

Replies to the prebid queries for GeM Bid ref No: GEM/2025/B/6254995 Dated 20/05/2025 for Selection of Service Provider for Supply, Installation, Implementation, Migration and Maintenance of Unified Payments Interface (UPI) Switch Solution for a period of three (03) years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Banks Response
1	75	Annexure-8 Scope of Work	Annexure-8 Scope of Work	Scope of Work Point 17. Solution should have APIs for all UPI operations/ transactions which includes functionalities	How are these related to merchant UPI solution?: a.Registration for UPI b.VPA creation/disabling/enabling/de-activation/re-activation c.Setting UPI PIN d.Addition/Removal of account to VPA	This is an indicative list. Necessary APIs which are required as per Bank requirement will be shared with successful bidder.
2	106	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	Technical evaluation criteria, SI no 1 The bidder should have implemented and been maintaining the UPI switch Solution for Scheduled Commercial Banks having at least 2000 branches in India (as on date of submission of bid)	In the scoring pattern, bank has given higher score for implementation over 3 banks with 2000 branches. UPI is a digital channel. It does not have any corelation or dependency on branches. None of the implementation in UPI Module calls out for branch descriptions or dependencies. It is all about the capacity and the volume of handling UPI transactions in switch. We believe this score and criteria will not allow other switch vendors who have built a good UPI and Merchant ecosystem that can help bank scale merchant volumes instead the solution will be skewed to limited switch vendors only. Request you to please re-look into this clause. Although we are handling 3 banks with combined branch network of 11000+, volumes for a single bank with 9000+ branches with further capacity to scale the volume as per the expectation of bank, still such scoring pattern underscores our qualification.	Bidder to comply with RFP terms and conditions
3	106	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	Technical evaluation criteria, SI no 2 Bidder should be managing the UPI Solution in Scheduled Commercial Banks having at least 2000 branches in India (as on date of submission of bid)	Decision of implementation of solution in bank is based on their policy to implement it through SI or direct OSD. This does not on impact a bidder's performance or bidder's relation with their existing bank. The solution expectation being considered through SI can at times score higher if the bank has a policy to integrate through SI only. Hence we request to re-look at this clause as it does not have relation with the OEM/OSD delivery. In the past in a single banking relation, we have had direct agreement with bank as OSD as well as through SI, depending on bank's policy.	Bidder to comply with RFP terms and conditions
4	106	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	Technical evaluation criteria, SI no 2 The bidder should have Handled/ been handling minimum Volume of 1 Crore UPI Financial Transaction per day per bank. (In last 1 year as on date of submission of bid)	We would request bank to re-look at the count of transaction as the numbers mentioned are limited to few banks only restricting limited vendors. It is also to be noted that the existing count of our bank has still not crossed the mentioned financial count.	Bidder to comply with RFP terms and conditions
5	106	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	Technical evaluation, SI no 4 Technical Decline percentage (TD%) for UPI transaction as a remitter & beneficiary for the solution provided to Scheduled Commercial Banks having 2000 branches in India (Previous 1 year average as on the date of submission of bid)	Technical decline is a combination of multiple criteria which includes Core Banking system response, third party application response, network layers, DC DR performance. All of these account for Bank's Technical Decline. It is to be noted and has been observed that a single vendor's performance in two different bank will differ due to such ecosystem dependency. The overall score for Technical decline cannot be ascertained with the switch vendor alone. We believe that the scores should be switch specific and not dependent items. Request you to please re-look into these criterias.	Bidder to comply with RFP terms and conditions



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6	106	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	Ref: GEM/2025/B/XXXXXXX dated 10/01/2025.	Please let us know the dated GEM reference is different in the Annexure 10, any other document needs to be refer for technical evaluation. Kindly suggest.	Bidder to refer Corrigendum-1
7	74	Annexure-8 Scope of Work	Annexure-8 Scope of Work	I Scope of Work; Point 1 Bank needs a robust enterprise wide solution for Unified Payments Interface (UPI) to facilitate the Merchants with UPI functionalities.	Is the implementation of UPI functionalities for merchants delivered in phases? Please share any other scope beyond merchant functionalities if included in later stage.	RFP Scope of Work is self explanatory, where it is mentioned all the NPCI circulars upto the cut off date to be complied. Bidder to comply with the same.
8	74	Annexure-8 Scope of Work	Annexure-8 Scope of Work	I Scope of Work; Point 3 The solution should comply with "Master Direction on Digital Payment Security Controls" and other directives by NPCI/RBI.	Please confirm on the scope of the guidelines	Scope on Circulars for Master direction on digital payment security to be complied. Bidder to comply with RFP terms and conditions
9	75	Annexure-8 Scope of Work	Annexure-8 Scope of Work	I Scope of Work; Point 15 The proposed solution should have the deferred credit mechanism (shadow ledger) to avoid load on CBS and posting the shadow balance entry to the CBS shall be configurable as per the requirement of the Bank	Please elaborate the expectation on the shadow ledger	Deferred Credit mechanism here refers to processing the merchant credit transactions at UPI switch and responding to NPCI without / with less interacting with Bank's CBS in real-time. These transactions to be communicated with CBS on a pre-defined schedule as decided by Bank without changing any other operational methods such as reconciliation.
10	75	Annexure-8 Scope of Work	Annexure-8 Scope of Work	I Scope of Work: Point 13 :The proposed solution should be integrated with the Bank's Alternate delivery channels like CBS , ATM, Credit card host, Payment Gateway, Mobile Banking, Internet Banking, SMS Gateway, API Banking Gateway, Third party Payment Service Provider (PSP), Central Bank Digital Currency (CBDC), WhatsApp Banking, E-Mail, Call Centre, EFRM, UPI 123Pay, HSM etc. without any extra cost to Bank.	Please confirm on the scope for credit cardhost , is it RCC on UPI ? Some of the functionalities here are not merchant specific, please let us know as it have commercial impact.	This is an indicative list. Necessary integration which are required as per Bank requirement will be shared with successful bidder.
11	75	Annexure-8 Scope of Work	Annexure-8 Scope of Work	I Scope of Work; Point 17, sub point 'K' KYC Validation	Please elaborate the expectation on the KYC Validation and any Third party integration will be from bank - Please confirm	This is based on use case such as when NTB merchant on-boarding.
12	84	Annexure-8 Scope of Work	Accounting and Reconciliation	VIII. Monitoring and Management Para 12 . Accounting & Reconciliation Point -4 Provision of settlement in merchant account as per bank requirement either on real time basis or single batch settlement.	Whether file for settlement is required? or this has to be settled by Switch on real-time in CBS?	Bidder needs to provide reconciliation file at the frequency decided by Bank. Switch should either credit the amount to Merchant's account in real-time or through deferred credit mechanism as required by the Bank.
13	91	Annexure-8 Scope of Work	XIII. MIS Dashboard	XIII. MIS Dashboard With respect to risk, following are the reports that are mandatory: i. Suspicious transactions report based on different parameters set by the Bank/NPCI like velocity, geographical location, locality, IPs etc. ii. Transaction pattern of any given merchant.	Please elaborate us which stakeholder/department will give the definition of "suspicious" transaction?	Details will be shared with successful bidder



