like VAPT, Code Audit etc., without disturbing the production and existing backed up copies and at no additional cost to the Bank.	The bidder states that access will be subject to their confidentiality and security requirements. For audits, the bidder and the client will mutually agree on the scope, coverage, confidentiality requirements, and other terms at the time of contracting. Kindly confirm.	Bidder to comply with RFP terms and conditions
90	15	Section C - Deliverable and Service Level Agreements	3. Security, 3.4	The selected bidder has to do necessary changes in the configuration directed by security team of the bank after security audits like VAPT, Code Audit etc., without disturbing the production and existing backed up copies and at no additional cost to the Bank.	Request bank to withdraw this clause as in a hosted environment allowing access to conduct Code Scanning and VAPT would not be feasible.	Bidder to comply with RFP terms and conditions.

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
91	15	Section C - Deliverable and Service Level Agreements	3. Security, 3.5, 3.7	3.5 The selected bidder has to follow the industry best practices in configuration of Operating System and other Software. 3.7 The selected bidder should take adequate security measures to ensure confidentiality, integrity and availability of the information.	For Bidder's shared platform, security shall be maintained in accordance with its Policies.	Bidder to follow the Industry best practices & standards to comply with Network guidelines, PCI guidelines & Regulatory guidelines.
92	15	Section C - Deliverable and Service Level Agreements	3. Security, 3.8	The selected bidder is liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy.	Bank: Since Bank is option Hosted Opex Model, it is not feasible to follow security practices of Bank.	Bidder to follow the Industry best practices & standards to comply with Network guidelines, PCI guidelines & Regulatory guidelines.
93	15	Section C - Deliverable and Service Level Agreements	3. Security, 3.9	The selected bidder will have to establish all the necessary procedures/infrastructure/technology /personnel to ensure the Information System Security as per the guidelines prescribed by RBI and the policies of the Bank.	Bank: Since Bank is option Hosted Opex Model, it is not feasible to follow security practices of Bank.	Bidder to comply with RFP terms and conditions
94	16	Section C - Deliverable and Service Level Agreements	5. Payment Terms	Entire Section: Payment Terms	Request Bank on Mutually agreed payment terms as what is proposed by bank is tough on the vendor.	Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
95	20	Section C - Deliverable and Service Level Agreements	9.Local support, 9.4	Support has to cover to solve day-to-day issue while using the proposed solution in our environment like resolving the issues related to incident, security threat, signature updates, daily updates, product related issues and any other issues to the Bank as per SOW/SLA at no extra cost.	Given that this is a hosted deployment at the bidder's end, the bidder understands that this requirement is not applicable. Additionally, bidder employees involved in execution at the Bank site will comply with the mentioned requirement. Kindly confirm.	Bidder to comply with RFP terms and conditions
96	22	Section C - Deliverable and Service Level Agreements	14. Right to Audit	Right to Audit: Entire Section	Request the bank to consider a fixed number of audits in a year with advance notice for the audit.	Bidder to comply with RFP terms and conditions
97	36	Section F - Ownership and Awarding of Contract	10. Execution of Agreement, 10.1	Within 21 days from the date of acceptance of the Purchase Order/LOI or within 30 days from the date of issue of Purchase Order/LOI whichever is earlier, the selected bidder shall sign a stamped "Agreement" with the Bank at Bengaluru as per Appendix-G. Failure to execute the Agreement makes the EMD liable for forfeiture at the discretion of the Bank and also rejection of the selected bidder.	As the contract signing process can involve multiple iterations, request the bank to keep this as 90 days instead of 21 says.	Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
98	36	Section F - Ownership and Awarding of Contract	12. Order Cancellation/Termination of Contract, 12.1	The Bank reserves its right to terminate this CONTRACT at any time without assigning any reasons, by giving a 30 day's notice.	Request the bank to remove this clause completely as the bidders make significant upfront investment in view of the long term engagement and this will cause significant financial loss to the bidder.	Bidder to comply with RFP terms and conditions
99	39	Section G - General Requirements	4. Human Resource Requirement	Human Resource Requirement	Does this RFP demands dedicated resources to be deployed for the Bank?	Yes,Bank required dedicated resources
100	40	Section G - General Requirements	4. Human Resource Requirement, 4.6	The selected bidder has to submit following KYC documents of resources engaged: 5.6.1Resume latest (Candidate Photograph should be part of Resume only) and Print should be in color only. 5.6.2Address Proof (Local and Permanent)- Duly attested photocopy by candidate and bidder HR. 5.6.3Aadhaar Card - Duly attested photocopy by candidate and bidder HR. 5.6.4Passport - Duly attested photocopy by candidate and bidder HR. 5.6.5Background Police Verification report - Duly attested photocopy by candidate and bidder HR.	Can be provided within the Privacy norms between the employer and the employee.	Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
101	46	Section G - General Requirements	18. Adherence to Banks IS Security/Cyber Security Policies, 18.1	18.1.VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.	Since the solution to be proposed is "Shared Hosting" Model & managed by FIS, it is not feasible to follow Bank's Security policies and practices. FIS has very stringent security policies that it has put in place.	Bidder to follow the Industry best practices & standards to comply with Network guidelines, PCI guidelines & Regulatory guidelines.
102	46	Section G - General Requirements	18. Adherence to Banks IS Security/Cyber Security Policies, 18.2	In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the vendor/Service Provider shall immediately report such incident to the Bank.	Bidder shall report only confirmed security incident that results in the loss of or unauthorized access to, use or disclosure of Client Confidential Information in Bidders' possession or control (such an incident a "data breach"), Bidder shall provide client with notification without undue delay. Please confirm.	Yes, Bidder shall provide notification/Report without undue delay

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
103	53	Section G - General Requirements	34.Bidder Conformity 34.1., 34.2	Bidder should ensure that, it is complying with applicable guidelines issued by RBI on outsourcing of IT services vide master direction note no: RBI/2023_24/102DoS.CO.CSITEG/ SEC.1/31.01.015/2023-24 dated 10/04/2023 and its future amendments and communications. 34.2. Bidder should ensure to adhere applicable regulatory guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Vendor will be liable to bank for any event for security breach and leakage of data/information.	The Bidder anticipates that any modifications necessary to comply with future regulatory requirements as part of the Services will be implemented under mutually agreed terms and conditions. These changes will align with those made for the Bidder's general client base on the shared hosted platform. Please confirm.	Bidder to follow the Industry best practices & standards to comply with Network guidelines, PCI guidelines & Regulatory guidelines.

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
104	60	Annexure -2	Qualification Criteria, SL No. 6	The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained at least 10 Lakh Credit Cards base in India in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	Request removal of "RBI approved Private data Centre/Private Cloud"	Bidder has to comply with Meity guidelines for Data Centre.
105	60	Annexure -2	Qualification Criteria, SL No. 6	The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained at least 10 Lakh Credit Cards base in India in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	Request the bank to not limit the implementation of the proposed solution to banks in India only but also allow/consider the implementation of the solution in international banks outside India.	Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
106	60	Annexure -2	Qualification Criteria, SL No. 6	The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained at least 10 Lakh Credit Cards base in India in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	Request the bank to revise the number of cards maintained as 5 lakhs and not 10 lakhs for wide bidder participation.	Bidder to comply with RFP terms and conditions
107	60	Annexure -2	Qualification Criteria, SL No. 8	The Net Worth of bidder firm should not be negative as on 31/03/2024 and also should have not been eroded by more than 30% (thirty per cent) in the last three years, ending on '31/03/2024'.	Request the bank to remove - "and also should have not been eroded by more than 30% (thirty per cent) in the last three years, ending on '31/03/2024'."	Bidder to comply with RFP terms and conditions
108	61	Annexure -2	Qualification Criteria, SL No. 11	The bidder should support office at Bengaluru for 24x7 support.	Internal: Business to review the qualification criteria	Bidder to refer to Corrigendum-2
109	65	Annexure - 8 Scope of Work	1. Card Management System	Entire Section: CMS - Card Management System	Internal: Business & Solution team to review the requirements.	Bidder to refer to Corrigendum-2
110	69	Annexure - 8 Scope of Work	1.1, General Functional Requirements, K.	The solution should be capable of integrating with services accessible through API, web services, call centre operations, IVR etc.	Trust Bank wants to integrate to the existing tools/vendors for web services call centre and operations IVR etc	Bidder to refer to Corrigendum-2

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111	69	Annexure - 8 Scope of Work	1.1, General Functional Requirements, O.	The system must support VISA/MasterCard/Rupay 3D Secure guidelines and should have at least two instances in production which is certified for VISA, MasterCard and Rupay. The same should be available for other networks when onboarded.	By "two instances" does this mean support for at least two of card schemes (VISA/MasterCard/Rupay). Please clarify.	Bidder to note that all three card schemes should be live with atleast 2 banks in India
112	70	Annexure - 8 Scope of Work	1.1, General Functional Requirements, P.	The PIN Generation/change and Hot-listing of card option shall be provided through MB, IB, IVRS, Call centre, ATM and any other mode as per bank requirement.	Confirm that Bank would be using its own front ends and only integration with card management is sought.	RFP scope is self explanatory and bidder to refer to Annexure-8 Scope of Work as per Corrigendum-2
113	70	Annexure - 8 Scope of Work	1.1, General Functional Requirements, S.	System should trigger communication to the customer through bank provided channels for any financial and non-financial transactions like SMS, Email, WhatsApp, RCS, IVRS etc.	Confirm that integration is required to respective gateways of the Bank.	Yes, bidder needs to integrate with banks SMS, Email, WhatsApp, RCS, IVRS etc.
114	70	Annexure - 8 Scope of Work	1.3 Integration for Card Personalization (Printing) and Dispatch Management including Return Management, D.	The Successful bidder shall integrate their solution with bank's courier partner for tracking the consignment. The consignment status shall be seamlessly updated in CCMS and same shall be available in Mobile Banking, Internet Banking,	Please confirm that front end would be that of Bank's courier partner.	Scope is self explanatory
115	71	Annexure - 8 Scope of Work	1.5 Billing & Statement, F.	System should have capability to provide the Reward points details.	Does Bank want bidder to integrate with its loyalty partner?	Bidder to integrate with Bank's Onboarded vendors.

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116	71	Annexure - 8 Scope of Work	1.6. Generation and Dispatch of Monthly Billing Statement, B.	Successful bidder shall provide the statement through e-mail and Whatsapp in password protected PDF format.	Trust integration is required to respective gateways of the Bank.	Yes, Bidder needs to integrate with Banks e-mail and Whatsapp system to trigger email/whatsapp to provide statement in password protected PDF format
117	74	Annexure - 8 Scope of Work	3 3. Dispute and Grievance Management	Dispute and Grievance Management	Would Bank want only reports to be disposed by Bank's operation team or want bidder to raise chargebacks and manage outrightly?	RFP scope is self explanatory and bidder to refer to Annexure-8 Scope of Work
118	75	Annexure - 8 Scope of Work	4.Switch (Cards & UPI)	4.1.Switch for Cards & UPI should be provided by the bidder as part of the solution.	Does Bank want switch for processing UPI transactions or only for bidder to integrate with Banks Upi switch for UPI credit transactions?	Bidder to refer to Corrigendum-2
119	75	Annexure - 8 Scope of Work	5. Collection and Non-Performing Assets(NPA) Management	Collection and Non-Performing Assets(NPA) Management:	Does Bank want only collection module solution for reports and rest of the collections and recovery would be management by Bank teams?	Bidder to provide Collection module for reports and integrate with Bank's Collection Solution provider
120	76	Annexure 8 Scope of Work	6. Access Control Services (ACS), 6.8	Solution should have Admin portal in CMS for Bank users to monitor and resolve the customer complaints for ACS.	Can Bank user be provided with a separate service portal to log any incidents/queries related to all products/services offered.	Bidder has to provide a solution as a part of CMS solution for handling ACS related complaints.
121	76	Annexure - 8 Scope of Work	7. Fraud Risk Management	General Query	Assumption is that only single channel - Credit Card is to be integrated with FRM solution. Please confirm.	Bidder has to propose the FRM solution as a part of overall CCMS solution for credit card.
122	76	Annexure - 8 Scope of Work	7. Fraud Risk Management	General Query	What is current transaction volume expected with respect to FRM solution and projected volume for the next 5 years (year wise) - Please provide per day, per month, per year transaction volumes current and projected. Also provide the average and peak TPS (transactions per second) expected.	At present it is approx.170000. Bidder's solution should be scalable to support the volume as per the cards projection.
123	76	Annexure - 8 Scope of Work	7. Fraud Risk Management	General Query	What is the total number of users and concurrent users expected use the FRM application?	Total number of users 10 & concurrent users 5. Provision should be there to increase the same as per Bank's requirement.