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14	83	Annexure-8 Scope of Work	VIII. Monitoring and Management	point 6 .Service Level Management, Service reporting	Will bank extend the support to access the production DBs	All access will be as per Bank's security guidelines and same will be conveyed to the successful bidder.
15	84	Annexure-8 Scope of Work	VIII. Monitoring and Management	Incident Management -The bidder shall establish robust Incident Management process including:	is there any incident management tool provided by bank or any incident mechanism also to be included in the solution	Incident management tool should be provided by the bidder
16	87	Annexure-8 Scope of Work	X. Detailed Solution requirements Point 11& 12	11. Solution should integrate with different interfaces using standard message protocols like ISO 8583/ISO 20022, Web services, XML based protocols, APIs etc. 12.The bidder should have sound knowledge of UPI transaction flow, ISO/API and financial messaging structure and have the capability to implement the solution as per NPCI standards	Please confirm which and how many applications which are on ISO 8583 & ISO 20022	Details will be shared with succesful bidder
17	88	Annexure-8 Scope of Work	XI. Facility for Merchants:	Point 1 VPA Management Linking of VPA IDs with virtual accounts as per bank requirement.	Please elaborate the use case to stich the e2e journey based on consumption	Details will be shared with succesful bidder
18	89	Annexure-8 Scope of Work	XI. Facility for Merchants:	XI. Facility for Merchants, point 3 .Customised API / SDK and other integration support to provide following facility to merchant Integration with the chat platform where SDKs (Software Developer Kits) and APIs are provided by the Bank and UI is designed by the chat platform.	Please elaborate the integration of SDK and what features to be supported in SDK and usecase of integration with chat platform.	Bidder to refer Corrigendum-1
19	89	Annexure-8 Scope of Work	XI. Facility for Merchants:	point 6 & 7 Merchant mobile app & Merchant Web Portal	Please explain the registration process of merchant to the mobile app and web portal with functionalities.	Deatail will be shared with successful bidder.
20	66	Annexure-2 Pre-qualification Criteria	Annexure-2 Pre-qualification Criteria	Pre-qualification Criteria, point no.14 Authorization Certificate Bidder to submit a copy of the Board Resolution and the Power of Attorney	We have Board Resolution in favour of Authorised Signatory. Does it is sufficient or we also required Power of Attorney. Kindly confirm.	Bidder to comply with RFP terms and conditions
21	123	Annexure-2 Pre-qualification Criteria	Appendix -A Instructions to be noted while preparing/submitting Part A - Technical Proposal	Appendix-A, point no.2 Power of Attorney / Authorization letter signed by the Competent Authority with the seal of the bidder's company / firm in the name of the person signing the bid documents with supporting documents	We have Board Resolution in favour of Authorised Signatory. Does it is sufficient or we also required Power of Attorney. Kindly confirm.	Bidder to comply with RFP terms and conditions
22	106	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	Kindly confirm whether Small Finance Banks and Co-operative Banks will be considered under the definition of Scheduled Commercial Banks for the purpose of eligibility criteria.	Bidder to comply with RFP terms and conditions
23	106	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	Technical Evaluation Criteria	Requesting consideration to revise the eligibility criteria for UPI switch implementation experience to Scheduled Commercial Banks having at least 1,000 branches, instead of the currently stated number. Please confirm if this is acceptable.	Bidder to comply with RFP terms and conditions
24	106	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	Technical Evaluation Criteria	Kindly consider required daily 1 crore transactions handled by the UPI switch solution be considered as a cumulative figure of both financial and non-financial transactions?	Bidder to comply with RFP terms and conditions



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25	75	Annexure-8 Scope of Work	Annexure-8 Scope of Work	Volumes	We request clarification on the projected number of UPI transactions expected over the next five years, to assist in accurate capacity planning and solution scalability.	The solution should initially handle 5 Cr transactions and expecting 20% increase per year.
26	76	Annexure-8 Scope of Work	Annexure-8 Scope of Work	Migration	Kindly specify the estimated number of records/data volume that will need to be migrated as part of the implementation.	Approximately 40 lakh merchants to be migrated.
27	64	Annexure-2, Pre-qualification criteria	Annexure-2, Pre-qualification criteria	Bidder should be the Original Software Owner (OSO)/ Original Software Developer (OSD) of Solution.	Can a system integration who is not an OSO or OSD lead the bid response? Request if you can consider the same.	Bidder to comply with RFP terms and conditions
28	13	Section B Introduction	8.Scope of Work	8.3 During the course of the project, there might be related areas which Bank would like the selected Bidder to undertake which may not have envisaged earlier.	Please provide clarity on the below query: What about the commercials for this additional work? Will Vendor get paid for the same? As per our understanding the additional work will be considered as the change request. Please confirm	All customization till the implementation of the project to be accommodated as part of scope of work.
29	106	Annexure 10 - Technical Evaluation Criteria	The bidder should have Handled minimum Volume of 1 Crore UPI Financial Transaction per day per bank. (In last 1 year as on date of submission of bid)	No. of Financial Transaction per day per bank. • More than 5 Crores - 15 Marks • Above 3 Crores - upto 5 Crore - 10 Marks • 1 crores - upto 3 Crore - 5 Marks	Requesting the Bank to amend the clause as stated below: No. of Financial Transaction per day per bank. • 3 Crores - 15 Marks • more than 2 crore & less than 3 Crore - 10 Marks • Upto 1 crore - 5 Marks	Bidder to comply with RFP terms and conditions
30	106	Annexure 10 - Technical Evaluation Criteria	Technical Decline percentage (TD%) for UPI transaction as a remitter & beneficiary. (previous 1 year average as on the date of submission of bid)	Average TD% of UPI transactions per Bank: For Remitter: Less than 0.05 - 5 marks 0.05 upto 0.10 - 3 marks More than 0.10- 1 Marks For Beneficiary: Less than 0.05 - 5 marks 0.05 upto 0.10 - 3 marks More than 0.10- 1 Marks	Requesting the Bank to amend the clause as Less than 0.15 - 5 marks 0.15 upto 0.20 - 3 marks More than 0.20 - 1 Marks For Beneficiary: Less than 0.15 - 5 marks 0.15 upto 0.20 - 3 marks More than 0.20 - 1 Marks	Bidder to comply with RFP terms and conditions
31	NA	NA	General Query	General Query	Requesting the Bank to confirm if load balancing is required	The solution should be high available in both DC and DRC. Existing Load balancer will be provided by Bank.
32	NA	NA	General Query	General Query	Requesting the Bank to confirm that Connectivity from DC to DR would be provided by the bank	Connectivity from DC to DR will be provided by the Bank
33	NA	NA	General Query	General Query	Requesting the Bank to share its Backup Policy(weekly, monthly, quarterly or archival)?	Weekly archival
34	NA	NA	General Query	General Query	Requesting the Bank to share DC DR location	Details will be shared with succesful bidder
35	NA	NA	General Query	General Query	Requesting the Bank to share Onsite resources location	Details will be shared with succesful bidder
36	NA	NA	General Query	General Query	As per our understanding VAPT will be taken care by the Bank	VAPT will be conducted by the Bank. All audit observations including VAPT related to the proposed solution to be addressed/closed by the bidder



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37	NA	NA	General Query	General Query	Please elaborate more about the requirement of micro services platform, What is the Bank's preference "is the bank open for any Kubernetes platform? Is there any preferred platform, such as OpenShift."	Bidder can provide any enterprise grade solution for containerization.
38	74	Annexure-8 Scope of Work	The solution should also be capable of handling retail UPI transactions as per bank requirement on a later stage.	The solution should also be capable of handling retail UPI transactions as per bank requirement on a later stage.	Bidder to provide solution for processing retail UPI transactions as issuer only. Would bidder require to provide standalone retail mobile UPI application as acquirer solution or not. Please confirm.	The scope of this RFP primarily focuses on UPI Merchant Acquiring Switch of the Bank. However, the solution should be capable of handling the retail (issuer) transactions. Retail UPI mobile application may be provided as add on services.
39	75	Annexure-8 Scope of Work	The proposed solution should be integrated with the Bank's Alternate delivery channels like CBS , ATM, Credit card host, Payment Gateway, Mobile Banking, Internet Banking, SMS Gateway, API Banking Gateway, Third party Payment Service Provider (PSP), Central Bank Digital Currency (CBDC), WhatsApp Banking, E-Mail, Call Centre, EFRM, UPI 123Pay, HSM etc. without any extra cost to Bank.	The proposed solution should be integrated with the Bank's Alternate delivery channels like CBS , ATM, Credit card host, Payment Gateway, Mobile Banking, Internet Banking, SMS Gateway, API Banking Gateway, Third party Payment Service Provider (PSP), Central Bank Digital Currency (CBDC), WhatsApp Banking, E-Mail, Call Centre, EFRM, UPI 123Pay, HSM etc. without any extra cost to Bank.	Would bidder require to provide Retail UPI SDK solution for retail UPI transactions or only APIs as a part of integration in bank's Mobile Banking application, please confirm.	The solution should be capable of handling the retail (issuer) transactions. Retail UPI mobile app SDK may be provided as add on services.
40		Annexure-8 Scope of Work	15.Solution should have APIs for all UPI operations/ transactions which includes functionalities like (this is an indicative list, any new functionality which is added during the contract period will be provided): a.Registration for UPI b.VPA creation/disabling/enabling/de-activation/re-activation c.Setting UPI PIN d.Addition/Removal of account to VPA e.Push transaction f.Pull transaction g.De-activation of UPI h.Balance enquiry ...	15.Solution should have APIs for all UPI operations/ transactions which includes functionalities like (this is an indicative list, any new functionality which is added during the contract period will be provided): a.Registration for UPI b.VPA creation/disabling/enabling/de-activation/re-activation c.Setting UPI PIN d.Addition/Removal of account to VPA e.Push transaction f.Pull transaction g.De-activation of UPI h.Balance enquiry	Our understanding is that bidder require to provide only APIs for Retail transaction processing. Retail mobile UPI application or Retail UPI SDK is not required separately as acquirer solution from bidder, please confirm.	The scope of this RFP primarily focusses on UPI Merchant Acquiring Switch of the Bank. However, the solution should be capable of handling the retail transactions . All APIs/inegration/sdk and any other stack required in this regard shall be part of the scope
41	88	Annexure-8 Scope of Work	Facility for Merchants	Merchant On-boarding Portal: e)Facility for indenting of QR Standee kit and Soundbox. f)Facility for de-installation of soundbox. g)Facility for tracking of QR Standee kit or sound box delivery h)Facility for Indenting Pre-printed QR Standee kit and Pre-printed sound box.	This would require APIs availability from soundbox vendor or delivery partner to be arranged by the bank to share with the bidder for implementation of these functionalities by integrating soundbox vendor's APIs or delivery partner in bidder's Merchant on-boarding portal, please confirm.	Necessary API's from soundbox vendors will be provided to the successful bidder.
42	91	Annexure-8 Scope of Work	Facility for Merchants	All possible solutions for all type of Merchants such as Web Base (API), Mobile Base (SDK), offline mode (QR Code and others) for merchants who are using separate accounting application like Shopping Mall, Offline collections etc.	Please elaborate this point with use case which would be more helpful to understand this required functionality. Would this require integration support from bidder or bidder need to provide only required APIs, please confirm.	Bidder needs to provide integration support as well as APIs based on the use-case.



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43	12	Section B Introduction	Requirement Details	5.1 The term of contract will be for a period of Three (03) years and extendable for another three (03) years subject to satisfactory performance.	Whether 3-year extension will be done on same terms and conditions or Bank will review it mutually.	Extension shall be at the discretion of the Bank on the performance review as per the same terms and conditions of the RFP.
44	16	Section B Introduction	Security	3.1 The selected bidder has to use standard procedures like hardening, dedicated configuration in order to comply security standards including cyber security.	Is hardening of servers is responsibility of software vendor, typically bank security team/ vendor take care of same as per standards of bank policy. Kindly confirm	Bank will only provide hardware. Operating system for servers and other related softwares which are required to run the solution as per the RFP scope to be supplied by the bidder. Hence, hardening of OS for servers to be done by the successful bidder.
45	16	Section B Introduction	Security	3.5 The selected bidder has to follow the industry best practices in configuration of Operating System and other Software.	Is operating system configuration, responsibility of software vendor, typically hardware vendor take care of same as per standard of bank policy. Kindly confirm.	Operating system for servers shall be supplied, installed, configured and maintained by the bidder.
46	17	Section B Introduction	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.	Vendor has to support bank security team in audit and follow the best practices as per regulatory for app and switch. Vendor can be only liable for not meeting security policies related to application provided. Kindly confirm.	The successful bidder should provide Operating System for the Servers along with the other application software which are required to run the proposed UPI solution. Bidder shall be liable for meeting security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy.
47	21	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Payment Terms	8.1 Application cost (including OS)	The application cost should not be including OS cost. As OS cost can be part of containerization or along with hardware as same need to implement by hardware vendor. So, request you to remove including OS in Application cost.	Bidder to refer Corrigendum-1
48	75	Annexure-8 Scope of Work	Annexure-8 Scope of Work	r. Installation/ de-installation of sound box	Installation and de-installation of sound box is part of sound box vendor and will be taken care by them. Request you to remove this functionality from scope of work, point 'u' is already taken care of it.	Necessary API's from soundbox vendors will be provided to the successful bidder.
49	76	Annexure-8 Scope of Work	Annexure-8 Scope of Work	22. Bidder needs to provide enterprise edition container orchestration platform.	Does bank have container platform as TKE or OCP then same can be utilized, vendor supporting bank owned container need not be provide it, similar to oracle license.	Bidder can provide any enterprise grade solution for containerization.
50	83	Annexure-8 Scope of Work	VIII. Monitoring and Management	3. Development, Support, Monitoring & Management of the UPI Project must be performed from Bank data Center only. No VPN/remote access will be allowed.	Request you to remove development from this clause.	Bidder to refer Corrigendum-1
51	65	Annexure-2 Pre-Qualification Criteria	Annexure-2 Pre-Qualification Criteria	The proposed UPI switch solution should have been implemented and being maintained in at least one Scheduled Commercial Bank (SCB) having minimum 2000 Branches in India	Request you to modify it as below - The bidder should have implemented the proposed solution in at least 2 Schedule commercial Bank (Out of which 1 Bank should be Nationalized Bank) application should be live as on 20/05/2025	Bidder to comply with RFP terms and conditions
52	46	Section G General Conditions	Guarantees	The bidder should guarantee that the hardware items delivered to the Bank are brand new, including all components.	Please clarify or remove hardware related guarantee as other section of RFP mentioned bank will procure required hardware.	Bidder to refer Corrigendum-1
53	45	Section G General Conditions	Insurance	The Hardware to be supplied will be insured by the bidder against all risks of loss or damages from the date of shipment till such time, the same is delivered and installed at site and handed over to the Bank/Office.	Please clarify as it was mentioned that bank will procure the required hardware in the RFP document.	Bidder to refer Corrigendum-1



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54	18	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Penalties/liquidated damages for Onsite resources	6.2 total penalty under this clause will be limited to 20% on the monthly Resident resource charges payable to the selected bidder.	Request the bank to modify this clause and reduce the limit to 10%.	Bidder to comply with RFP terms and conditions
55	65	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	Solution Capability The proposed UPI switch solution should have been implemented and being maintained in at least one Scheduled Commercial Bank (SCB) having minimum 2000 Branches in India during last three years as on the date of submission of bid	One shecuded commercial bank or any number of banks totalling to 2000 branches can be considered ?	Bidder to comply with RFP terms and conditions
56	65	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	(Solution should have been handling average 1 crore UPI financial transactions per day for last one year as on the date of submission of bid	Can the transaction per day be lesser than than to qualify	Bidder to comply with RFP terms and conditions
57	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3 Delivery, Installation, Implementation, Go-Live and migration	The selected bidder should complete the Delivery, Installation, Implementation, Migration and Go-Live of the entire proposed UPI Switch Solution within Twenty Four (24) weeks from the date of acceptance of the Purchase Order/ From the date of Hardware readiness of the respective environment (DC / DRC / UAT) by the Bank whichever is later.	The installation timeline to be increased	Bidder to comply with RFP terms and conditions
58	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3 Delivery, Installation, Implementation, Go-Live and migration	<u>Delivery, Installation, integration and Commissioning of Applications (including OS) at DC, DRC & UAT Locations:</u> The selected bidder should ensure Delivery, Installation, integration and Commissioning of the Application software at the bank office/ordered location within two (2) weeks from the date of Hardware provided by the Bank	The commisioning of two weeks to be increased to 4 weeks	Bidder to comply with RFP terms and conditions
59	13	Section B Introduction	7.Pre-Qualification Criteria	The bidder who has successfully supplied the proposed solution in at least one of the previous three procurements in Canara Bank, may be granted an exemption from other pre-qualification criteria subject to satisfactory performance duly considering their proven credentials at the sole discretion of the Bank.	Relaxation is meant only for UPI services or any other service to Canara Bank	RFP clause is self explanatory.Bidder to comply with the RFP terms and conditions
60	29	Section-D	Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD	Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD	We will be using the BG format as per the RFP format.	Bidder to submit the EMD BG as per the RFP format without any deviations
61	74	Annexure 8 Scope of Work	Annexure 8 Scope of Work	III. Infrastructure	As per the clause mentioned bank will be providing the hardware, but in the point 1.6 the permit and tax for hardware delivery has to be borne by bidder. The both the clauses seems to be contrsdictory to each other	Bidder to refer Corrigendum-1



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62	74	Annexure 8 Scope of Work	Annexure 8 Scope of Work	General	What is the current daily volume, along with peak and average TPS	Currently, Bank is processing around 4.50 Cr UPI transactions per day with average TPS of 1200.
63	74	Annexure 8 Scope of Work	Annexure 8 Scope of Work	General	Which Database will be provided by Bank, Oracle ?	Bidder to provide the database. If the proposed database is Oracle, then Bank will provide the license.
64	74	Annexure 8 Scope of Work	Annexure 8 Scope of Work	General	Which Database will be provided by Bank, Oracle ?	Bidder to provide the database. If the proposed database is Oracle, then Bank will provide the license.
65	13	Section B Introduction	8.Scope of Work	8.2 Bank reserves the right to modify the scope due to change in regulatory instructions, market scenario and internal requirement within the overall objective of implementation of Unified Payments Service (UPI) Switch Solution. Any guidelines on changes/modifications/enhancements given by RBI/NPCI or any regulatory bodies with regard to UPI switch solution will be added to the scope of work.	This seems to be an open ended clause and requires more specific information	RFP clause is self explanatory.Bidder to comply with the RFP terms and conditions
66	13	Section B Introduction	8.Scope of Work	3.During the course of the project, there might be related areas which Bank would like the selected Bidder to undertake which may not have envisaged earlier.	This seems to be an open ended clause and requires more specific information	RFP clause is self explanatory.Bidder to comply with the RFP terms and conditions
67	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.Project Timelines	1.Project Timelines	The timelines seems too aggressive. Request relaxation on this	Bidder to comply with RFP terms and conditions
68	75	Annexure 8 Scope of work 15	Annexure 8 Scope of work	15.The proposed solution should have the deferred credit mechanism (shadow ledger) to avoid load on CBS and posting the shadow balance entry to the CBS shall be configurable as per the requirement of the Bank	Please confirm that the above feature is required is only for Merchants and not for normal users. In case of Merchants, the credits go to a GL and are later on posted to the merchant account. In this case, there will only be credits and no debits thru UPI.	Deferred Credit mechanism here refers to processing the merchant credit transactions at UPI switch and responding to NPCI without / with less interacting with Bank's CBS in real-time. These transactions to be communicated with CBS on a pre-defined schedule as decided by Bank without changing any other operational methods such as reconciliation.
69	77	Annexure 8 Scope of work	Hardware	Hardware	Hardware Availability ? A-A-A (high Availability). Would it be an Auto switchover from DC to DR and vice versa ? Unplanned uptime is expected to be 99.90% / month i.e., downtime of 43.2 Minutes / month.	DC and DRC should be active-active mode.
70	77	Annexure 8 Scope of work	Hardware	Hardware	Hardware requirements as per the current architecture, including DR ? Would DR sizing be equivalent to DC ?	Hardware sizing to be done by the bidder and provided to Bank as per Annexure-9 (A). DC and DRC should be of same capacity.
71	77	Annexure 8 Scope of work	Hardware	Hardware	Network be part of the Hardware, including sizing/ Bandwidth ?	Yes
72	77	Annexure 8 Scope of work	Hardware	Hardware	What are DC / DR Locations ?	Details will be shared with successful bidder