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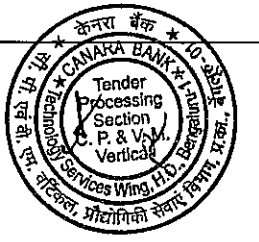
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
124	77	Annexure - 8 Scope of Work	7. Fraud Risk Management	7.4.Other requirements	SIEM, SAFE, MATCH, NMAS (authentication service), TC40 (Fraud data) and other similar pgms for Rupay - Please provide further information with respect to the requirement for FRM.	Details will be shared with the successful bidder
125	77	Annexure 8 Scope of Work	7. Fraud Risk Management, 7.4, b	The system should have full support for SAFE, MATCH, NMAS and TC40, similar programs for RuPay	Does Bank expect that respective reports of SAFE Match etc be absorbed by Card management system to block the card issuance . Trust SAFE Match would be done by the Bank along with KYC management.	Details will be shared with the successful bidder
126	77	Annexure - 8 Scope of Work	7. Fraud Risk Management, 7.7	7.7 The system should have API to be consumed by mobile app/portal enabling Cardholder for various self-service functionalities including basic Risk Management activities	Give some examples/functionality of self service APIs that is required to be consumed from FRM solution.	Details will be shared with the successful bidder
127	77	Annexure - 8 Scope of Work	7. Fraud Risk Management	General Query	Any specific requirements for DC-DR switchover RTO/RPO requirement as the proposed implementation will be in a shared platform.	Details will be shared with the successful bidder
128	77	Annexure - 8 Scope of Work	7. Fraud Risk Management	General Query	Is there any existing system implemented for FRM, if so how many rules are implemented in the current system, what are the various modules implemented any data migration required from existing to new system. Any add on modules required in FRM e.g. Machine learning, MFA and Device intelligence.	Details will be shared with the successful bidder



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
129	77	Annexure - 8 Scope of Work	8.IntegrationsSIEM Integration, 8.9	8.9: System should integrate with SIEM solution for capturing all types of logs for monitoring.	As the solution proposed with Opex model, SIEM integration not feasible. Can this clause be removed.	Details will be shared with the successful bidder. Data to be shared with bank on T+1 basis.
130	77	Annexure - 8 Scope of Work	8.IntegrationsSIEM Integration, 8.13	8.13.Integrations with Tokenization Hub for Add, View and Modification of Tokenized Card.	Need more clarity. Is the bidder required to integrate with Card scheme provided Tokenization systems for extending these features to cardholders through banking channels.	Bidder to integrate with bank's tokenization service provider solution
131	78	Annexure - 8 Scope of Work	9.CMS Portal, 9.1	9.1. Bidder to provide web-based CMS portal (integrated with Bank's single sign authentication system) to Branches/Offices for view and updation of credit card details.	Bidder can provide front end GUI. Is Bank expecting any integration with their existing web access portal.	Yes, Bidder need to provide web based fornt end portal for the Bank for view and update of required credit card details. Portal needs to be integrated with Bank's single sign authentication system for access management.
132	79	Annexure - 8 Scope of Work	11 Data Migration	**General Query**	Please provide more details on the current Credit card base, such as card schemes supported, approximate no of active cards and average transaction volumes.	Bidder to refer to Corrigendum-2
133	80	Annexure - 8 Scope of Work	12.Regulatory Requirements	12.2. Successful bidder shall provide necessary Development, customization and implement changes to meet Bank 's/regulatory requirements during the currency of the Contract. Here the term "Regulator" denotes Reserve Bank of India, Card Networks, Payment Card Industry Council (PCI) and State & Central Government bodies.		No query

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
134	82	Annexure - 8 Scope of Work	16.Software Licenses	The Selected Bidder has to provide any required licenses to the Bank without any additional cost to the bank.	As the solution proposed with Opex model, the software license not applicable. Can this clause be excluded?	Bidder to refer to Corrigendum-2
135	83	Annexure - 8 Scope of Work	19.Information and Data Security Measures:	19.4. The successful bidder should do the usual maintenance activity like OS and DB patching regularly and confirm to the Bank with evidence. The Patch Management process of the proposed solution should be in-line with the Bank Patch Management Process.	As the proposed solution will be on Bidder's hosted platform, security shall be maintained in accordance with the bidder's Policies.	Bidder to follow the Industry best practices & standards to comply with Network guidelines, PCI guidelines & Regulatory guidelines. Bidder to provide necessary evidences/Certifications as per Bank request.
136	83	Annexure - 8 Scope of Work	19.Information and Data Security Measures:	19.7. The application should be monitored via SIEM for logs monitoring to avoid any fraud.	As the proposed solution will be on Bidder's hosted platform, security will be maintained in accordance with its policies, including integration with a SIEM solution for comprehensive log monitoring to prevent fraud. Kindly confirm.	Details will be shared with the successful bidder. Data to be shared with bank on T+1 basis.

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
137	83	Annexure - 8 Scope of Work	19.Information and Data Security Measures:	19.9. The Successful bidder, upon the written request of the Bank, shall allow the authorized representatives of the Bank (including internal/external auditors acting on its behalf), Reserve Bank of India or any other Statutory Authority for Inspection, Audit and IS-Audit purposes at all reasonable times, who shall have access to its records relating to performance from time to time and also obtain copies of any audit or inspection or review reports or findings made on the service provided to the Bank.	Bidder reckon that bidder shall permit governmental agencies that regulate Client in connection with a Solution to examine bidder books and records and Client Data, to the same extent as if that Solution were being performed by Client on its own premises, subject to bidders' confidentiality and security policies and procedures. For other audits, Bidder and client shall agree on the scope, coverage, confidentiality requirements and other terms of audits at the time of contracting. Please confirm.	Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
138	83	Annexure - 8 Scope of Work	19.Information and Data Security Measures:	19.10. The Successful bidder should get the security tested / audited (like Vulnerability Assessment & Penetration Tests and other Security audits as mandated by the Bank) by CERT-IN approved agency on yearly basis and to submit the related compliance certificate to the Bank. The Audit process and submission of the mentioned certificates are mandatory irrespective of the Architecture of Successful Bidder's Application/Database/(Shared) Physical Hardware infrastructure.		Bidder to comply with RFP terms and conditions
139	83	Annexure - 8 Scope of Work	19.Information and Data Security Measures:	19.11. The Successful bidder will be required to fix any defect, bugs, vulnerability in the solution at no additional cost during the entire tenure of the contract. These defects, bugs, vulnerabilities can be detected by the Bank or can be a finding of any internal or external audit conducted by the Bank or its auditors on a periodic basis.	Any form of intrusive testing or checks requiring access to the production environment shall not be included in the audit scope. As the proposed solution is on bidder's 'hosted shared' platform, remediation will be managed in accordance with the bidder's policies and in compliance with ISO 27001 standards. Request to delete or modify the requirement accordingly.	Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
140	84	Annexure - 8 Scope of Work	19.Information and Data Security Measures:	19.15. The Successful bidder must comply with RBI Master direction on digital payment security controls 2020 - RBI/2020-21/74-DoS.CO.CSITE.SEC. No.1852/31.01.2015/2020-21, PCI DSS Standards, RBI guidelines, Card Network, Bank's IS policy and Procedure, and Cyber Security Policy in key concern areas relevant to the Platform. Some of the key area as under: a) Responsibilities for data application and confidentiality b) Responsibilities on system software access control and administration. c) Custodial responsibilities for data, software, hardware and other assets of the Bank being managed by or assigned to the successful bidder. d) Physical security of the facilities	Bidder will comply to regulatory/statutory requirements, as applicable. Compliance with bank directions or other requirements shall be on mutually agreed terms and commercials, and in accordance with service changes made by Bidder for its general client base on the platform. Please confirm.	Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
141	86	Annexure - 8 Scope of Work	19.Information and Data Security Measures:	19.30. The following measure are obligatory for VAPT (Vulnerability Assessment and Penetration Testing): - a) The VA shall be conducted at least on a half-yearly basis; PT shall be conducted at least on a yearly basis. b) VA/PT shall be conducted as and when any new IT Infrastructure or digital payment application is introduced or when any major change is performed in application or infrastructure; c) Testing related to review of source code/ certification shall be conducted/ obtained. This shall continue on a yearly basis, if changes/ upgrades have been made to the application during the year; d) Testing/ Certification should broadly address the objective that the product/ version/module(s) functions only	Bidder proposes to use its hosted services which are compliant with ISO 27001 and managed in accordance with Bidders policies/standards. Compliance with client directions or other requirements shall be on mutually agreed terms and commercials, and in accordance with service changes made by Bidder for its general client base on the platform. Please confirm. Also, Bidder shall make necessary changes proposed by auditors, provided it makes such changes as part of its services to Bidders' general client base on the platform. Such changes may be provided by Bidder at additional cost to the client and on terms as mutually agreed Please confirm.	Bidder to comply with RFP terms and conditions
142	86	Annexure - 8 Scope of Work	19.Information and Data Security Measures:	19.38. Efficient and effective dispute resolution mechanism and handling of customer grievance; and Successful bidder should be able to implement all security objectives of the bank as per Banks Information Security Policy and Procedure and Digital Payment Security Control Policy.	Bidder reckon that bidder's security controls, processes and tools/solutions would be in compliance to bidder's security policy and may undergo change based on risk and controls environment. Please confirm.	Bidder to refer to Corrigendum-2

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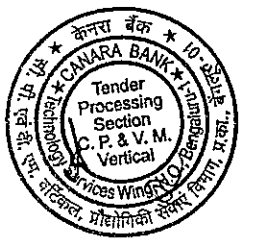
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
143	87	Annexure - 8 Scope of Work	22.Successful bidder has to provide the access of DataBase,Infrastructure & Application to the Bank	General Query	As the solution proposed with Opex model in shared hosted platform, direct access to Database, application & Infra is not feasible due to multi-tenant shared services. request this clause be excluded	Bidder to comply with RFP terms and conditions
144	87	Annexure - 8 Scope of Work	24. Cloud Security Assessment Checklist:	General Query	Bidder reckon that several items in the checklist reference security measures and compliance standards are typically associated with public cloud environments. Please confirm if these requirements are not applicable for private cloud environments.	Clause is applicable if the solution is hosted on cloud.
145	105	Annexure-12 Undertaking of Authenticity	We confirm that the OS and software is free from bugs, malware, covert channels in code etc.	General Query	Request to kindly modify as below: "Based on security practices followed by bidder, it can be confirmed that software is free from bugs, malware, covert channels in code etc."	Bidder to comply with RFP terms and conditions
146	140	Appendix G - DRAFT CONTRACT AGREEMENT	36. ADHERENCE TO BANKS IS SECURITY/CYBER SECURITY POLICIES, 36.1.	36.1. VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.	Bidder proposes to use its hosted services which are compliant with ISO 27001, and managed in accordance with Bidders policies/standards. Compliance to additional client directions or other requirements shall be on mutually agreed terms and commercials, and in accordance with service changes made by Bidder for its general client base on the hosted platform. Please confirm.	Bidder to comply with RFP terms and conditions



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
147	140	Appendix G - DRAFT CONTRACT AGREEMENT	36. ADHERENCE TO BANKS IS SECURITY/CYBER SECURITY POLICIES, 36.2.	In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the vendor/Service Provider shall immediately report such incident to the Bank.	Bidder shall report only confirmed security incident that results in the loss of or unauthorized access to, use or disclosure of Client Confidential Information in Bidders' possession or control (such an incident a "data breach"), Bidder shall provide client with notification without undue delay. Please confirm.	Bidder to comply with RFP terms and conditions
148	100	Annexure 10 - Technical Evaluation Criteria	Sl No.1	The bidder/OEM should have provided complete implementation experience in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last three years as on the date of submission of bid.	Request the bank to consider implementations in international banks outside India as well in scoring.	Bidder to comply with RFP terms and conditions
149	100	Annexure 10 - Technical Evaluation Criteria	Sl No.2	Solution should have maintained at least 10 Lakh Credit Cards in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last three years as on the date of submission of bid.	Request the bank to consider a minimum of 5 Lakh cards maintained in the solution implemented in International Banks outside India as well.	Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
150	100	Annexure 10 - Technical Evaluation Criteria	Sl No.3	The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	Request the bank to consider International Banks outside India where the solution has been implemented in the last 5 years.	Bidder to comply with RFP terms and conditions
151	101	Annexure 10 - Technical Evaluation Criteria	Sl. No4	The Bidder/OEM must have successfully implemented/ maintaining proposed solution in Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks from the date of submission of bid.	Request the bank to consider International Banks outside India where the solution has been implemented.	Bidder to comply with RFP terms and conditions

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152	60	SECTION H-PURCHASE PREFERENCE, Annexure-2	Pre-Qualification Criteria, Point No#6	The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained atleast 10 Lakh Credit Cards base in India in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	CoreCard India has established an on-premises infrastructure in partnership with NTT Global Data Centres, compliant with the RBI's Data Localization and Storage Access Requirements (DLSAR) in India. We offer comprehensive card management solutions, including Credit Cards, Prepaid Cards, and Debit Cards, along with allied services such as Reconciliation & Settlement, UPI, Loyalty & Rewards, Collections & Recovery, NPA & Delinquency Management, ACS (3D-Secure), Campaign Management & Lead Generation etc. Our India operations centre currently serves two major UAE-based clients—Al Ansari Exchange and Al Fardan Exchange. CoreCard also serves as a Technology Service Provider (TSP) for Apple Card—Apple's credit card designed for use with Apple Pay on Apple devices, issued by Goldman Sachs. Goldman Sachs, the second-largest investment bank in the world by revenue and ranked 55th on the Fortune 500 list, has issued approximately 15 million	Bidder to comply with RFP terms and conditions.

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
153	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS,	Project Timelines, Point No. 1.2.2	Bidder has to complete User Acceptance Test (UAT Sign-off), Migration of existing data in UAT with Pilot Run within 16 weeks from the date of UAT Delivery of Solution as per clause no 1.2.1 of Section C.	We request the bank to provide the details on the migration of existing data. Our queries are as follows: 1. Please confirm the volume and format of the existing data that needs to be migrated into UAT. 2. Will the bank provide historical transaction data as part of the migration, or only active account details? 3. Is there a predefined approach or tool specified by the bank for data migration, or is the bidder expected to propose a migration strategy? 4. Are there any specific compliance or regulatory requirements that must be adhered to during the data migration process? 5. Will the bank provide a test environment with masked/obfuscated data for migration validation before the UAT sign-off? We appreciate your clarification on the above points to ensure a smooth and compliant migration process.	Details will be shared with the successful bidder

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
154	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS,	Project Timelines, Point No. 1.4	The selected bidder shall be responsible for PA-DSS certification within 3 months from the date of acceptance of the Purchase Order and PCI-DSS Successful certification/compliance of solution within 6 months from the date of Go-Live at bidder's cost.	PA-DSS (Payment Application Data Security Standard) was retired on 28th Oct 2022 and replaced by the PCI Secure Software Standard as part of the PCI Software Security Framework (SSF). The new standards has 2 difference components mentioned below: 1. Secure Software Standard - Focuses on the security of payment applications. 2. Secure Software Lifecycle (Secure SLC) Standard - Ensures secure software development and maintenance. We request bank to review the revised standards and let us know which of the above mentioned certification needs to be achieved by bidder.	The application that does issuance/processing of the cards needs to be PCI-S3 compliant and the solution should be PCI-DSS compliant. Bidder to comply with RFP terms
155	61	SECTION H-PURCHASE PREFERENCE, Annexure-2	Pre-Qualification Criteria, Point No#11	The bidder should support office at Bengaluru for 24x7 support.	We request the Bank to kindly consider relaxing the stated criteria by allowing the bidder to maintain a 24x7 support office either in Mumbai or at any other location within India. Alternatively, the bidder commits to establishing a dedicated support center in Bangalore for Canara Bank on or before the go-live of the proposed project.	Bidder to refer to the Corrigendum-2

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
156	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Project Timelines, Pont No. 1	If the selected Bidder fails to deliver and / or install the end-to-end credit card operations and issuance in Canara Bank along with card management software solution under OPEX mode(as per order within the stipulated time schedule), the same shall be treated as a breach of contract. In such a case, the Bank may invoke the Bank Guarantee/ forfeit the Security Deposit without any notice to the Bidder.	We request the Bank to consider that any delays in the project caused due to third-party dependencies should not be treated as the bidder's responsibility. In such cases, it should not be considered a breach of contract, and the Bank Guarantee or Security Deposit should not be invoked or forfeited without prior notice to the bidder.	Details will be shared with the successful bidder
157	100	Annexure-10	Technical Evaluation Criteria, Point No.1	The bidder/OEM should have provided complete implementation experience in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last three years as on the date of submission of bid.	With reference to the above request (Pre-Qualification Criteria, Point No. 6), we kindly request the Bank to consider revising the clause as follows: " The Bidder/OEM should have successfully completed at least one end-to-end implementation for a Public Sector Bank (PSB), Private Sector Indian Bank, NBFC, or Foreign Bank in India or abroad within the last three years as on the date of submission of the bid."	Bidder to comply with RFP terms and conditions
158	100	Annexure-10	Technical Evaluation Criteria, Point No.1	The bidder has to provide relevant purchase order/work order / engagement letter along with copy of Satisfactory letter/reference letter or email from the Concerned Organization.	We request bank to please consider Agreement copies as well along with Satisfactory letter/reference letter or email from the Concerned Organization	Bidder to refer to the Corrigendum-2

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
159	100	Annexure-10	Technical Evaluation Criteria, Point No.2	Solution should have maintained atleast 10 Lakh Credit Cards in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last three years as on the date of submission of bid.	With reference to the above request (Pre-Qualification Criteria, Point No. 6), we kindly request the Bank to consider revising the clause as follows: "The solution should have maintained a credit card base of at least 1 million (10 lakh) in any Public Sector Bank (PSB), Private Sector Indian Bank, NBFC, or Foreign Bank, either in India or globally, during the last three years as on the date of bid submission."	Bidder to comply with RFP terms and conditions
160	100	Annexure-10	Technical Evaluation Criteria, Point No.3	The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	With reference to the above request (Pre-Qualification Criteria, Point No. 6), we kindly request the Bank to consider revising the clause	Bidder to comply with RFP terms and conditions
161	100	Annexure-10	Technical Evaluation Criteria, Point No.4	The Bidder/OEM must have successfully implemented/ maintaining proposed solution in Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks from the date of submission of bid.	With reference to the above request (Pre-Qualification Criteria, Point No. 6), we kindly request the Bank to consider revising the clause	Bidder to comply with RFP terms and conditions

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162		General	Bid End Date & Time	Bid End Date & Time: 08-04-2025	Considering that the RFP response requires substantial time to prepare particularly for obtaining reference letters/emails to meet eligibility and evaluation criteria and given the comprehensive scope of the RFP, we respectfully request the Bank to extend the RFP submission deadline by at least two weeks from the date of issuance of responses to the pre-bid queries. This extension will ensure a more comprehensive and compliant response, in the best interest of both the Bank and participating bidders.	Bidder to refer to the Corrigendum-1
163	14	1.2.1	Project Timelines	Supply, Delivery, Integration, Installation & Implementation of Software Solution (UAT Delivery) should be completed within 4 Weeks from the date of acceptance of the Purchase Order or 5 Weeks from the date of issuance of the Purchase Order whichever is earlier.	Is the duration of 4 weeks refer to deployment of application alone or should it also include system integrations of the bank. If so, then 4 weeks is very aggressive and this not only depends on the bidder, but also the support of bank's other vendors	Bidder to comply with RFP terms and conditions
164	71	1.6	Generation and Dispatch of Monthly Billing Statement	a)Successful bidder shall manage printing and dispatch of physical statements through Personalization vendor authorized by the Bank.	In clause 1.3(a), bank will have a vendor for printing of cards. Can the same vendor be used for printing of statements?	Bidder to refer to Corrigendum-2

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
165	75	5	Collection and Non-Performing Assets(NPA) Management	5.2.Collection Management involves systematic process of managing and recovering outstanding debts owed by cardholders.	Would the scope be limited to providing collection data and sending reminders to cardholders or does it also include physical collections?	Bidder to provide reports and send reminders and integrate with Bank's Collection Solution provider. No physical collection is expected from the bidder
166	69	1.1	General Functional Requirements	a)System to integrate with Bank's Lending Platforms or any Onboarding Solutions provided by the bank (DLP/LAPS etc.)	Will underwriting be taken care by this system or would bank want the bidder to provide the BRE module?	Underwriting of the application will be taken by bank's Lending/ Onboarding Solution
167	78	8	Integrations	8.14.Provision to integrate with merchants enrolled by Bank/aggregators in partner with Bank for offers/rewards/services	Is bank looking for a complete rewards system - both accrual & redemption services or only for accrual?	Bidder to integrate with Bank's Onboarded vendors.
168	74	2	clause 2.5	The CMS should compute interchange fees. It shall compare these with the data sent by the associations and highlight any exceptions.	is bank looking for a solution of Acquiring interchange caluclator as the same is not part of Issuing Recon solution. Request you to exclude the clause from recon section	Bidder to compute interchange for Issuer received from Card Schemes

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
169	16	19.9	Information and Data Security Measures:	The Successful bidder, upon the written request of the Bank, shall allow the authorized representatives of the Bank (including internal/external auditors acting on its behalf), Reserve Bank of India or any other Statutory Authority for Inspection, Audit and IS-Audit purposes at all reasonable times, who shall have access to its records relating to performance from time to time and also obtain copies of any audit or inspection or review reports or findings made on the service provided to the Bank.	M2P is working with more than 15 banks and constantly we have audits hence we need advance notice of 15-20days for audits	Bidder to comply with RFP terms and conditions
170	17	19.15	Information and Data Security Measures:	The Successful bidder must comply with RBI Master direction on digital payment security controls 2020 - RBI/2020-21/74-DoS.CO.CSITE.SEC. No.1852/31.01.2015/2020-21, PCI DSS Standards, RBI guidelines, Card Network, Bank's IS policy and Procedure,	M2P shall comply to all the regulatory acts, however as the CMS shall be hosted in our cloud environment, abiding to the banks IS policy is challenging as we run, test, maintain, patch the system it should be vendors IS policy	Bidder to follow the Industry best practices & standards to comply with Network guidelines, PCI guidelines & Regulatory guidelines.

CANARA BANK Tender Processing Section C. P. & V. M. Vertical

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
171	25	6.1	Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD	The bidder shall furnish Non interest earning Earnest Money Deposit (EMD) amount as mentioned in the Bid Schedule by way of Demand Draft drawn on any Scheduled Commercial Bank in India in favour of Canara Bank, payable at Bengaluru	expected EMD is 10+cr, we are open to pay the BG/EMD however, blocking 10cr will effect the cashflow, hence request bank to consider reducing it to a crore	Bidder to comply with RFP terms and conditions
172	18	7.8.(1,2,3,4)	Penalty for breaching Turn Around Time (TAT)	7.8 (1,2,3,4)	too aggressive penalty, request bank to reconsider the penalty to be reasonable	Bidder to comply with RFP terms and conditions
173	83	19.3	Information and Data Security Measures:	The Successful bidder should periodically (Weekly, Monthly, Quarterly, Annually) provide backup files of data of Oracle or any other database data dump with necessary application/Software (Front End Graphical User Interface) to read the same and along with required queries, clarifications as required by the Bank. The Successful bidder should provide a certificate along with the data stating that the data provided	M2P can send the daily backup images to bank however the Front End GUI will be at bank end based on the tool / application bank want to use. Request bank to confirm the same.	Bidder to comply with RFP terms and conditions
174	16	5. Payment Terms	Payment shall be released within 30 days from the date of submission of relevant documents as per RFP terms.	5.4	Request the Bank to release the payment within 15 day from the date of submission of invoice.	Bidder to comply with RFP terms and conditions

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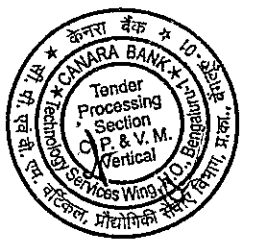
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
175	59	3.b	Copy of Certificate of Incorporation and Certificate of Commencement of business in case of Public Limited Company or Certificate of Incorporation in case of Private Limited Company, issued by the Registrar of Companies.	Documents to be submitted In compliance with Qualification Criteria	"The Commencement of Business: Extract of Section 10A of Indian Companies Act, 2013 ordinance came into force on 2nd Nov 2018 therefore all the provisions of this section become applicable from 2nd November 2018. Therefore every company having share capital incorporated after 2nd November 2018 has to file declaration for commencement of business. Our company was incorporated on 2nd June, 2004 as a private limited company and later on converted into an unlisted public limited company on 15th March, 2017. Both these activities were done before 2nd November, 2018. **Hence COMMENCEMENT OF BUSINESS CERTIFICATE is not applicable to our company. We will also provide an undertaking to this effect."**	Bidder to comply with RFP terms and conditions



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
176	60	Annexure-2 Pre Qualification Criteria	The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained atleast 10 Lakh Credit Cards base in India in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	6	a) Request the Bank to clarify the "RBI approved Data Center". The Data Center of the Bidder should be PCI-DSS certified. Trust this will satisfy Bank's requirement. b) Request the Bank to amend this clause as "The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained atleast 3 Lakh Credit Cards base in India in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid." c) The Credit cards managed should be 10 lakhs from collective Banks in India and not from a single Bank. Trust our understanding is correct.	Bidder to comply with RFP terms and conditions
177	71	1.6. Generation and Dispatch of Monthly Billing Statement:	Successful bidder shall manage printing and dispatch of physical statements through Personalization vendor authorized by the Bank.	a)	The courier expenses for dispatch of physical statements will be borne by the Bank. Trust our understanding is correct.	Undertanding is correct.
178	87	21.1	Successful Bidder has to deploy minimum 2 onsite resources at the Bank premises to resolve the day-to-day issues.	21. Resources	As the solution will be hosted at Bidder's DC/DR. Request the bank to only ask for a single coordinator instead of 2 onsite resources.	Bidder to comply with RFP terms and conditions
179	87	24. Cloud Security Assessment Checklist:	Checklist	General Query	Trust these details are only applicable if the successful bidder is deploying the Credit card Management Solution on Cloud.	Clause is applicable if the solution is hosted on cloud.

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
180	100	Annexure-10 Technical Evaluation Criteria	2. No. of Cards: ≥ 20 lacks cards: 10 marks ≥ 15 laks cards & < 20 Lakh cards: 7 marks ≥ 10 laks cards & < 15 Lakh cards: 5 marks	Scoring methodology	Request the bank to amend this clause as: No. of Cards: ≥ 5 lacks cards: 10 marks ≥ 4 laks cards & < 5 Lakh cards: 7 marks ≥ 3 laks cards & < 4 Lakh cards: 5 marks	Bidder to refer to Corrigendum-2
181	100	Annexure-10 Technical Evaluation Criteria	3. No. of Cloud Implementations: ≥ 2 implementations: 5 marks 1 implementation: 2 marks	Scoring methodology	As the Solutions will be hosted on Bidder's DC/DR. Request the Bank to allot Marks for solutions hosted on physical server also.	The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.
182	101	Annexure-10 Technical Evaluation Criteria	6. SOC 1 Type II Audit Report	General Query	Request the Bank to remove the following certification: 3. ISO/IEC 20000 (IT Service Management - ITSM) 4. ISO/IEC 25010: Software Quality Model 5. ISO/IEC 12207: Software Lifecycle Processes 6. SOC 1 Type II Audit Report	Bidder to refer to Corrigendum-2
183	109	Annexure-16	Manufacturer Authorization Form	General Query	In case the Bidder is the OEM of the solution being offered, a self-declaration would suffice.	Bidder to comply with RFP terms and conditions
184	110	Table - A Cost for Management of Credit Cards:- Tentative No. of Cards	Total number of cards for 5 Years:- g=(b+c+d+e+f)*12	Annexure-17 Bill of Material	As the cost per card per month for 5 years is to be provided for managing Credit Cards. The Column "g" should be further multiplied by "5".	BOM is self explanatory and includes cost for 5 years.