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Banks Response
73	77	Annexure 8 Scope of work	Hardware	Hardware	Volume understanding is approx. - 30M during inception and 50M as a Benchmark. How about next 5 years projection? This is for hardware sizing and Application/ NGINX configurations	The solution should initially handle 5 Cr transactions with 3000 TPS and 20% growth expected YOY
74	77	Annexure 8 Scope of work	Hardware	Hardware	What is the Expected SLA? RTO understanding is 60 minutes, and RPO is 30 minutes? Pls confirm	RPO should be near zero and RTO is 60 minutes.
75	77	Annexure 8 Scope of work	Hardware	Hardware	pls clarify who would be the Hardware Monitoring Owner and Application Monitoring Owner	Application along with infra to be monitored by the successful bidder and has to work with Bank's existing SI in order to integrate new solution to the existing workload or new workloads during contract period.
76	77	Annexure 8 Scope of work	Hardware	Hardware	Operation Support expected to be on-site (Bank) or off-site?	Operation support to be on-site
77	77	Annexure 8 Scope of work	Hardware	Hardware	pls elaborate on Management of Helpdesk, or IVR and L1?	On site L1 resources to work as per the roles and responsibility defined in the RFP
78	77	Annexure 8 Scope of work	Hardware	Hardware	Is only CBS connectivity or card management solution CC involvement as well? Pls provide interaction model with CBS, FRM, Card System in case of Credit Cards	Required integration to be done with Bank's delivery channels/back office systems as per the scope of the RFP. CBS, FRM, etc. to be interacted through APIs.
79	84	Annexure 8 Scope of work	14.Fraud detection and protection:	14.Fraud detection and protection:	is Fraud Dispute management a part of scope?	No
80	26	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Right to Audit	Entire section	For a Licensed model, pls explain the what is the purpose to audit bidder?	Bidder to comply with RFP terms and conditions
81	25	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Mean Time Between Failures (MTBF)	If during the warranty period, any software/hardware items fail on three or more occasions in a quarter, such items shall be replaced by equivalent / superior new software/hardware items by the bidder at no additional cost to the Bank.	Need a better understanding from Bank on what defines failure to better cover these scenarios from FIS	Failure means un-availability of any service offered to the user/merchants/Bank as part of the solution
82	64	Annexure 2 Pre-qualification criteria	10 Solution Capability The proposed UPI switch solution should have been implemented and being maintained in at least one Scheduled Commercial Bank (SCB) having minimum 2000 Branches in India during last three years as on the date of submission of bid.	10 Solution Capability The proposed UPI switch solution should have been implemented and being maintained in at least one Scheduled Commercial Bank (SCB) having minimum 2000 Branches in India during last three years as on the date of submission of bid.	Request Modification of this clause to "The proposed UPI switch solution should have been implemented and being maintained in at least one Scheduled Commercial Bank (SCB) having minimum 1300 Branches in India during last three months as on the date of submission of bid."	Bidder to comply with the RFP terms and conditions
83	65	Annexure 2 Pre-qualification criteria	Solution should have been handling average 1 crore UPI financial transactions per day for last one year as on the date of submission of bid.	Solution should have been handling average 1 crore UPI financial transactions per day for last one year as on the date of submission of bid.	Request modification to 40 Lakhs Financial Transactions per day for the last 3 months	Bidder to comply with the RFP terms and conditions



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Banks Response
84	74	Annexure 8 Scope of work	4.The License for the solution to be Enterprise for Bank to support new channels during the contract period.	4.The License for the solution to be Enterprise for Bank to support new channels during the contract period.	Request the bank to allow the bidder to provide the solution in Hosted model at bidder's DC and pricing based on transactions.	Bidder to comply with the RFP terms and conditions
85	77	Annexure 8 Scope of work Infrastructure	Hardware shall be supplied by the Bank. Bidder needs to provide the Hardware specification required for the proposed solution in annexure-9(A).	Hardware shall be supplied by the Bank. Bidder needs to provide the Hardware specification required for the proposed solution in annexure-9(A).	Request the bank to allow the bidder to provide the solution in Hosted model at bidder's DC and pricing based on transactions.	Bidder to comply with the RFP terms and conditions
86	65	Annexure 2 Prequalification Criteria	Annexure 2 Prequalification Criteria	Pont No.4:Bidder should be the Original Software Owner (OSO)/ Original Software Developer (OSD) of Solution.	Please delete this clause and consider if an OEM could be OSD rather than the Bidder.	Bidder to comply with the RFP terms and conditions
87	65	Annexure 2 Prequalification Criteria	Annexure 2 Prequalification Criteria	Point No.9:The selected OSO/OSD has to work with existing SI in order to integrate new solution to the existing workload or new workloads during contract period.	Please delete this clause and consider if an OEM could be OSD rather than the Bidder.	Bidder to comply with the RFP terms and conditions
88	65	Annexure 2 Prequalification Criteria	Annexure 2 Prequalification Criteria	Solution Capability The proposed UPI switch solution should have been implemented and being maintained in at least one Scheduled Commercial Bank (SCB) having minimum 2000 Branches in India during last three years as on the date of submission of bid.	Please consider the purchase orders to be in the name of Bidder.	Bidder to comply with the RFP terms and conditions
89	65	Annexure 2 Prequalification Criteria	10. Solution Capability The proposed UPI switch solution should have been implemented and being maintained in at least one Scheduled Commercial Bank (SCB) having minimum 2000 Branches in India during last three years as on the date of submission of bid. (Solution should have been handling average 1 crore UPI financial transactions per day for last one year as on the date of submission of bid).	The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization/ Email reference from the client detailing the services along with Name, Designation, Contact details..	Please considering the relaxation for PQ as "The bidder/ OEM has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization/ Email reference from the client detailing the services along with Name, Designation, Contact details"	Bidder to comply with the RFP terms and conditions
90	21	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	8.Payment Terms 1. Application cost (including OS) 70% as per Table C of Annexure-17	On delivery of required Software items for the setup of the proposed solution and on submission of Invoice and Acceptance/Sign off by the Bank and deduction of Liquidated damages (if any) as per RFP Terms & conditions.	Please considering the relaxation for Payment terms as "85% as per Table C of Annexure-17 - On delivery of required Software items for the setup of the proposed solution and on submission of Invoice and Acceptance/Sign off by the Bank and deduction of Liquidated damages (if any) as per RFP Terms & conditions"	Bidder to comply with the RFP terms and conditions
91	21	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	8.Payment Terms 20% as per Table C of Annexure-17	On successful go-live of the proposed solution and on submission of Invoice and Acceptance/Sign off by the Bank and deduction of Liquidated damages (if any) as per RFP Terms & conditions.	Please considering the relaxation for Payment terms as "10% as per Table C of Annexure-17 - On successful go-live of the proposed solution and on submission of Invoice and Acceptance/Sign off by the Bank and deduction of Liquidated damages (if any) as per RFP Terms & conditions"	Bidder to comply with the RFP terms and conditions
92	21	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	8.Payment Terms 10% as per Table C of Annexure-17	On completion of warranty or on submission of BG for the equivalent amount and on production of relevant documents and deduction of Liquidated damages (if any) as per RFP Terms & conditions.	Please considering the relaxation for Payment terms as "5% as per Table C of Annexure-17 - On completion of warranty or on submission of BG for the equivalent amount and on production of relevant documents and deduction of Liquidated damages (if any) as per RFP Terms & conditions"	Bidder to comply with the RFP terms and conditions