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185	NA	GeM Bid Document	EMD Amount: 10,61,00,000	General Query	Request the bank to reduce the EMD to 1 Crore only.	Bidder to comply with RFP terms and conditions
186	NA	GeM Bid Document	General Query	General Query	Request the bank to extend the Bid submission date by 15-20 days from the date of publishing the pre-bid queries on the banks website/GeM portal	Bidder to refer to the Corrigendum-1
187	NA	General Query	General Query	General Query	Could there be a relaxation in the eligibility criteria for new fintech companies?	Bidder to comply with RFP terms and conditions
188	NA	General Query	General Query	General Query	Is a consortium allowed for this deal? Specifically, can we have a partner participating with us?	No. Bidder to comply with RFP terms and conditions
189	11 of 152	6. Participation methodology	6	6.2.If a bidder bids on behalf of the Principal/OEM/OSD, the same bidder shall not submit a bid on behalf of another Principal/OEM/OSD in this RFP for the same solution. If participated, the both bids are liable for rejection	Can you please confirm whether a system integrator (SI) can partner with an OEM to jointly submit a bid for this project?	RFP clauses are self explanatory. Bidder to comply with RFP terms and conditions
190	11 of 152	6. Participation methodology	6	6.2.If a bidder bids on behalf of the Principal/OEM/OSD, the same bidder shall not submit a bid on behalf of another Principal/OEM/OSD in this RFP for the same solution. If participated, the both bids are liable for rejection	Will the bid evaluation consider the experience of either the system integrator or the OEM?	RFP clauses are self explanatory. Bidder to comply with RFP terms and conditions
191	100 of 152	Annexure-10	Technical Evaluation Criteria	Table point 3: No. of Cloud Implementations: ≥ 2 implementations: 5 marks 1 implementation: 2 marks	Can you please consider refining the evaluation criteria to include both DC & Cloud implementations, so the expertise across different environment is fairly represented in the scoring.	RFP clauses are self explanatory. Bidder to comply with RFP terms and conditions

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192		General	Last date for bid submission is 08/04/24	General Query	Given the exhaustive nature of the RFP and the Bid responses, we request that the last date for submission be extended by at least two weeks	Bidder to refer to the Corrigendum-1
193	60	Annexure 2, Pre Qualification criteria, point 6	Pre Qualification Criteria	The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained atleast 10 Lakh Credit Cards base in India in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	We request that this clause be amended to the proposed solution should have been implemented in a Private Data centre/Private Cloud in any Public/Private Cector/NBFC globally, not only in India. This will give a fair evaluation to Global bidders to provide new age modern technology Platforms to support the Bank's growth strategy as well as TCO.	Bidder to comply with RFP terms and conditions
194	61	Annexure 2, Pre Qualification criteria, point 11	Pre Qualification Criteria	The bidder should support office at Bengaluru for 24x7 support	We request the Bank to amend this to The bidder should support office for 24x7 support anywhere in India.	Bidder to refer to Corrigendum-2
195	110	Annexure 17, Bill of Material Table A, Cost for Management of Credit Cards	Bill Of Material Table A	Cost of Management of Credit Cards	Please clarify whether the cost to be quoted is per card per month or per card per annum	Per card per month. RFP clauses are self explanatory. Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
196	14	Section C, Section 1, Project Timelines, Point 1.2	Section 1, Project Timelines	The selected Bidder should adhere to the following timelines for completion of the scope of work. The new environment should be setup as per project scope, technical and functional requirements within a period of 24 Weeks in total from the date of acceptance of Purchase order or 25 Weeks from the date of issuance of Purchase order whichever is earlier.	The period of 24 weeks(6 months) for the completion of the entire Project with Migration seems very stringent. We request that a Project of such Magnitude including Migration be permitted a time of 12 to 18 months for entire completion	Bidder to comply with RFP terms and conditions
197	17	Penalties Liquidated Damages, Section 7, point 7.1	Section 7	Non-compliance of the delivery timelines for UAT delivery as per clause 1.2.1 will result in Bank imposing penalty of 0.50% on delay in implementation per week or part there of of the one time implementation and migraton cost as per the Table-B of Annexure-17.	This is again related to the query above on Project Timelines and we request that the above clause be amended in order for penalties to take effect	Bidder to comply with RFP terms and conditions
198		General		EMD Amount of INR 106 Mn(10.6 Crore)	The EMD Amount seems abnormally high and we request the Bank to consider a lower EMD Amount	Bidder to comply with RFP terms and conditions
199	71	Section 1.6, point a)	Point A)	Successful bidder shall manage printing and dispatch of physical statements through Personalization vendor authorized by the Bank.	Is the bidder expected to print Physical Statements and manage dispatch and RTO, or is the bidder expected to manage a Bank designated vendor for statement printing dispatch	Bidder to refer to Corrigendum-2

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200	85	Section 19.20, point g)	Point G)	Card PIN generation and printing should be directly at system connected HSM;	Is the bidder expected to Print Physical PINS or send the PIN encryption data to a Bank designated and managed PIN printing vendor?	Bidder to refer to Corrigendum-2
201		General			Please provide details on Current Card Volumes as well as Monthly/Yearly current and projected Transaction volumes over the next 5 years.	Approx.170000 per day
202	69	Annexure-8	Scope of Work	Option to change the variant of card while renewal.	Can you give some brief explanation of the process to change the variant of card?	If a customer requests card from a different card network or higher/lower variant from the same network the replacement need to be done.
203	69	Annexure-8	Scope of Work	System should have capability to reverse the credit balance in the card at EOD.	Can you clarify the flow of reverse the credit balance? Refund?	As per RBI master directions any credit balance available in the card needs to be refunded to the customers CASA account at the EOD
204	70	Annexure-8	Scope of Work	The Successful bidder shall integrate their solution with bank's courier partner for tracking the consignment. The consignment status shall be seamlessly updated in CCMS and same shall be available in Mobile Banking, Internet Banking, Credit Card Mobile Application, Self-service portal, Bank's Call Centre, Bank's SAS application and any other application through API integration.	Is integration required to track consignment status?	Yes, Bidder needs to integrate with Bank/partner system.
205	75	Annexure-8	Scope of Work	The system shall provide for chargeback letter/exhibit forms 2E / email / SMS with thread to be generated.	Can you clarify what is exhibit forms 2E?	Details will be shared with the successful bidder

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206	76	Annexure-8	Scope of Work	The system shall support asset classification and provisioning requirements specified by RBI and Bank's requirements.	Can you clarify what is asset classification?	Bidder to comply RBI IRAC norms.
207	76	Annexure-8	Scope of Work	System should have the facility of Offline OTP and Push Notification and provision for integration with Bank's app.	Can you clarify what is Offline OTP? By email?	Offline OTP refers to OTP generated on customer's mobile without any dependency on network.
208	78	Annexure-8	Scope of Work	Any other integration as required by the Bank.	Please provide the list of other integration.	Details will be shared with the successful bidder
209	78	Annexure-8	Scope of Work	System should have Provision to maintain Standing instruction in package.	Does standing instruction require integration with any system?	Bidder to integrate with Bank's Onboarded vendors.
210	78	Annexure-8	Scope of Work	System should have provision for Collection Management for SMA and NPA customers.	Is integration with the Collection Management system required, or should the bidder provide it?	Bidder to integrate with Bank's Collection solution provider
211	79	Annexure-8	Scope of Work	The MIS generation shall be part of the Solution. Required MIS shall be provided by the Successful bidder periodically as desired by the Bank.	There is a requirement to integrate with 8.10. Bank's MIS and Data Analytics Systems. Can you clarify the MIS generation? Report?	Any reports requested by the bank/Regulator apart from the regular reports shall be made available as a part of daily reporting
212	94	Annexure-9	Technical and Functional Requirmeents Criteria	System should have end to end reconciliation process.	Conflict with Q53 - System should have provision to integrate with Bank's Reconciliation system.? Is integration with the bank's reconciliation system required, or do we need to provide the reconciliation process?	Bidder to provide end to end Reconciliation system and integrate with Bank's recon system for posting.

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213	80	Annexure - 8, Section 12	Regulatory Requirements	Any government/ regulatory requirements that impact the provided solution to the Bank need to be incorporated as a feature upgrade or an enhancement or a patch and should be provided by the successful bidder without any additional cost to the Bank.	We request that any Government and Regulatory Requirmeents post Project go live be taken up as Change Requests at mutually agreeable costs as per actual effort estimation basis	Bidder to comply with RFP terms and conditions
214	80	Annexure - 8, Section 12	Regulatory Requirements	Successful bidder shall provide necessary Development, customization and implement changes to meet Bank 's/regulatory requirements during the currency of the Contract. Here the term "Regulator" denotes Reserve Bank of India, Card Networks, Payment Card Industry Council (PCI) and State & Central Government bodies.	We request that all cusotmizations for Regulatory Requirements, Card Networks, PCI and State & Central Govt. bodies be taken up as Change requets on mutually agreeable costs as per actual effort estimation basis	Bidder to comply with RFP terms and conditions
215	63	6	Qualification Criteria	The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained atleast 10 Lakh Credit Cards base in India in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	Requesting the bank to consider relaxing the requirement to having 1 active credit card in India. As Vegapay is a startup, while we have successfully implemented our CCMS in a Scheduled Commercial Bank in India, achieving significant scale will take time.	Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
216	63	7	Qualification Criteria	The bidder should have an average annual turnover of Rs.100 Crores during last 3 financial years (i.e., 2021-22 & 2022-23, 2023-24) from Indian operations. This must be the individual company turnover and not of any group of companies.	Requesting the bank to consider relaxing the requirement of ₹100 crore in turnover. Vegapay is a startup and an MSME, and we kindly request a waiver for this criterion.	Bidder to comply with RFP terms and conditions
217	103	1	Technical Evaluation Criteria	≥ 5 organizations: 10 marks ≥ 3 organisations & ≤ 4 organisations: 7 marks ≥ 1 organisations & ≤ 2 organisations organization: 5 marks	Requesting the bank to lower the number of organizations needed for maximum marks, considering Vegapay's status as a startup and MSME.	Bidder to comply with RFP terms and conditions
218	103	2	Technical Evaluation Criteria	≥ 20 lacks cards: 10 marks ≥ 15 laks cards & < 20 Lakh cards: 7 marks ≥ 10 laks cards & < 15 Lakh cards: 5 markS	Requesting the bank to consider relaxing the maximum marks to having 1 active credit card in India. As Vegapay is a startup, while we have successfully implemented our CCMS in a Scheduled Commercial Bank in India, achieving significant scale will take time.	Bidder to comply with RFP terms and conditions
219	104	4	Technical Evaluation Criteria	>6 years: 5 marks > 3 years & ≤ 6 years: 3 marks 3 years: 1 marks	Requesting the bank to relax the years criteria to 3 years for maximum marks, considering Vegapay's status as a startup and MSME.	Bidder to comply with RFP terms and conditions
220	104	5	Technical Evaluation Criteria	Above 1 crore: 8 marks >70 lakh to ≤ 1 crore: 5 marks >50 lakhs to ≤ 70 lakhs: 3 marks	Requesting the bank to relax the maximum marks criteria for monthly transaction volume, considering Vegapay's status as a startup and MSME.	Bidder to comply with RFP terms and conditions

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221	104	6	Technical Evaluation Criteria	Latest Information security ISO/IEC 27001:2022 or above as and when standards updated. ISO 9001(Quality Management System - QSM) ISO/IEC 20000 (IT Service Management - ITSM) ISO/IEC 25010: Software Quality Model ISO/IEC 12207: Software Lifecycle Processes SOC 1 Type II Audit Report	Requesting the bank to consider awarding marks only for certifications essential for CCMS implementation. Vegapay has successfully concluded multiple audits with various banks for CCMS implementations, and we request the bank to consider the certifications that were required in those instances.	Bidder to refer to Corrigendum-2
222	60	Annexure 2	Pre-qualification Criteria	The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained atleast 10 Lakh Credit Cards base in India in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	Please consider the proposed Solution to have been maintained and implemented by "Bidder/OEM" in the past.	Bidder to comply with RFP terms and conditions

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223	60	Annexure 2	Pre-qualification Criteria	The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter/ email referrence from the Concerned Organization clearly mentioning about the number of cards maintened.	Please Consider the Purchase Order to be in the name of "Bidder/OEM".	Bidder to comply with RFP terms and conditions
224	100	Annexure 10	Technical Evaluation criteria Point No.1	The bidder has to provide relevant purchase order/work order / engagement letter along with copy of Satisfactory letter/reference letter or email from the Concerned Organization.	Please Consider the Purchase Order to be in the name of "Bidder/OEM".	Bidder to comply with RFP terms and conditions
225	100	Annexure 10	Technical Evaluation criteria Point No.2	Solution should have maintained atleast 10 Lakh Credit Cards in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last three years as on the date of submission of bid.	Please Consider the Purchase Order to be in the name of "Bidder/OEM".	Bidder to comply with RFP terms and conditions
226	NA	NA	General Query	NA	Please share the existing volumes of 3DS Transactions per month and growth rate for next 5 years.	Approx. 6.5 lakhs per month presently. Bidder to refer the projection mentioned in the RFP.
227	69	Annexure-8	1.1. General Functional Requirements:	j) System should have capability to reverse the credit balance in the card at EOD.	Could you please provide a more detailed explanation of the use case for this requirement?	As per RBI master directions any credit balance available in the card needs to be refunded to the customers CASA account at the EOD

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228	77	Annexure-8	7. Fraud Risk Management	7.7. The system should have API to be consumed by mobile app/portal enabling Cardholder for various self-service functionalities including basic Risk Management activities	Could you please provide a more detailed explanation of the use case for this requirement?	As per RBI master directions customer has to be provided by an option to set his limits and block/unblock channels(POS/Ecom/ATM/NFC/ Domestic/International)
229	77	Annexure-8	7. Fraud Risk Management	7.13. System to be have capability to monitor credit card transactions on a real time basis and in certain criteria leave the transactions in pending stage wherein its neither being approved or declined but a manual intervention is required from the analyst to do that. (e.g. one-dollar transaction on overseas sites)	Please clarify how would this requirement tie in with card scheme requirements to either approve or decline a transaction within a defined time period (i.e. approx sub-10 seconds)?	The transactions should be declined at initial stage for such cases and subsequently to be approved duly taking confirmation from the customer.
230	77	Annexure-8	7. Fraud Risk Management	7.20. System should be capable to authorize/decline the transactions based on the Risk Score received in the Transaction.	Please clarify what is the risk score being referred to in this requirement - from the card schemes, from the bidder's fraud detection system, or from an external Canara bank system?	Risk Score from the Card scheme & bidder's fraud detection system duly approved by bank.
231	70	Annexure-8	1.3 Integration for Card Personalization (Printing) and Dispatch Management including Return Management	b) The successful bidder should integrate with Bank's card embossing vendor and the courier company approved by the Bank for providing the status of processing, dispatch, delivery and return management.	Our understanding is that Canara Bank will have their own RTO and bidder will only coordinate with Canara Bank vendors. Please confirm.	Canara Bank will have its own TAT with Card Perso vendors.