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Banks Response
93	18	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6. Penalties/Liquidated Damages:	6.1.1 Non-compliance of the Delivery, Installation, Integration and Commissioning of Application software (including OS) at each ordered locations as per clause 1.3.1.1 will result in imposing penalty of 0.50% of the total cost mentioned in Table-C of Annexure-17 on delay in installation per week or part thereof by the Bank.	Please considering the relaxation for Penalties as "Non-compliance of the Delivery, Installation, Integration and Commissioning of Application software (including OS) at each ordered locations as per clause 1.3.1.1 will result in imposing penalty of 0.10% of the total cost mentioned in Table-C of Annexure-17 on delay in installation per week or part thereof by the Bank"	Bidder to refer Corrigendum-1 and comply with the RFP terms and conditions
94	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3 Delivery, Installation, Implementation, Go-Live and migration:	1.3.1.1 Delivery, Installation, integration and Commissioning of Applications (including OS) at DC, DRC & UAT Locations: The selected bidder should ensure Delivery, Installation, integration and Commissioning of the Application software at the bank office/ordered location within two (2) weeks from the date of Hardware provided by the Bank.	Please considering the relaxation for delivery, installation and commissioning as "Delivery, installation, integration and Commissioning of Applications (including OS) at DC, DRC & UAT Locations: The selected bidder should ensure Delivery, Installation, integration and Commissioning of the Application software at the bank office/ordered location within six (6) weeks from the date of Hardware provided by the Bank"	Bidder to comply with the RFP terms and conditions
95	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3 Delivery, Installation, Implementation, Go-Live and migration:	1.3.1.2 Delivery, Installation, Integration and Implementation of the proposed solution at DC, DRC & UAT Locations: The selected bidder should ensure delivery, installation, integration, implementation of the proposed Solution within ten (10) weeks from the date of installation of hardware/software (as per clause no. 1.3.1.1) for each ordered locations.	Please considering the relaxation for this clause as "Delivery, Installation, Integration and Implementation of the proposed solution at DC, DRC & UAT Locations: The selected bidder should ensure delivery, installation, integration, implementation of the proposed Solution within fourteen (14) weeks from the date of installation of hardware/software (as per clause no. 1.3.1.1) for each ordered locations"	Bidder to comply with the RFP terms and conditions
96	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3 Delivery, Installation, Implementation, Go-Live and migration:	1.3.1.3 UAT of the proposed solution at DC, DRC & UAT Locations: The selected bidder should ensure UAT along with NPCI certification of the proposed Solution within eight (08) weeks from the date of implementation of the solution (as per clause no. 1.3.1.2) for each ordered location.	Please considering the relaxation for this clause as "UAT of the proposed solution at DC, DRC & UAT Locations: The selected bidder should ensure UAT along with NPCI certification of the proposed Solution within ten (10) weeks from the date of implementation of the solution (as per clause no. 1.3.1.2) for each ordered location"	Bidder to comply with the RFP terms and conditions
97	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3 Delivery, Installation, Implementation, Go-Live and migration:	1.3.1.4 Go-Live of the proposed solution at DC, DRC & UAT Locations: The selected bidder should ensure go-live of the proposed Solution within four (04) weeks from the date of UAT of the solution (as per clause no. 1.3.1.3) for each ordered locations.	Please considering the relaxation for this clause as "Go-Live of the proposed solution at DC, DRC & UAT Locations: The selected bidder should ensure go-live of the proposed Solution within six (06) weeks from the date of UAT of the solution (as per clause no. 1.3.1.3) for each ordered locations"	Bidder to comply with the RFP terms and conditions
98		SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3 Delivery, Installation, Implementation, Go-Live and migration:	1.3.2 Migration: The selected bidder should ensure migration of the Existing Merchants data within eight (08) weeks from the date of go-live of the proposed solution	Please considering the relaxation for this clause as "Migration: The selected bidder should ensure migration of the Existing Merchants data within twelve (12) weeks from the date of go-live of the proposed solution"	Bidder to comply with the RFP terms and conditions
99	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3 Delivery, Installation, Implementation, Go-Live and migration:	1.3.1 The selected bidder should complete the Delivery, Installation, Implementation, Migration and Go-Live of the entire proposed UPI Switch Solution within Twenty Four (24) weeks from the date of acceptance of the Purchase Order/ From the date of Hardware readiness of the respective environment (DC / DRC / UAT) by the Bank whichever is later.	Since the timeline is in reference to go-live, the environment readiness would need to be for DC and DRC and not UAT	Hardware will be made available for UAT, DC and DRC simultaneously. Timeline will start from the date of PO acceptance / From the date of Hardware readiness of the respective environment UAT by the Bank whichever is later.
100	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3 Delivery, Installation, Implementation, Go-Live and migration:	1.3.1.1 Delivery, Installation, integration and Commissioning of Applications (including OS) at DC, DRC & UAT Locations: The selected bidder should ensure Delivery, Installation, integration and Commissioning of the Application software at the bank office/ordered location within two (2) weeks from the date of Hardware provided by the Bank.	By application software, is the Bank referring to 3rd party applications along with OS and not the UPI solution?	Bidder to refer Corrigendum-1



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101	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.3 Delivery, Installation, Implementation, Go-Live and migration:	1.3.2 Migration: The selected bidder should ensure migration of the Existing Merchants data within eight (08) weeks from the date of go-live of the proposed solution.	The migration here refers to only the existing merchants. Would this also include migration of issuer system/ data as well?	Migration here refers migration of Merchants and its data from existing UPI switch to proposed switch. Approximately, 40 lakh merchants to be migrated.
102	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6. Penalties/Liquidated Damages:	6.3 Penalties/Liquidated damages for not maintaining uptime: Availability - Above 99.80% and up to 99.90% Penalty - 0.10% of Total cost of Ownership* for every hour or part thereof.	For a monthly availability of 99.80%, the downtime would be approx. 86 mins. In this scenario, would the penalty be -0.15% (0.10% for one hour + 0.05% for the additional 26 mins) of the total cost of ownership?	RFP clauses are self explanatory. Bidder to comply with RFP terms & conditions
103	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6. Penalties/Liquidated Damages:	6.3 Penalties/Liquidated damages for not maintaining uptime: *Total cost of Ownership excluding Onsite resources charges, ATS, any additional requirements/ customization/ enhancement man-days charges, Migration Cost.	Trust for the uptime related penalties, the implementation charges would also be excluded	Bidder to comply with the RFP terms and conditions
104	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6. Penalties/Liquidated Damages:	6.3.2 The maximum penalty levied under above clause 6.3.1 shall not be more than 10% of the TCO as per bill of material.	Trust the maximum penalty of 10% of the TCO being referred here is for the entire period of contract. Request the Bank to confirm	Yes
105	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6. Penalties/Liquidated Damages:	6.3.2 The maximum penalty levied under above clause 6.3.1 shall not be more than 10% of the TCO as per bill of material.	Trust the TCO would exclude the onsite resources charges, ATS, any additional requirements/ customization/ enhancement man-days charges, Migration Cost and implementation cost.	Total cost of Ownership for calculating penalty under clause 6.3.1 is excluding Onsite resources charges, ATS, any additional requirements/ customization/ enhancement man-days charges, Migration Cost.
106	21	Payment Terms	70% Table A of Annexure-17	On delivery of required Software items for the setup of the proposed solution	Does this refer to delivery of the solution for testing?	Yes
107	23	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	9. Warranty/ Support	9.2 The selected bidder has to provide comprehensive on-site warranty for one year from the date go live for the proposed software application.	Clause 9.2 refers to one year onsite warranty, whereas Clause 9.3 refers to three years onsite warranty. Request the Bank to clarify.	Bidder to refer Corrigendum-1
108	65	Annexure-2 Pre-Qualification Criteria	Annexure-2 Pre-Qualification Criteria	10. Solution Capability The proposed UPI switch solution should have been implemented and being maintained in at least one Scheduled Commercial Bank (SCB) having minimum 2000 Branches in India during last three years as on the date of submission of bid.	Trust the Bank would also consider implementations done earlier than three years and currently being supported by the bidder	Bank shall consider implementations done earlier to three years which are currently being in the active contract of the bidder
109	74	Annexure-8 Scope of Work	I. Scope of Work	The solution proposed should be integrated seamlessly with the existing alternative banking channels, CBS, API Banking gateway, CBDC, NPCI solution, etc. The bidder is also required to migrate the merchant data from existing UPI solution for Canara Bank to the proposed new solution.	The migration here refers to only the existing merchants. Would this also include migration of issuer system/ data as well?	Migration here refers migration of Merchants and its data from existing UPI switch to proposed switch. Approximately, 40 lakh merchants to be migrated.
110	74	Annexure-8 Scope of Work	I. Scope of Work	2. The solution should also be capable of handling retail UPI transactions as per bank requirement on a later stage.	By retail UPI transactions, is the Bank referring to the issuer and PSP switch functionalities?	The scope of the RFP is limited to UPI Merchant Acquiring Switch of the Bank. However, the solution should be capable of handling the retail transactions (issuer) in the future, if required by the Bank.