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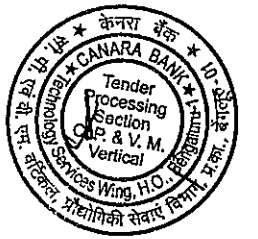
232	71	Annexure-8	1.6 Generation and Dispatch of Monthly Billing Statement	a) Successful bidder shall manage printing and dispatch of physical statements through Personalization vendor authorized by the Bank.	Our understanding is that the bidder will send the print file to Canara Bank's empanelled printing vendor and printing vendor will print and manage the dispatched on-ward. Please confirm.	Bidder will send the print file to Canara Bank's empanelled printing vendor and printing vendor will print and manage the dispatched on-ward.
233	74	Annexure-8	2. Reconciliation	2.1. The system shall receive Incoming VISA Base II settlement files, Incoming MasterCard IPM settlement files, Rupay Settlement file, BIN file etc. The system must match its transaction database with incoming Base II and IPM files.	Our understanding is that the Bank will decrypt the RuPay settlement files and share the same with the bidder to be picked up by the system. Please confirm.	Bidder has to decrypt the settlement files.
234	76	ACS	6. Access Control Services (ACS)	6.7. System should have the provision for integration with Bank SMS, WhatsApp, Email System.	Does the bank have a WhatsApp account? Please clarify what is the flow is expected here? The bidder can integrate with bank's communication services e.g. SMS, Email, WhatsApp server, and bank to ensure availability of gateways for the vendor to integrate.	Bidder has to integrate with Bank's API gateway for all communication channels.
235		NA	General Query - WhatsApp, SMS, Email integration	NA	Does the bank have a WhatsApp account? Please clarify what is the flow is expected here? The bidder can integrate with bank's communication services e.g. SMS, Email, WhatsApp server, and bank to ensure availability of gateways for the vendor to integrate.	Bidder has to integrate with Bank's API gateway for all communication channels.



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236	36	11. Pricing & Payments	11. Pricing & Payments	11.2. From the date of placing the order till the delivery of the solution, if any changes are brought in the duties such as excise/customs etc., by the Government resulting in reduction of the cost of the solution, the benefit arising out of such reduction shall be passed on to the Bank.	Please confirm if the said duties were to increase, will the bank bear the cost of these as a result?	Bidder to comply with RFP terms and conditions
237	36	9. Performance Security	9. Performance Security	9.5.The Bank Guarantee issued by the issuing Bank on behalf of Bidder in favor of Canara Bank shall be in paper form as well as issued under the "Structured Financial Messaging System" (SFMS). However, it should be as per Appendix-D. Any bank guarantee submitted in physical mode, including EMD/bid guarantee which cannot be verifiable through SFMS will be summarily rejected.	Clause 9.4 provides an option for online performance security deposit however the next clause (i.e. 9.5) mentions it to be in a paper form as well as issued under the SFMS. Please confirm the following: i) Would an online performance security deposit also need a SMFS? ii) If yes, does the guarantor (issuer bank) facilitate SFMS?	Both . RFP clause is selft explanatory. Bidder to comply with RFP terms and conditions
238	25	SECTION D - BID PROCESS	6. Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD	General Query	What is the process & timeline for refund of the EMD for successful and unsuccessful bidders?	Refund of EMD will be done within 30 days from the date of opening of commercial bid and refund for successful bidder will be processed upon submission of PBG.

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
239	14	1. Project Timelines	1. Project Timelines	1.2 The new environment should be setup as per project scope, technical and functional requirements within a period of 24 Weeks 1.2.1 Supply, Delivery, Integration, Installation & Implementation of Software Solution (UAT Delivery) should be completed within 4 Weeks from the date of acceptance of the Purchase Order or 5 Weeks from the date of issuance of the Purchase Order whichever is earlier	The bank will need to sign off on the Business Solution Document, parameters, and setup user IDs, as well as conduct training before UAT. Therefore, having UAT ready within 4 to 5 weeks is too aggressive. Request the bank to change this.	Bidder to comply with RFP terms
240	14	1. Project Timelines	1. Project Timelines	1.2.2 Bidder has to complete User Acceptance Test (UAT Sign-off), Migration of existing data in UAT with Pilot Run within 16 weeks from the date of UAT Delivery of Solution as per clause no 1.2.1 of Section C.	The bank is currently planning for 16 weeks (approximately 4 months) of UAT testing. Would the issuer be willing to reduce this to 5-6 weeks for end-to-end UAT testing? Please confirm	Bidder to comply with RFP terms and conditions
241	20	11. Documents, Standard Operating Procedures and Manuals	11. Documents, Standard Operating Procedures and Manuals	All related documents, manuals, Standard Operating Procedures (SOPs), best practice documents and information furnished by the bidder shall become the property of the Bank.	Any documents, artifacts, or manuals shared with the bank are intended solely for reference purposes while working on the CMS. These materials cannot become the property of the bank. We kindly request the bank to amend this clause accordingly.	Bidder to comply with RFP terms and conditions

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242	15	3.9	3. Security	3.9The selected bidder will have to establish all the necessary procedures/infrastructure/technology /personnel to ensure the Information System Security as per the guidelines prescribed by RBI and the policies of the Bank.	The bidder is a service provider and not a regulated entity. It will comply with the applicable regulations. The bank should specify the requirements they are seeking from an RBI perspective. Additionally, the bidder will need to understand the bank's policies. The bank will need to share these policies with the bidder so that the bidder's technology team can evaluate them against the existing platform.	Bidder to comply with RFP terms and conditions
243	19	7.11		7.11 Any penalty levied by statutory authority, Ombudsman, RBI on account- of deficiency of service or non-compliance of guidelines/law shall be passed onto the selected bidder. The Bank reserves the right to deduct such penalty amount from any amount payable to the vendor by the Bank or monthly billing amount due to the vendor including invoking of the Performance Security.	The bidder cannot be made responsible for penalty which is beyond its services. Request the bank to amend this clause.	Understanding is correct. Penalty will be levied due to deficiency attributable to Bidders Solution/Service.

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244	22		13. Subcontracting	13.1 VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of the BANK.	Companies works with multiple subcontractors and hence asking permission from every bank for every vendor will be difficult to ensure continuity of best in class services. Hence we can provide the list of sub-contractors as and when required by bank. Requesting bank to modify the clause	Bidder to comply with RFP terms and conditions
245	22		14. Right to Audit	General Query	As a general practice, one audit by the client or client appointed auditors is allowed without cost. Any audit beyond that is chargeable. Any number of audit by regulator is supported. Any audit has to be subject to the bidder's confidentiality and security policies. Request the bank to amend the clause accordingly.	Bidder to comply with RFP terms and conditions
246	41	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.	This is in addition to Right to Audit clause and as such shall not be separate. Any audit shall be covered in the Right to Audit clause. Request the bank to amend the clause accordingly.	Bidder to comply with RFP terms and conditions

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247	46	SECTION G - GENERAL CONDITIONS	15. Service Levels:	15.3. The service provider shall, wherever applicable be obligated to establish and maintain suitable back-to-back contractual arrangements with the Original Equipment Manufacturers (OEMs) to ensure that all services, warranties, and obligations stipulated in this Agreement are fully supported and enforceable by the OEMs. These arrangements shall include, but are not limited to, the OEMs' commitment to provide necessary resources, technical support, replacement parts, and any other services required to fulfill the terms of this Agreement. The Service Provider must provide evidence of such arrangements upon request and shall ensure that these agreements are in place for the duration of this contract to guarantee seamless service delivery and compliance with all	This will need to be mutually discussed with Canara Bank at the time of contracting, if selected.	Bidder to comply with RFP terms and conditions
248	46	SECTION G - GENERAL CONDITIONS	15. Service Levels:	15.4. The vendor/service provider shall deliver the agreed-upon goods and services in accordance with this agreement with respect to quality and quantity, and shall be subject to regular monitoring and reporting.	The details of monitoring should be asked for and should be known by business and other relevant teams	Bidder to comply with RFP terms and conditions

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249	47	SECTION G - GENERAL CONDITIONS	18. Adherence to Banks IS Security/Cyber Security Policies	18.1. VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines. 18.2. In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the vendor/Service Provider shall immediately report such incident to the Bank.	Canara Bank will need to share the bank's policies for the bidder's respective teams to evaluate. Breaches or incidents are evaluated and mitigation plan is developed depending on the severity are communicated to the bank.	Bidder to comply with RFP terms and conditions

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250	47	SECTION G - GENERAL CONDITIONS	19. Protection of Data	19.2 The Vendor/ Service Provider shall process the relevant data at _____ (furnish the location). If the Vendor/ Service Provider proposes any change in data processing location, the same shall be notified to the Bank before the change of location. Vendor/Service provider is required to adhere to RBI guidelines for storage of data in India as per regulatory requirements/instructions, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank.	This will need to be mutually discussed with Canara Bank at the time of contracting, if selected.	Bidder to comply with RFP terms and conditions

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251	48	SECTION G - GENERAL CONDITIONS	19. Protection of Data	19.3. Data privacy and security of the customer's personal information shared by the Bank shall always be ensured by Vendor/Service Provider. The personal information of customers shall not be stored and processed by the vendor except certain basic minimal data (viz. name, address, contact details of the customer etc.) as required for the performance of its obligations under this Agreement.	The bidder does not interact directly with the cardholder and only retains data provided by the bank. The bank needs to specify what data will be shared and the retention period. Additionally, please confirm that the bank will obtain the cardholder's consent for sharing this data.	Bidder to comply with RFP terms for the data stored in the solution offered by successful bidder.
252	48	SECTION G - GENERAL CONDITIONS	19. Protection of Data	19.4. Vendor/Service Provider shall ensure compliance with all applicable law in relation to the services under this agreement and any modifications/changes in the applicable Law by Legislators and/or regulators during the currency of the agreement.	The bidder will comply with laws and regulations as applicable to it. For laws and regulations specific to banks, if they fall within the service domain of the bidder, their implementation will be subject to the necessary change management process.	Bidder to comply with RFP terms & conditions.

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253	48	SECTION G - GENERAL CONDITIONS	19. Protection of Data	19.7. The Service provider shall ensure compliance with any modifications/changes in the applicable Law by Legislators and/or regulators during the currency of the contract and the contract shall be subject to the applicable law. If any modifications are required in existing applications/services due to change in the applicable Law by the Legislator and/or regulators, the Service provider shall make the necessary changes as per the instructions of the Bank. Payment terms for the modifications/changes necessitated due to change in applicable law shall be mutually agreed between the Bank and the Service provider. For this purpose "Applicable Law" means all the (a) applicable provisions of the constitution, treaties, statutes, laws (including the common law),	The bidder will comply with laws and regulations as applicable to it. For laws and regulations specific to banks, if they fall within the service domain of the bidder, their implementation will be subject to the necessary change management process.	Bidder to comply with RFP terms & conditions.
254	48	SECTION G - GENERAL CONDITIONS	23. General Conditions to Contract	23.1. The VENDOR/ SERVICE PROVIDER shall during the validity of this contract, provide access to all data, books, records, information, logs, alerts and business premises relevant to the service provided under this agreement to the Bank.	This will need to be mutually discussed with Canara Bank at the time of contracting, if selected.	Bidder to comply with RFP terms & conditions.

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255	50	SECTION G - GENERAL CONDITIONS	23. General Conditions to Contract	23.3. The VENDOR/ SERVICE PROVIDER shall abide/comply with applicable guidelines issued by RBI on Outsourcing of IT services vide master direction note no:RBI/2023-24/102 DoS.CO.CSITEG/SEC.1/31.01.015 /2023-24 dated 10/04/2023 and its future amendments and communications.	This will need to be mutually discussed with Canara Bank at the time of contracting, if selected.	Bidder to comply with RFP terms & conditions.
256	50	SECTION G - GENERAL CONDITIONS	23. General Conditions to Contract	23.13. Further Vendor/Service Provider the agrees that the guidelines issued by various regulators/government authorities/enforcement agencies etc. from time to time shall form part and parcel of this agreement and shall adhere to the same.	The bidder will comply with laws and regulations as applicable to it. For laws and regulations specific to banks, if they fall within the service domain of the bidder, their implementation will be subject to the necessary change management process.	Bidder to comply with RFP terms & conditions.
257	51	SECTION G - GENERAL CONDITIONS	25. Responsibilities of the Bidder	25.6. The selected bidder should abide by guidelines issued by RBI Master Direction on Outsourcing of IT Services.	This will need to be mutually discussed with Canara Bank at the time of contracting, if selected.	Bidder to comply with RFP terms & conditions.
258	52	SECTION G - GENERAL CONDITIONS	25. Responsibilities of the Bidder	25.7. The selected bidder should also abide by the provisions of Digital Data Protection Bill.	The Bill referred here is no more a bill, and the Act has been passed which is not yet effective. It will be effective when the rules will be issued, and hence the reference to Bill should be removed. The Digital Data Protection Act has anyways been referred in RFP separately.	Bidder to comply with RFP terms & conditions as and when Digital Data Protection Act 2023 applicable.

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REPLY TO PREBID QUERIS TO GEM BID REF :GEM/2025/B/6055051 dated 18/03/2025 FOR SELECTION OF SERVICE PROVIDER FOR END-TO-END MANAGEMENT OF CREDIT CARD MANAGEMENT SOFTWARE SOLUTION UNDER OPEX MODEL FOR A PERIOD OF FIVE (05) YEARS IN CANARA BANK

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
259	52	SECTION G - GENERAL CONDITIONS	31. Social Media Policy	31.1. No person of the Bank or the Vendor/Service Provider and third parties shall violate the Social Media Policy of the Bank.	Request the bank to share its social media policy for bidders to review	Bidder to comply with RFP terms and conditions
260	53	SECTION G - GENERAL CONDITIONS	34. Bidder Conformity	34.1. Bidder should ensure that, it is complying with applicable guidelines issued by RBI on outsourcing of IT services vide master direction note no: RBI/2023_24/102DoS.CO.CSITEG/ SEC.1/31.01.015/2023-24 dated 10/04/2023 and its future amendments and communications.	This will need to be mutually discussed with Canara Bank at the time of contracting, if selected.	Bidder to comply with RFP terms & conditions.
261	53	SECTION G - GENERAL CONDITIONS	34. Bidder Conformity	34.3. Bidder should ensure that, it is complying with applicable guidelines issued by regulatory bodies on Digital Personal Data Protection Act 2023 and its future amendments and communications.	The Act is yet to be made effective and the bidder's obligation as the data processor has to be determined contractually between Bank and the bidder	Bidder to comply with RFP terms & conditions as and when Digital Personal Data Protection Act 2023 applicable.

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
262	80		12. Regulatory Requirements	12.1. Any government/ regulatory requirements that impact the provided solution to the Bank need to be incorporated as a feature upgrade or an enhancement or a patch and should be provided by the successful bidder without any additional cost to the Bank. 12.2. Successful bidder shall provide necessary Development, customization and implement changes to meet Bank 's/regulatory requirements during the currency of the Contract. Here the term "Regulator" denotes Reserve Bank of India, Card Networks, Payment Card Industry Council (PCI) and State & Central Government bodies.	This should be subject to change management process and upon intimation from the Bank for the requitement or laws applicable to bank.	Bidder to comply with RFP tems and conditions
263	80		13. Gap Identification & Resolution	13.4. The selected bidder shall ensure that gaps pointed out by the audit and inspection teams, statutory and regulatory bodies, or any other third party agency engaged by the Bank will be immediately resolved.	This should be basis the resolution and timeline mutually agreed and not immediate and may also have cost implications.	Bidder to comply with RFP terms & conditions.

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
264	83		19.9.The Successful bidder, upon the written request of the Bank, shall allow the authorized representatives of the Bank (including internal/external auditors acting on its behalf), Reserve Bank of India or any other Statutory Authority for Inspection, Audit and IS-Audit purposes at all reasonable times, who shall have access to its records relating to performance from time to time and also obtain copies of any audit or inspection or review reports or findings made on the service provided to the Bank.	19.9. The Successful bidder, upon the written request of the Bank, shall allow the authorized representatives of the Bank (including internal/external auditors acting on its behalf), Reserve Bank of India or any other Statutory Authority for Inspection, Audit and IS-Audit purposes at all reasonable times, who shall have access to its records relating to performance from time to time and also obtain copies of any audit or inspection or review reports or findings made on the service provided to the Bank.	Any audit or access has to be subject to the bidder's confidentiality and security policies.	Bidder to comply with RFP terms & conditions.
265	84		19. Information and Data Security Measures	19.14. The Successful bidder should have the capabilities to suggest and provide add-on requirements at no additional cost related to Risk Management Requirements for monitoring the Transactions as per the requirement of the Bank to comply with AML guidelines and PML Act 2002 or any other Bank/ Regulatory/ Statutory requirement (MIS, Fraud Alert Reports, Velocity Reports and Add-on Tools, etc.)	The changes that happen in future are may have major impact on the cost. Hence requesting bank to change this clause to mutually agreed costs as we cant estimate the extent of the costs involved. This is how this is operated with every other partner on the bidder	Bidder to comply with RFP tems and conditions

केनरा बैंक CANARA BANK Tender Processing Section C. P. & V. M. Vertical

REPLY TO PREBID QUERIS TO GEM BID REF :GEM/2025/B/6055051 dated 18/03/2025 FOR SELECTION OF SERVICE PROVIDER FOR END-TO-END MANAGEMENT OF CREDIT CARD MANAGEMENT SOFTWARE SOLUTION UNDER OPEX MODEL FOR A PERIOD OF FIVE (05) YEARS IN CANARA BANK

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
266	84	19.15	19. Information and Data Security Measures	19.15. The Successful bidder must comply with RBI Master direction on digital payment security controls 2020 - RBI/2020-21/74-DoS.CO.CSITE.SEC. No.1852/31.01.2015/2020-21, PCI DSS Standards, RBI guidelines, Card Network, Bank's IS policy and Procedure, and Cyber Security Policy in key concern areas relevant to the Project. Some of the key area as under:	Given the quoted RBI circular applied to Bank, Bank need to specifically call out the requirements they expect from the bidder instead of keeping the same open and broad. The bidder, being a service provider cannot decide on regulatory requirement applicable to bank.	Bidder to comply with RFP terms & conditions.
267	85		19. Information and Data Security Measures	19.21. Successful bidder shall ensure robust surveillance/ monitoring of card transactions (especially overseas cash withdrawals) and setting up of rules and limits commensurate with their risk appetites.	FRM solution is provided to the bank for transaction monitoring which bank can configure the rules basis the bank's business and risk requirements.	Bidder to comply with RFP terms & conditions.

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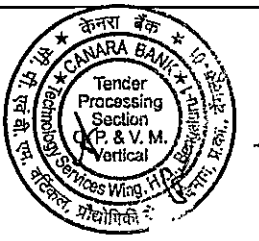
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
268	128		9. INDEPENDENT EXTERNAL MONITORS	9.4. Both the parties accept that the Monitors have the right to access all the documents relating to the project/procurement, including minutes of meetings. The Monitors shall on receipt of any complaint arising out of tendering process jointly examine such complaint, look into the records while conducting the investigation and submit their joint recommendations and views to the Management and Chief Executive of the BUYER. The MONITORS may also send their report directly to the CVO and the commission, in case of suspicion of serious irregularities.	This should be subject to the bidder's confidentiality policy	Bidder to comply with RFP tems and conditions
269	130	Appendix-G DRAFT CONTRACT AGREEMENT	Appendix-G DRAFT CONTRACT AGREEMENT		All the points mentioned above which will form part of the agreement will need to be mutually discussed as per the corresponding comments provided.	Bidder to comply with RFP tems and conditions
270	61	Annexure-2 Pre-Qualification Criteria	Annexure-2 Pre-Qualification Criteria	11. The bidder should support office at Bengaluru for 24x7 support.	Requesting bank to change this to having support office. However the teams sit out many locations. We ensure highest SLA's with relevant teams in place.	Bidder to refer to Corrigendum-2



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271	82	16 - Scope of Work	16. Software Licenses	The Selected Bidder has to provide any required licenses to the Bank without any additional cost to the bank.	There are no Software Licenses applicbale in the RFP. It will be in SaaS	Bidder to refer to Corrigendum-2
272	101	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	6. 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 6. SOC 1 Type II Audit Report	Requesting Bank to remove since these are not relevant 4.ISO/IEC 25010: Software Quality Model 5.ISO/IEC 12207: Software Lifecycle Processes	Bidder to refer to Corrigendum-2
273	101	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	2. Solution should have maintained atleast 10 Lakh Credit Cards in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last three years as on the date of submission of bid.	Ideally this should be on processing model only. Kindly confirm.	Bidder to refer to Corrigendum-2
274	NA	NA	General Query - UPI Switch	General Query - UPI Switch	Requesting Bank to remove the UPI switch from the scope. The system should be able to prcess the UPI on Credit Card transactions coming from the Bank's UPI switch.	Bidder to refer to Corrigendum-2

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
275	110	Annexure-17 Bill of Material	Annexure-17 Bill of Material	General	Kindly confirm where should the mention the commercials for yearly miniums or as per the volumes whichever is higher in the Bill of Materials. Every hosted platfrom there is capital investment done and for any specific reason bank intends / has to exit the contract the same need to be protected.	BOM is self explanatory
276	110	Annexure-17 Bill of Material	Annexure-17 Bill of Material	General	There is no separate line item for ACS in the BOM provided. Reqested bank to provide separate line item for BOM.	Bidder to refer to Corrigendum-2
277	87		21. Resources	21.1. Successful Bidder has to deploy minimum 2 onsite resources at the Bank premises to resolve the day-to-day issues.	None of our clients are needed to have onsite resources. Requesting bank to reconsider this requiremeent	Bidder to comply with RFP tems and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
278	127	Appendix-F Pre Contract Integrity Pact	Appendix-F Pre Contract Integrity Pact	8. FALL CLAUSE The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER undertakes that it has not supplied/is not supplying similar product/systems or subsystems/services at a price lower than that offered in the present bid to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law and if it is found at any stage that similar product/systems or sub systems/services was supplied by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law, at a lower price, then that very	The offering is different for every bank in terms of their volumes, scope and service offerings. Hence this is subjective.Requesting bank to relook at "The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER undertakes that it has not supplied/is not supplying same product/systems or subsystems/services for the same volumes at a price lower than that offered in the present bid to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law and if it is found at any stage that similar product/systems or sub systems/services was supplied by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law, at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the	Bidder to comply with RFP tems and conditions
279	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Project Timelines	1.4 The selected bidder shall be responsible for PA-DSS certification within 3 months from the date of acceptance of the Purchase Order and PCI-DSS Successful certification/compliance of solution within 6 months from the date of Go-Live at bidder's cost.	PA-DSS is not relvant for Hosted Models / Processing Services, PCI-DSS is relevant. The processing platfroms are PCI - DSS complaint as per the requirements. Requesting bank to remove this.	The application that does issuance/processing of the cards needs to be PCI-S3 compliant and the solution should be PCI-DSS compliant. Bidder to comply with RFP terms

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
280	22		13. Subcontracting	13.1 VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of the BANK.	Companies works with multiple subcontractors and hence asking permission from every bank for every vendor will be difficult to ensure continuity of best in class services. Hence we can provide the list of sub-contractors as and when required by bank.Requesting bank to modify the clause	Bidder to comply with RFP tems and conditions
281	80		12. Regulatory Requirements	12.1. Any government/ regulatory requirements that impact the provided solution to the Bank need to be incorporated as a feature upgrade or an enhancement or a patch and should be provided by the successful bidder without any additional cost to the Bank.	The changes that happen in future are may have major impact on the cost. Hence requesting bank to change this clause to mutually agreed costs as we cant estimate the extent of the costs involved. This is how this is operated with every other partner with the bidder	Bidder to comply with RFP tems and conditions
282	75		4. Switch (Cards & UPI)	4.1. Switch for Cards & UPI should be provided by the bidder as part of the solution.	Requesting Bank to remove the UPI Switch from the scope as there is no bearing for Credit Card Service provider to partner with UPI Switch provider. However, the platform supports integrations with banks existign UPI Switch for UPI Credit Card on UPI features and functionlity. There exists no partnerhsip currently for the same.	Bidder to either provide UPI Switch or integrate with Bank's UPI Switch for Credit Card.