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111	75	Annexure-8 Scope of Work	I. Scope of Work	r. Installation/ de-installation of sound box	Trust the supply and installation of sound boxes is not in scope of the bidder	Supply and installation of sound boxes is not in scope of the bidder. Bidder to provide APIs for Installation/ de-installation of sound box to communicate with the sound-box vendor/s.
112	76	Annexure-8 Scope of Work	I. Scope of Work	22. Bidder needs to provide enterprise edition container orchestration platform.	Is the bidder expected to quote for the kubernetes/ container platform?	Yes. Bidder needs to quote enterprise edition container orchestration platform cost in the bill of material.
113	76	Annexure-8 Scope of Work	I. Scope of Work	27. Solution should support the existing mobile app SDK integration.	Request the Bank to elaborate on existing mobile app SDK integration.	Bidder to provide SDK of the merchant mobile application.
114	76	Annexure-8 Scope of Work	I. Scope of Work	29. Proposed solution should have DIY open APIs such as merchant on-boarding, VPA creation, transaction status check, statement, user-define EFRM, etc. and not limited to the above list.	Request the Bank to elaborate on user-define EFRM requirement.	User-defined EFRM such as setting transaction limit, count etc. by Merchant.
115	77	Annexure-8 Scope of Work	III. Infrastructure	The Proposed solution should be based on micro-services and containerized architecture, so that new services deployment will have zero down time. DC - DR replication should be available as part of the solution so that in case of switch over the complete solution should seamlessly work.	Since the infrastructure and associated software would be provided by Bank, the DC-DR replication tools would also be provided by Bank. Request the Bank to confirm our understanding.	Bank will not provide any tool for DC-DR replication. It's the responsibility of successful bidder to ensure DC-DR are in sync always.
116	77	Annexure-8 Scope of Work	IV. Benchmarking	The proposed solution should be benchmarked for 3000 TPS (Transactions per Second) and be able to handle 5 crore transactions per day before going live. Bidder has to demonstrate the volume handling capacity of the UPI switch and provide the report of same.	Trust Bank would accept the report of benchmarking exercise done by the bidder in its lab/ data centres	Yes
117	78	Annexure-8 Scope of Work	V. Migration of Data from existing UPI Switch: b) Data Extraction and Loading in New UPI switch:	2. In case the UPI services are found to be non-functional due to any reason during the migration, re-registration of such services shall be the responsibility of the bidder at no cost to the Bank.	Request the Bank to clarify what is meant by re-registration of services	On-boarding the merchant afresh in the proposed switch.
118	78	Annexure-8 Scope of Work	V. Migration of Data from existing UPI Switch: b) Data Extraction and Loading in New UPI switch:	3. Migration of disabled merchants/users from existing switch to the proposed switch including archive data.	Request the Bank to confirm the duration and size of the archived data. Also request the Bank to confirm if such archived data can be stored as part of offline/ network storage	Bidder to migrate atleast last 1 year data of the merchants. Archived data can be stored as part of offline/ network storage and to be produced to Bank as and when requested.
119	79	Annexure-8 Scope of Work	VI. Enterprise license on proposed Solution (UPI)	The license for the solution to be Enterprise-wide perpetual level for all the modules offered without any constraint on number of branches or users or delivery channels.	Request the Bank to consider the license on term basis for a period of 3 or 5 years	Bidder to comply with the RFP terms and conditions
120	79	Annexure-8 Scope of Work	VII. Facility Management Service	A. L1 on-site resource: a. Primary responder for logging issues f. Enable merchant integration support for new merchants.	The various roles defined under L1 require different skill sets. Eg., monitoring/ incident reporting and merchant integration support require different skill sets. Trust the successful bidder would have the option to discuss with the Bank, the team structure and count of resources required to offer the services listed	Yes
121	81	Annexure-8 Scope of Work	VII. Facility Management Service	D. On-site Application Developer: a. Develop, customize and enhance the UPI switch application based on business requirements and NPCI guidelines.	Request the Bank to allow the bidder to consider the development/ customization related activities from the bidder's premises, considering the source code access restrictions and availability of large pool of resources from bidder's premises to support development/ enhancements	Bidder to deploy one on-site application developer resource at Bank's premises and work as per the roles & responsibility defined in the RFP



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122	82	Annexure-8 Scope of Work	VII. Facility Management Service	7. Specialized OEM resources/domain experts (including DBA supports) should be made available as required for smooth running of project and will be made available Onsite whenever need arise for major activity, Compliance etc.	Is the bidder expected to leverage Bank's existing Oracle EULA? In this case, the OEM support should be extended from the Bank's engagement with Oracle	If the Database provided by the Bidder is Oracle, then Bank will provide the license
123	83	Annexure-8 Scope of Work	VIII. Monitoring and Management	1. Monitoring and Management of proposed UPI solution shall be deployed. Bidder should provide the dashboard for Real-time monitoring of UPI transactions and facility to go up to the level of transaction (RRN) and getting the Transaction status and its reason of failure, if any.	Does the Bank have an existing APM tool that can be leveraged by the bidder or is the bidder expected to provide an APM tool along with the UPI Solution? If the bidder is expected to provide the APM tool, request the Bank to provide a place holder to the bidder to quote for such enterprise licenses	Bidder to provide the APM tool along with the solution.
124	85	Annexure-8 Scope of Work	16. Compliance and assurance:	• Compliance to Bank IS policy and other related policy, adherence to Bank Minimum Baseline security requirement , adherence to quarterly VAPT requirement.	Trust the Bank would perform the quarterly VAPT exercise and the bidder is required to ensure observations, if any, are addressed	We concur with the Bidder's understanding.
125	85	Annexure-8 Scope of Work	16. Compliance and assurance:	• Adherence to NPCI requirement for Mobile application certification/ re-certification / new functionality launching.	Does the scope include providing an independent mobile application? If yes, is this a customer app or merchant app?	Bidder to provide mobile application for Merchants and also customer app with respect to testing solution
126	88	Annexure-8 Scope of Work	XI. Facility for Merchants:	3. Customised API / SDK and other integration support to provide following facility to merchant - • UPI solution for POS/ Soft- POS	Request the Bank to elaborate this requirement	This includes integration such as QR based UPI payment acceptance in POS machines
127	94	Annexure-8 Scope of Work	XVI. Source Code	The Bank shall also have the right to conduct source code audit by third party auditor.	This will be feasible only if the third party auditor conducts the audit from the bidder's premises, since the source code cannot be shared outside	We concur with the Bidder's understanding.
128	94	Annexure-8 Scope of Work	V. Migration of Data from existing UPI Switch:	1. The bidder shall establish an interface between existing UPI switch and the new UPI switch.	Request the Bank to elaborate the need to establish an interface between existing and new UPI switch	To migrate the data. If bidder can migrate the data without any interface, it can be done accordingly.
129	94	Annexure-8 Scope of Work	V. Migration of Data from existing UPI Switch:	All current functionalities and customizations available currently on Bank's UPI Switch including front-end Utilities like Dash Boards, Mobile application etc. shall be migrated seamlessly by the bidder onto the proposed switch	Request bank to list the entire set of customizations on the current UPI switch to enable the bidder factor the same in the Bill of Material for implementation.	No such clause present in the RFP document
130	79	Annexure-8 Scope of Work	VII. Facility Management Service	A. L1 on-site resource: f. Enable merchant integration support for new merchants.	Request the Bank to provide the count of merchants that the bank plans to onboard/ integrate on a monthly basis - this is required to size the L1 team to support this activity	Sizing of onsite L1 resources mentioned in the RFP. Bidder to supply resources accordingly.
131	79	Annexure-8 Scope of Work	VII. Facility Management Service	D. On-site Application Developer: b. Implement new features, modules and updates as per the latest UPI specifications or Bank requirement up to 15 man-days.	Trust this 15 man-days applies to bank requirements and new features/ modules. Would the bidder be allowed to develop those enhancements that exceed 15 man days from bidder's premises?	Yes. However, no remote access/VPN will be provided.
132	79	Annexure-8 Scope of Work	VII. Facility Management Service	5. The bidder should be able to recruit/ deploy the resources within 30 days of placing the order/LOI for the onsite technical resource	Would the bank place a separate order for the onsite technical resources? If yes, request the Bank to allow the bidder up to 90 days to recruit/ train/ deploy required resources and hence place the order at least 90 days before planned go-live dates	No separate order shall be placed by the Bank for the onsite technical resources.
133	79	Annexure-8 Scope of Work	VII. Facility Management Service	12. Bank reserves the right to interview the facility management personnel including Team Lead intended to be deployed and if not found suitable may reject them.	It would be operationally not feasible to get the interview for all the resources with the Bank team and would delay the process of onboarding. We suggest that the Bank restrict the interview to the Team Lead resource only	Bidder to comply with the RFP terms and conditions
134	83	Annexure-8 Scope of Work	VIII. Monitoring and Management	Bidder should provide the dashboard for Real-time monitoring of UPI transactions and facility to go up to the level of transaction (RRN) and getting the Transaction status and its reason of failure, if any	Is the bidder expected to supply the application monitoring tool or would Bank provide the same? If Bank has the monitoring tool, can the bidder utilize the same licenses for UPI? Please confirm.	Bidder to provide the APM tool along with the solution.



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Banks Response
135	83	Annexure-8 Scope of Work	VIII. Monitoring and Management	14. Fraud detection and protection: • Integration with Bank's EFRM solution.	What integration methods are supported by the Bank's EFRM solution? Does it support API based integration or data streaming/ message queue based integration? If data streaming is supported, does Bank has an existing license of such tools like Kafka that can be used by the bidder to integrate to the EFRM solution?	Currently, EFRM supports API based integration
136	88	Annexure-8 Scope of Work	XI. Facility for Merchants:	3. Customised API / SDK and other integration support to provide following facility to merchant - • Generation of Dynamic QR through handheld device	Does this refer to POS terminals/ mobile app at merchant locations? If yes, are these through aggregators and what are the aggregator systems that are expected to be integrated? Or is this limited to Merchant mobile app?	Hand held devices includes POS, Soft POS, Merchant mobile app etc. For POS/Soft POS, bidder to integrate with respective POS vendors.
137	89	Annexure-8 Scope of Work	XI. Facility for Merchants:	3. Customised API / SDK and other integration support to provide following facility to merchant - • Integration with the chat platform where SDKs (Software Developer Kits) and APIs are provided by the Bank and UI is designed by the chat platform.	Is there an existing chat platform to which the integration needs to be considered? Request Bank to provide details of the chat platform.	Bidder to refer Corrigendum-1
138	91	Annexure-8 Scope of Work	XIII. MIS Dashboard	• Separate report for performance monitoring and report for Installation and un-Installation of App (both retail and merchant).	1. What is the retail app being referred here? 2. Details of app installation/ un-installation would be available from play store/ app store. What is the report expected from the service provider?	1. Mobile app referred here is Merchant mobile app. 2. Bidder to provide the details of number of registered/active/de-registered users of Merchant mobile app.
139	104	Annexure-9 (A) Sizing of Hardware, Software/OS for UAT, DC & DRC	Sizing of Hardware, Software/OS for UAT, DC & DRC	Hardware/ Appliance including OS for DC	Is the bidder expected to quote for the hardware/ appliance or only provide the sizing requirement and Bank would procure the same?	Hardware will be supplied by the Bank. Bidder needs to size the hardware required to run the application as per RFP terms and provide to Bank in Annexure-9 (A)
140	104	Annexure-9 (A) Sizing of Hardware, Software/OS for UAT, DC & DRC	Sizing of Hardware, Software/OS for UAT, DC & DRC	Database Licenses	Can the bidder leverage the Bank's existing database EULA?	If the Database provided by the Bidder is Oracle, then Bank will provide the license
141	105	Annexure-9 (A) Sizing of Hardware, Software/OS for UAT, DC & DRC	Sizing of Hardware, Software/OS for UAT, DC & DRC	At any point of time during the contract period, the resource utilization like CPU, Memory, Database etc. should not exceed 50 % of the total capacity.	While the Bank has indicated an initial capacity of 3,000 TPS, request the Bank to indicate the estimated growth to enable the bidder size the infrastructure for three years	The solution should initially handle 5 Cr transactions and expecting 20% increase per year.
142	6, 18	Annexure-9 (A) Sizing of Hardware, Software/OS for UAT, DC & DRC	Penalties & LD	Penalties & LD	Bank to consider the following suggestions. (A) The total penalties which can be levied for all the penalty clauses to be capped up to a maximum of 10% of the monthly billing under the contract. (B) Liquidated damages shall be deducted/recovered by Bank, provided Service Provider is giving reasonable cure period to rectify the failures and then only upon providing notice to Service Provider such steps can be invoked.	Bidder to comply with the RFP terms and conditions
143	7,20	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Escrow arrangement	Escrow arrangement	Request Bank to bourne the cost for the Escrow arrangement and related cost.	Bidder to comply with the RFP terms and conditions



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144	18, 26	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Right to Audit	Right to Audit	15 days prior written notice is required to Service provider. The frequency of such Audit shall not be more than once in a calendar year at the Banks discretion. Bank acknowledges that any audits performed pursuant to and / or the exercise of rights under this Clause shall not entitle Bank to inspect any data, information or records to the extent that such materials relate to any other customer or any other sub-contractor nor to inspect the employment contracts, costings, margins or other internal data of Service Provider or any sub-contractor. In addition, Bank shall ensure that the auditors comply with Service Provider's security (including Information Security), safety and other site-specific regulations and procedures whilst on the sites and the auditors / inspectors shall be escorted at all times by Service Provider's Personnel and ensure confidentiality of the information/data.	Bidder to comply with the RFP terms and conditions
145	46, 142	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Intellectual Property Rights	Intellectual Property Rights	Bank to consider this clause to be mutual. Any Intellectual Property of the Vendor/Bidder licensed to Bank under this Agreement, shall be licensed only during the term of this Agreement. Each Party shall be the owner of its Intellectual Property developed before this engagement.	Bidder to comply with the RFP terms and conditions
146	47, 145	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Confidentiality and Non-Disclosure	Confidentiality and Non-Disclosure	This clause shall be mutual and the Bank shall also protect the Confidential Information shared by Vendor during the term of this Agreement. Each party shall protect the Confidential Information of the other Party in a way it would protect its own Confidential Information. Confidentiality obligations shall survive only during the term of this Agreement and not beyond expiry or termination of this Agreement.	Bidder to comply with the RFP terms and conditions
147	52, 143	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Indemnity	Indemnity	The Vendor shall also get indemnified by Bank for any damages faced by the Vendor due to breach of obligations under the Agreement by the Bank. This clause shall be mutual. Clause 22.3.1. & 14.3.1 shall be deleted. Any indemnities provided under this Contract shall be valid only during the term of the Contract and shall not survive post termination or expiry of Contract. Clause 22.4. and 14.4. shall be modified as below- "Subject to the obligations mentioned in Clause 22.3.2. or 14.3.2 (as applicable), notwithstanding anything stated in the Agreement, VENDOR/ SERVICE PROVIDER's aggregate liability shall be subject to an overall limit of 10% of Annual Contract Value.	Bidder to comply with the RFP terms and conditions
148	130	Appendix- F	Integrity Pact	Integrity Pact	Bank to provide clarity on stamp duty payment, if any. Clause 1.3- Bank to provide clarity on which clause 13 is being referred to. Clause 11- Request Jurisdiction to be at Mumbai.	The bidder should submit signed Pre-Contract integrity pact on Non-Judicial Stamp Paper of Rs.500/- or more (as per respective state Stamp Act whichever is higher) as per Appendix-F. 2. Bidder to clause 13 of the Pre-Contract integrity pact 3. 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	Banks Response
149	140	Section F Ownership & Awarding of Contract	Order Cancellation/Termination of Contract	Order Cancellation/Termination of Contract	This Clause shall be mutual and the Vendor/Bidder shall also have right to terminate for default. In case of delay or fault in delivery, the Vendor/ Bidder shall be given cure period of 30 (Thirty) days before termination by the Bank.	Bidder to comply with the RFP terms and conditions
150			Limitation of Liability	Limitation of Liability	Request bank to consider the below clause - In no event will either Party be liable for any consequential or indirect or punitive loss or damages or any loss of anticipated savings, loss of goodwill, loss of profits, loss or alteration of data, loss of use of any process arising from or as a result of this Agreement. Subject to the clause above, Vendor's aggregate liability for all direct losses, liabilities under any contract, indemnity, tort and strict liability and damages arising out of or in connection with this Agreement shall in no event exceed a sum equal to 10% of Annual Contract Value in which such liability claim arose.	Bidder to comply with the RFP terms and conditions
151	146	19.2	Force Majeure	Force Majeure	Pandemic, epidemic, lockdown shall be added as Force Majeure events.	Bidder to comply with the RFP terms and conditions
152	147	21	Hiring of Bank Staff or ex staff	Hiring of Bank Staff or ex staff	This clause shall be mutual and neither Party shall solicit or hire the employee of other Party.	Bidder to comply with the RFP terms and conditions
153	148	25	Dispute Resolution	Dispute Resolution	The place of Arbitration shall be either Mumbai or Chennai	Bidder to comply with the RFP terms and conditions
154	148	26	Governing Law	Governing Law	The jurisdiction shall be changed from Bangalore to Mumbai or Chennai	Bidder to comply with the RFP terms and conditions
155	151	31.12	Draft Contract Agreement	31.12. The Vendor/Service Provider shall be liable for any loss caused to the bank due to any wilful negligence /malpractice by the Vendor/Service Provider or any of its officers, employees, agents or representatives which is found to be a causative factor for any fraud, in spite of liability under the relevant statute, civil and/ or criminal as the case may be, for any malicious acts, negligent acts, wrongful acts, fraudulent acts and/ or offline transactions committed (including those committed by any of its employees, agents and/or representatives) in the performance of the Services under this Agreement and shall not be deemed to be acting on or behalf of the Bank in any manner whatsoever to the extent of such acts and/ or transactions	This clause shall be mutual.	Bidder to comply with the RFP terms and conditions
156	79	VI. Enterprise license on proposed Solution (UPI)	VI. Enterprise license on proposed Solution (UPI)	The license for the solution to be Enterprise-wide perpetual level for all the modules offered without any constraint on number of branches or users or delivery channels.	This is contradicting Annexure 17, Bill of Materials which says the enterprise license should be valid till the end of contract. Request Bank to clarify	Enterprise license for solution should be valid till the end of contract.
157	113	Annexure-17 Bill of Material	Table - B Enterprise License cost for Unified Payments Interface (UPI) Solution with comprehensive Support & Maintenance for 3 Years	Enterprise License should be valid till the end date of the Contract Period. Based on the Bank's requirement and Bank will review of the project/service during the contract period of three years, Bank may take the service for another 3 Years on its own discretion with the same price.	Since the Enterprise license is valid till end date of contract, understanding is that license term is for 3 years. If Bank wishes to continue for another 3 years, Bank will chose to do so at its discretion by renewing the license at the same price. Please confirm the understanding	Yes