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
283	71		1.6. Generation and Dispatch of Monthly Billing Statement	b. Successful bidder shall provide the statement through e-mail and Whatsapp in password protected PDF format.	Requesting Bank to take this up as part fo their standard customer email / whatsapp process.	Bidder to comply with RFP terms and integrate with Bank's API gateway to trigger the communication.
284	94	Annexure-9 Technical & Functional Requirments Criteria	Annexure-9 Technical & Functional Requirments Criteria	44. Successful bidder shall provide the statement through e-mail and Whatsapp in password protected PDF format.	The statement to be printed by the bank's printing or perso vendor. Bidder will provide the data.	Understanding is correct
285	72		1.6. Generation and Dispatch of Monthly Billing Statement	c) The Successful bidder should provide an option to the customer to choose sending soft copy (e-mail) or hard copy or both (soft copy and hard copy) of statement at any point of time.	The options are available on the banks channels and branches. Requesting bank to store these on the banks DWH to be shared with client on need basis.	Bidder to comply with RFP terms and conditions
286	94	Annexure-9 Technical & Functional Requirments Criteria	Annexure-9 Technical & Functional Requirments Criteria	c) The Successful bidder should provide an option to the customer to choose sending soft copy (e-mail) or hard copy or both (soft copy and hard copy) of statement at any point of time.	The options are available on the banks channels and branches. Requesting bank to store these on the banks DWH to be shared with client on need basis.	Bidder to comply with RFP terms and conditions
287	100	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	2. Solution should have maintained atleast 10 Lakh Credit Cards in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last three years as on the date of submission of bid.	Requesting Bank to look at the latest RBI data for the same. That will give the information required.	Bidder to comply with RFP terms and conditions

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288	100	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	1. The bidder/OEM should have provided complete implementation experience in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last three years as on the date of submission of bid.	Requesting Bank to look at the latest RBI data for the same. That will give the information required along with declaration from Vendor	Bidder to comply with RFP terms and conditions
289	100	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	5. The Bidder/OEM should have handled Monthly Credit Card Transactions in last one year as on the date of bid submission.	Requesting Bank to look at the latest RBI data for the same. That will give the information required	Bidder to comply with RFP terms and conditions
290	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	3. Security	3.3 The Bank may conduct security audit in the proposed solution after complete implementation	Understanding is that the Security audit is restricted to assurance assessment. The bidder does not allow clients or their third parties to test its systems or applications. Please confirm.	Bidder to comply with RFP terms and conditions

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291	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	3. Security	3.4 The selected bidder has to do necessary changes in the configuration directed by security team of the bank after security audits like VAPT, Code Audit etc., without disturbing the production and existing backed up copies and at no additional cost to the Bank.	Request the bank to change this clause to: 3.4The selected bidder has to do necessary changes in the configuration after security audits like VAPT, Code Audit etc., without disturbing the production and existing backed up copies and at no additional cost to the Bank. Service provided is over shared environment and hence bidder cannot take directions from specific clients. Configurations are as per bidder's standards.	Bidder to comply with RFP terms and conditions

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Tender Processing Section P. & V. M. Vertical

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
292	22		14. Right to Audit	14.1 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	Any such audits / assessments shall be subject to bidder's policies and standards	Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
293	83		19. Information and Data Security Measures	19.10. The Successful bidder should get the security tested / audited (like Vulnerability Assessment & Penetration Tests and other Security audits as mandated by the Bank) by CERT-IN approved agency on yearly basis and to submit the related compliance certificate to the Bank. The Audit process and submission of the mentioned certificates are mandatory irrespective of the Architecture of Successful Bidder's Application/Database/(Shared) Physical Hardware infrastructure.	Request the bank to change this clause to: i 19.10. The Successful bidder should get the security tested / audited (like Vulnerability Assessment & Penetration Tests and other Security audits by CERT-IN approved agency on yearly basis. The Audit process and submission of the mentioned certificates are mandatory irrespective of the Architecture of Successful Bidder's Application/Database/(Shared) Physical Hardware infrastructure. Bidder does not share such reports externally. They may be reviewed during the annual audit by Bank	Bidder to comply with RFP terms and conditions
294	84		19. Information and Data Security Measures	19.15. The Successful bidder must comply with RBI Master direction on digital payment security controls 2020 - RBI/2020-21/74-DoS.CO.CSITE.SEC. No.1852/31.01.2015/2020-21, PCI DSS Standards, RBI guidelines, Card Network, Bank's IS policy and Procedure, and Cyber Security Policy in key concern areas relevant to the Project. Some of the key area as under:	Bidder is not a regulated entity. All such compliance to the regulatory requirement should be in mutual agreement with the Bank, and associated cost of implementation and as they are applicable to the bidder as service provider.	Bidder to comply with RFP terms and conditions

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295	86		19. Information and Data Security Measures	19.28. Successful bidder should submit VAPT Report at least on yearly basis from cert-in empaneled Auditor. VAPT testing should invariably cover compliance with various standards like OWASP.	Request the bank to change this clause to: 19.28. VAPT testing should invariably cover compliance with various standards like OWASP. Bidder does not share such reports externally. They may be reviewed during the annual audit by Bank	Bidder to comply with RFP terms and conditions
296	87		19. Information and Data Security Measures	19.38. Efficient and effective dispute resolution mechanism and handling of customer grievance; and Successful bidder should be able to implement all security objectives of the bank as per Banks Information Security Policy and Procedure and Digital Payment Security Control Policy	Request the bank to change this clause to: 19.38.Efficient and effective dispute resolution mechanism and handling of customer grievance; and Successful bidder should be able to implement all security objectives in accordance with Bidder policies and standards. Service will be provided over shared environment and hence bidder complies with its policies and standards and not that of the client.	Bidder to comply with RFP terms and conditions
297	87		24. Cloud Security Assessment Checklist	General	Request the bank to remove this as this is not applicable, as none of the service offerings are hosted on cloud and bidder is not a CSP.	Clause is applicable if the solution is hosted on cloud. Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
298	2	BID SCHEDULE& ABBREVIATIONS	1. Bid Schedule	General	In light of the comprehensive scope of the RFP and the detailed responses and documentation required, we kindly request an extension of the bid submission deadline by at least four weeks after the response to the pre-bid queries are shared with the bidders. This extension will provide bidders with adequate time to review the clarifications and prepare competitive bids.	Bidder to comply with RFP terms and conditions
299	2	BID SCHEDULE& ABBREVIATIONS	1. Bid Schedule	8. Last Date, Time and Venue for Submission of Bids Bid End Date/Time as per GeM Bid Document. Response should be submitted in GeM portal and physical documents should be submitted at below mentioned address before due date/time	Our understanding is that only documents such as Pre-Contract Integrity Pact and EMD in form of Bank Guarantee are to be submitted as physical documents. Please confirm. Request if the bank can share a list of physical documents to be submitted to the Bank	Bidder to comply with RFP terms and conditions

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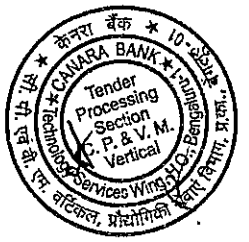
300	9	BID SCHEDULE& ABBREVIATIONS	Annexures (To be submitted with Part A - Technical Proposal) Annexures (To be submitted with Part B - Commercial Bid)		While the format provided in the RFP is clear, it does not align with the 'Upload Documents' section of the GEM Portal. We kindly request the bank to provide a mapping that indicates which document or annexure should be uploaded in each section of the GEM Portal. Additionally, the 'Offer Price' section in the GEM Portal requests a lump sum cost for the service in its entirety, with an option to submit the Bill of Material as per Annexure 17 in the common 'Upload Documents' section. Please confirm if this understanding is correct.	Bidder to comply with RFP terms and conditions
301	78		9. CMS Portal	j) System should have provision for Customer Grievance Management.	Customet Grievance Management is typically part of consumer channels like mobile banking, internet banking and not required on the branch portals as per the current requirement. Hence, requesting bank to remove this clause.	Bidder to comply with RFP terms and conditions
302	114	Annexure -19 [DUE DILIGENCE REPORT]	Annexure -19 [DUE DILIGENCE REPORT]		The references in the Annexure 19 are to "Vendor", "Potential Vendor", "Service Provider" - need clarification as to whether these references are to the Bidder or else to any parties engaged/to be engaged by the bidder?	Bidder to comply with RFP terms and conditions



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303	11	SECTION B - INTRODUCTION	5. Requirement Details	5.2. The term of contract will be for a period of Five (05) years. However, Bank reserves the right to have an annual review on completion of every year from the date of acceptance of purchase order. If the services are found to be unsatisfactory Bank reserves the right to discontinue the Services.	For mission critical services in the nature of credit card processing, the tenure should usually be longer than the 5 years term as stipulated/ Further right of Bank to terminate the Services should be subject to a cure period, failure of which may lead to termination.	Bidder to comply with RFP terms and conditions
304	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Project Timelines	1.5 Bank reserves the right to change/modify locations for supply of the items/services during contract period. In the event of any change/modification in the locations where the hardware items/services are to be delivered/provided, the bidder in such cases shall deliver, install and commission at the modified locations at no extra cost to the Bank.	Any such change would require a Change Order as per mutually agreed terms.	Bidder to comply with RFP terms and conditions
305	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	3. Security	3.4 The selected bidder has to do necessary changes in the configuration directed by security team of the bank after security audits like VAPT, Code Audit etc., without disturbing the production and existing backed up copies and at no additional cost to the Bank.	Any such change would require a Change Order as per mutually agreed terms.	Bidder to comply with RFP terms and conditions

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306	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	3. Security	3.8 The selected bidder is liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy. 3.9 The selected bidder will have to establish all the necessary procedures/infrastructure/technology /personnel to ensure the Information System Security as per the guidelines prescribed by RBI and the policies of the Bank.	Bank policy copy sought for reviews so that any concerns/queries on the same can be raised.	Bidder to comply with RFP terms and conditions
307	16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5. Payment Terms	References to Liquidated Damages/Penalties	Any LDs or penalties are subject to mutual discussion and agreement between the parties.	Bidder to comply with RFP terms and conditions
308	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	7. Penalties/Liquidated Damages	References to Liquidated Damages/Penalties	Any LDs or penalties are subject to mutual discussion and agreement between the parties.	Bidder to comply with RFP terms and conditions
309	20	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	8. Scope involved during Contract period	References to Software License	Since our offering is processing services, per se there will be no software license involved. This comment also applies for any other provision under the RFP wherever there is a reference to software license.	Bidder to comply with RFP terms and conditions

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310	20	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	11. Documents, Standard Operating Procedures and Manuals	All related documents, manuals, Standard Operating Procedures (SOPs), best practice documents and information furnished by the bidder shall become the property of the Bank.	While Bank can retain these records for the purposes of the RFP, ownership/IP shall vest with bidder. Confidentiality obligations on Bank shall continue to apply	Bidder to comply with RFP terms and conditions
311	22	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	13. Subcontracting	13.1 VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of the BANK. 13.2 Notwithstanding the above or any written consent granted by the Bank for subcontracting the services, the Vendor/Service Provider alone shall be responsible for performance of the services under the contract.	As a multi tenant platform, bidder uses multiple vendors to provide the services hence we should have the leeway to select and onboard vendors. Obviously we will remain fully responsible for the services end to end.	Bidder to comply with RFP terms and conditions

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312	27	SECTION D - BID PROCESS	12. Assumptions/Presumptions/Modifications	The Bank would like to expressly state that any assumption, presumptions, modifications, terms, conditions, deviation etc., which the bidder includes in any part of the Bidder's response to this RFP, will not be taken into account either for the purpose of evaluation or at a later stage, unless such assumptions, presumptions, modifications, terms, conditions deviations etc., have been accepted by the Bank and communicated to the bidder in writing. The bidder at a later date cannot make any plea of having specified any assumption, terms, conditions, deviation etc., in the bidder's response to this RFP document. No offer can be modified or withdrawn by a bidder after submission of Bid/s.	Any RFP bid of this large size would certainly have assumptions/presumptions and items that need to be discussed and finalised at contract stage. Hence we would urge a more flexible understanding on this point.	Bidder to comply with RFP terms and conditions

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313	34	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	2. Proposal Ownership	The proposal and all supporting documentation submitted by the bidder shall become the property of the Bank. As the bidder's proposal is central to the evaluation and Selection process, it is important that, the bidder carefully prepares the proposal as per the prescribed format only. Bidders must provide categorical and factual replies to specific questions. Bidders may provide additional technical literature relating to their proposal but in a separate Annexure. Correct and current technical details must be completely filled in. The Appendices/Annexures to this RFP shall form integral part of the RFP.	While Bank can retain these records for the purposes of the RFP, ownership/IP shall vest with bidder. Confidentiality obligations on Bank shall continue to apply	Bidder to comply with RFP terms and conditions
314	35	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	9. Performance Security	Terms pertaining to Performance Security	Performance Security terms to be mutually discussed and agreed. Further any encashment of performance security should be subject to provision of cure period, failure of which may lead to encashment.	Bidder to comply with RFP terms and conditions
315	36	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	10. Execution of Agreement	Terms pertaining to Execution of Agreement	Any terms of agreement should be mutually discussed and agreed.	Bidder to comply with RFP terms and conditions

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316	36	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	12. Order Cancellation/Termination of Contract	Terms pertaining to termination/cancellation	Any such terms pertaining to termination/cancellation including for convenience should be mutually discussed and agreed. Any termination for convenience would also involve payment of early termination fee by Bank	Bidder to comply with RFP terms and conditions
317	40	SECTION G - GENERAL CONDITIONS	4. Human Resource Requirement	4.6. The selected bidder has to submit following KYC documents of resources engaged: 5.6.1 Resume latest (Candidate Photograph should be part of Resume only) and Print should be in color only. 5.6.2 Address Proof (Local and Permanent)- Duly attested photocopy by candidate and bidder HR. 5.6.3 Aadhaar Card - Duly attested photocopy by candidate and bidder HR. 5.6.4 Passport - Duly attested photocopy by candidate and bidder HR. 5.6.5 Background Police Verification report - Duly attested photocopy by candidate and bidder HR.	We would like to understand the purpose of this requirement further as due to privacy obligations we may not be able to submit all the KYC records/information as sought.	Bidder to comply with RFP terms and conditions
318	41	SECTION G - GENERAL CONDITIONS	5. Responsibility for Completeness	Refer clause in RFP	Any penalties etc. should be as per a structure mutually agreed in the final contract	Bidder to comply with RFP terms and conditions

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				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.		
319	41	SECTION G - GENERAL CONDITIONS	7. Negligence		Any such clauses with far reaching consequences will need to be mutually discussed and agreed in the final contract	Bidder to comply with RFP terms and conditions

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
320	41	SECTION G - GENERAL CONDITIONS	10. Guarantees	The bidder should guarantee that the hardware items delivered to the Bank are brand new, including all components. In the case of software, the bidder should guarantee that the software supplied to the Bank includes all patches, updates etc., and the same are licensed and legally obtained. All hardware and software must be supplied with their original and complete printed documentation.	There is no hardware component being delivered to the Bank and this reference should be taken out from all places in the RFP. Further since bidder will only be providing services, there is no software being supplied either. Hence all references to the same in the RFP are redundant.	Bidder to comply with RFP terms and conditions
321	42	SECTION G - GENERAL CONDITIONS	12. Confidentiality and Non-Disclosure	Refer clause in RFP	Bidder confidential information also needs to be protected. Accordingly, clause needs to be revised to make it mutual.	Bidder to comply with RFP terms and conditions
322	44	SECTION G - GENERAL CONDITIONS	13. Exit Management Plan	Refer clause in RFP	Terms of said provision will be mutually discussed and agreed including to cover costs for any such plan implementation	Bidder to comply with RFP terms and conditions
323	45	SECTION G - GENERAL CONDITIONS	14. Training	Refer clause in RFP	Terms of said provision will be mutually discussed and agreed including to cover costs	Bidder to comply with RFP terms and conditions
324	46	SECTION G - GENERAL CONDITIONS	15. Service Levels	Refer clause in RFP	Terms of said provision will be mutually discussed and agreed in the final contract	Bidder to comply with RFP terms and conditions

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325	47	SECTION G - GENERAL CONDITIONS	17. Hiring of Bank Staff or Ex-Staff	The VENDOR/ SERVICE PROVIDER or subcontractor(s) shall not hire any of the existing/ ex/retired employee of the Bank during the contract period or after the closure/termination of contract even if existing/ ex/retired employee actively seek employment from the VENDOR/ SERVICE PROVIDER or sub-contractor(s). The period /duration after the date of resignation/ retirement/ termination after which the existing/ex/retired employee shall be eligible for taking up such employment shall be governed by regulatory guidelines/HR policies of the Bank	Under law in India, it is not feasible to put such restrictions on employment as it narrows down employment opportunities for candidates. Hence request the Bank to reconsider.	Bidder to comply with RFP terms and conditions
326	48	SECTION G - GENERAL CONDITIONS	18. Adherence to Banks IS Security/Cyber Security Policies	Refer clause in RFP	Bidder being a global organisation already follows industry leading best practices-which adhere to the highest standards. Hence urge that this provision be revised to make a reference to the same.	Bidder to comply with RFP terms and conditions

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			Terms of said provision will be mutually		Terms of said provision will be mutually discussed and agreed in the final contract. Specifically we would request indemnification from Bank as well. Further overall liability of bidder will need to be capped as per mutual agreement and indirect, consequential, special losses/claims need to be excluded.	
327	48	SECTION G - GENERAL CONDITIONS	21. Indemnity	Refer clause in RFP		Bidder to comply with RFP terms and conditions
328	51	SECTION G - GENERAL CONDITIONS	23. General Conditions to Contract	23.13. Further Vendor/Service Provider the agrees that the guidelines issued by various regulators/government authorities/enforcement agencies etc. from time to time shall form part and parcel of this agreement and shall adhere to the same	This will only laws/guidelines as applicable to Bidder given its nature of business. Hence the clause needs to be qualified accordingly.	Bidder to comply with RFP terms and conditions

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				25.5. The bidder represents and acknowledges to the Bank that it possesses necessary experience, expertise and ability to undertake and fulfill its obligations, under all phases involved in the performance of the provisions of this RFP. The bidder represents that all software and hardware to be supplied in response to this RFP shall meet the requirement of the solution/service proposed by the bidder. The bidder shall be required to independently arrive at a solution, which is suitable for the Bank, after taking into consideration the effort estimated for implementation of the same. If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are		
329	51	SECTION G - GENERAL CONDITIONS	25.Responsibilities of the Bidder		Such obligations/terms need to be mutually discussed and agreed between the parties.	Bidder to comply with RFP terms and conditions
330	53	SECTION G - GENERAL CONDITIONS	34. Bidder Conformity	34.1. Bidder should ensure that, it is complying with applicable guidelines issued by RBI on outsourcing of IT services vide master direction note no: RBI/2023_24/102DoS.CO.CSITEG/ SEC.1/31.01.015/2023-24 dated 10/04/2023 and its future amendments and communications.	Regulatory guidelines and laws apply directly to bank, we would need to mutually discuss and agree on the applicability and process of adherence to the same. The same principle will apply for any such references given elsewhere in the RFP.	Bidder to comply with RFP terms and conditions

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331	58	Annexure-1 Bid Covering Letter	Annexure-1 Bid Covering Letter	Terms of the Bid Covering Letter	Terms of Service (including those contained in the RFP) will be mutually discussed and agreed. Further since we are a multi tenant platform, we do use various subcontractors to perform the services.	Bidder to comply with RFP terms and conditions
332	67	Annexure-5 Make in India Certificate	Annexure-5 Make in India Certificate	Terms of the certificate	We are not certain how this certificate is relevant given that we only offering processing services to the Bank and there is no element of any goods being supplied.	Bidder to comply with RFP terms and conditions
333	81	Annexure-8 Scope of Work	12. Regulatory Requirements	12.1. Any government/ regulatory requirements that impact the provided solution to the Bank need to be incorporated as a feature upgrade or an enhancement or a patch and should be provided by the successful bidder without any additional cost to the Bank. 12.2. Successful bidder shall provide necessary Development, customization and implement changes to meet Bank 's/regulatory requirements during the currency of the Contract. Here the term "Regulator" denotes Reserve Bank of India, Card Networks, Payment Card Industry Council (PCI) and State & Central Government bodies.	Any modifications/updates to Services due to regulatory requirements post the signing of contract shall be subject to mutually agreed terms and conditions.	Bidder to comply with RFP terms and conditions

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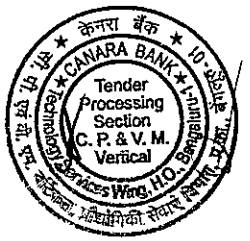
334	83	Annexure-8 Scope of Work	16. Software Licenses	The Selected Bidder has to provide any required licenses to the Bank without any additional cost to the bank.	Since our offering is processing services, per se there will be no software license involved.	Bidder to comply with RFP terms and conditions
335	105	Annexure-11 Non-Disclosure Agreement	Annexure-11 Non-Disclosure Agreement	Terms of NDA	Bidder confidential information will also be shared with Bank hence the NDA should provide protection for Bidder confidential information as well (meaning it should be a two way document)	Bidder to comply with RFP terms and conditions
336	106	Annexure-12 Undertaking of Authenticity	Annexure-12 Undertaking of Authenticity	Terms of undertaking	Given that we will be using a multi tenant platform to provide the services, the terms of this undertaking may not apply. Hence we request to be able to suitably modify the same	Bidder to comply with RFP terms and conditions
337	107	Annexure-13 Compliance Statement	Annexure-13 Compliance Statement	Terms of draft	Terms of the RFP will need to be mutually discussed and agreed. To that extent we must qualify the said draft	Bidder to comply with RFP terms and conditions
338	110	Annexure-16 Manufacturer Authorization Form	Annexure-16 Manufacturer Authorization Form	Terms of form	Given that we will be only providing processing services using a multi tenant platform to provide the services, certain terms of this form may not apply. Hence we request to be able to suitably modify the same.	Bidder to comply with RFP terms and conditions
339	127	Appendix-F Pre Contract Integrity Pact	7. Sanctions for Violations	Refer clause in draft	Bidder should get an opportunity to clarify/cure period before any of the actions as proposed under the said clause are enforced.	Bidder to comply with RFP terms and conditions



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340	128	Appendix-F Pre Contract Integrity Pact	8. Fall Clause	The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER undertakes that it has not supplied/is not supplying similar product/systems or subsystems/services at a price lower than that offered in the present bid to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law and if it is found at any stage that similar product/systems or sub systems/services was supplied by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law, at a lower price, then that very price, with due allowance for	Bidder will be able to provider services at competitive rates in the market. We cannot however provide any undertaking as sought under this clause.	Bidder to comply with RFP terms and conditions
341	130	Appendix-G DRAFT CONTRACT AGREEMENT	Appendix-G DRAFT CONTRACT AGREEMENT	Contract terms	The terms of the contract will need to be mutually discussed and agreed. Further given the specialised nature of services, we would prefer that our standard draft which is better suited for such services is kindly considered for use.	Bidder to comply with RFP terms and conditions

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REPLY TO PREBID QUERIS TO GEM BID REF :GEM/2025/B/6055051 dated 18/03/2025 FOR SELECTION OF SERVICE PROVIDER FOR END-TO-END MANAGEMENT OF CREDIT CARD MANAGEMENT SOFTWARE SOLUTION UNDER OPEX MODEL FOR A PERIOD OF FIVE (05) YEARS IN CANARA BANK

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
342	23	Section-C/13	Subcontracting	13.1 VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of the BANK. 13.2 Notwithstanding the above or any written consent granted by the Bank for subcontracting the services, the Vendor/Service Provider alone shall be responsible for performance of the services under the contract.	Can the bidder bring partners for services such as scheme endpoint, and 3DS etc.; or is this clause applicable for only manpower services	Bidder to comply with RFP terms and conditions
343	63	Annexure-2/Pre-Qualification Criteria/Point-6	Point-6	The proposed Solution (hosted in RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained at least 10 Lakh Credit Cards base in India in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	The clause to be rephrased to have support for 9-lac cards	Bidder to comply with RFP terms and conditions

केनरा बैंक ★ CANARA BANK ★ Tender Processing Section C.P. & V. M. Vertical ★ Technology Services Wing, HO-

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
		The Proposed Solution (hosted in		The proposed Solution (hosted in		
344	104	Annexure-10/Technical Evaluation Criteria	Point-3	RBI approved Private Data Centre/ Private Cloud) should have been implemented and being maintained in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	The scoring methodology mentions 'No. of Cloud Implementations:', whereas RFP clause mentions data-center/private-cloud. Please clarify if the implementation can be on hosted solution, or only cloud implementations. We request the clause to be relaxed to consider any kind of hosting.	The proposed Solution (hosted in R Private Data Centre/ Private Cloud) should have been implemented and being maintained in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.
345	105	Annexure-10/Technical Evaluation Criteria	Point-5	The Bidder/OEM should have handled Monthly Credit Card Transactions in last one year as on the date of bid submission.	Is this requirement for handling annual volume, or per month volume? The clause to be changed to show annual volume support.	per month volume.
346	105	Annexure-10/Technical Evaluation Criteria	Point-6	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 6. SOC 1 Type II Audit Report	We need relaxation for this criteria; all these certifications can be made available at the time of go-live	Bidder to refer to Corrigendum-2

केनरा बैंक ★ CANARA BANK ★ Tender Processing Section C. P. & V. M. Vertical Technology Services Wing, H.O., Bengaluru

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
347	89	24.Cloud Security Assessment Checklist:	Point 1	The CSP for the deployments should be a MeitY (Ministry of Electronics and Information Technology) empanelled Cloud Service Provider	Please provide clarification regarding Meity empanelment requirement as stipulated in the RFP. Is it a mandatory prerequisite or will an undertaking to obtain Meity empanelment prior to go-live be considered sufficient.	Mandatory, if solution is hosted in cloud at the time of bidding.
348	84	Hardware	Point 17.1	The Selected Bidder is required to ensure for adequate hardware sizing is based on the volumes for the Solution. Any enhancements or upgradation required for smooth functioning of the solution has to be brought in by the bidder without any additional cost to the Bank	Total number of transactions per day across all the Channels (including ATM /POS /IVR)-Per card	170000 a day across all cards and channels including UPI CC, may vary based on customer usage patterns
349	84	Hardware	Point 17.2	The Selected Bidder is required to ensure for adequate hardware sizing is based on the volumes for the Solution. Any enhancements or upgradation required for smooth functioning of the solution has to be brought in by the bidder without any additional cost to the Bank	Total number of authorizations in a day-Per card	170000 a day across all cards and channels including UPI CC, may vary based on customer usage patterns

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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
350	84	Hardware	Point 17.3	The Selected Bidder is required to ensure for adequate hardware sizing is based on the volumes for the Solution. Any enhancements or upgradation required for smooth functioning of the solution has to be brought in by the bidder without any additional cost to the Bank	Total number of billing cycles in a month	Presently 4 cycles, but provision to be available to have a billing cycle everyday
351	84	Hardware	Point 17.4	The Selected Bidder is required to ensure for adequate hardware sizing is based on the volumes for the Solution. Any enhancements or upgradation required for smooth functioning of the solution has to be brought in by the bidder without any additional cost to the Bank	The maximum number of cards processed per billing cycle	6 lakhs , may vary based on customer usage patterns
352	84	Hardware	Point 17.5	The Selected Bidder is required to ensure for adequate hardware sizing is based on the volumes for the Solution. Any enhancements or upgradation required for smooth functioning of the solution has to be brought in by the bidder without any additional cost to the Bank	No.of statement generated per day and per billing cycle..	6 lakhs , may vary based on customer usage patterns

Date:11-04-2025
Place: Bengaluru

Deputy General Manager

CANARA BANK Tender Processing Section P. P. & V. M. Vertical Technology Services Wing, HO, Bengaluru