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158	21	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Payment Terms	100% as per Table B of Annexure-17 100% After complete delivery, installation and Go Live of proposed solution of license and on production of relevant documents like delivery signoff and invoice with product serial number of the items supplied duly approved by the Bank Officials while claiming the payment and Liquidated damages (if any) as per RFP Terms & conditions.	Request Bank to reconsider breaking up the payment terms for license based on milestone such as below since the current milestones defers entirety of license realisation to post Go live phase: 50% on delivery of solution for SIT , 30% on UAT sign off of the solution, 20% on Go Live of the solution	Bidder to comply with the RFP terms and conditions
159	117	Annexure-17 Bill of Material	Table - C Other Application and Implementation Cost	Cost for implementation, Installation, configuration, patching, Private on premises Cloud deployment etc. for OS and other software items	Understanding is that the cost description is for deployment of other application softwares. Although this is a one time cost the format provided requires biller to quote for 2nd and 3rd year as well. Request Bank to amend the bill of material structure for this cost item	Bidder to comply with RFP terms and conditions
160	21	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Payment Terms Application cost (including OS)	70% as per Table C of Annexure-17 On delivery of required Software items for the setup of the proposed solution and on submission of Invoice and Acceptance/Sign off by the Bank and deduction of Liquidated damages (if any) as per RFP Terms & conditions. 20% as per Table C of Annexure-17 On successful go-live of the proposed solution and on submission of Invoice and Acceptance/Sign off by the Bank and deduction of Liquidated damages (if any) as per RFP Terms & conditions. 10% as per Table C of Annexure-17 On completion of warranty or on submission of BG for the equivalent amount and on production of relevant documents and deduction of Liquidated damages (if any) as per RFP Terms & conditions. Subscription license cost-yearly. (wherever applicable) 100% After complete delivery/Renewal of license and on production of relevant documents like proof of delivery/renewal duly approved by the Bank Officials while claiming the payment and after deducting applicable penalties and Liquidated damages.	Understanding is that the 70% , 30% & 20% split given is for item 2 in Table C (Annexure -17 Bill of Material). For item 1 payment term given for Subscription cost becomes applicable. Please confirm the understanding	Bidder to refer Corrigendum-1
161	18	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6.3 Penalties/Liquidated damages for not maintaining uptime:	*Total cost of Ownership excluding Onsite resources charges, ATS, any additional requirements/ customization/ enhancement man-days charges, Migration Cost.	Request Bank to apply uptime penalty on effective Monthly ATS rather than the TCO of the solution.	Bidder to comply with the RFP terms and conditions
162	NA	General clause	Bid End Date - 12/06/2025	Bid End Date - 12/06/2025	Request bank to provide 15 working days post pre-bid clarifications from bank for the bid submission.	Bidder to comply with the RFP terms and conditions
163	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1.Project Timelines	Active-Active HA	Please confirm whether the UPI switch is expected to run in active-active mode across DC and DRC. What percentage load should each handle in such a setup?	The solution should run in active-active mode across DC and DRC. Both DC & DRC should be sized equally and be able to handle 100% load.
164	96	Annexure-9 Technical and Functional Requirements	Annexure-9 Technical and Functional Requirements	Deployment Architecture	Kindly share the expected deployment architecture (logical and network topology) across DC, DRC, and UAT.	Deployment architecture to be provided by the bidder



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Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Banks Response
165	96	Annexure-9 Technical and Functional Requirements	Annexure-9 Technical and Functional Requirements	Messaging Protocols	What message protocol is required for NPCI communications (e.g., ISO 8583, XML)? Should we support multiple protocols?	Messaging protocol supported by NPCI for UPI transactions to be used for communicating with NPCI.
166	16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Integration & Interfaces	CI/CD Tools	Does the Bank prefer or mandate any DevOps tooling (e.g., Jenkins, GitLab CI)?	No
167	16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Security	Observability Stack	Are there preferred observability and logging tools (e.g., ELK, Prometheus, SIEM)? Must the UPI solution integrate with Bank's SOC?	Solution should be integrated with SOC
168	13	Section B Introduction	Scope of Work	Virtualization	Is containerization (e.g., Docker/Kubernetes) permitted or preferred for the UPI switch deployment?	Bidder should provide the solution along with containerization.
169	16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Security	Log Retention	What is the required retention period for UPI transaction and audit logs?	Details will be shared with successful bidder
170	104	Annexure-9 Technical and Functional Requirements	Annexure-9 Technical and Functional Requirements	Integration Points	Please list the internal systems the UPI switch must integrate with (e.g., CBS, AML, Fraud Risk Monitoring).	Details will be shared with successful bidder
171	104	Annexure-9 Technical and Functional Requirements	Annexure-9 Technical and Functional Requirements	Custom Logic	Is custom VPA logic or white-labelling expected to be supported by the UPI switch?	Details will be shared with successful bidder
172	16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Migration	Merchant Data	What is the estimated volume of merchant data to be migrated? Will the Bank provide source schema and format?	Approximately 40 lakh merchants to be migrated. Successful Bidder should coordinate with existing switch vendor for migration of data.
173	13	Section B Introduction	Scope of Work	DB Technology	Are there preferred database technologies (e.g., Oracle, PostgreSQL)? What is the HA configuration expected?	Bidder can provide any enterprise grade database.
174	104	Annexure-9 Technical and Functional Requirements	Annexure-9 Technical and Functional Requirements	TPS	Please provide peak TPS (Transactions Per Second) expectations for UPI transactions, current and forecasted.	The solution should initially handle 5 Cr transactions and expecting 20% increase per year.
175	104	Annexure-9 Technical and Functional Requirements	Annexure-9 Technical and Functional Requirements	Third-Party PSPs	What are the specific compliance/interoperability requirements for third-party PSP integrations?	As mandated by NPCI/Bank's internal policy
176	17	Section C	Acceptance	NPCI Certification	Will the Bank facilitate engagement with NPCI for certification/testing of UPI switch?	Yes
177	104	Annexure-9	Functional Requirements	VAS Features	Are features like UPI AutoPay, Dynamic QR, Intent-based payments, or 123PAY in scope from Day 1?	Yes



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178	24	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Scope involved during Contract	Reconciliation	What are the reporting and reconciliation expectations (e.g., NTSL, end-of-day reports)?	Reconciliation of UPI transactions will be handled by Bank. Bidder should provide UPI switch file for reconciliation as per the format and frequency decided by the Bank/NPCI.
179	16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Security	VAPT & Audit	What are the expectations for VAPT/code audit scope and frequency during the contract period?	VPAT will be conducted by the Bank. All audit observations including VAPT related to the proposed solution to be addressed/closed by the bidder.
180	104	Annexure-9 Technical and Functional Requirements	Annexure-9 Technical and Functional Requirements	Compliance	Is there a checklist of regulatory compliance requirements from RBI/NPCI specific to the UPI switch?	All NPCI UPI circulars upto 30.4.2025
181	16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Security	Key Management	Is there an existing HSM infrastructure we must integrate with, or should we propose our own key management setup?	Bidder can integrate with Bank's existing HSM set up, if required.
182	13	Section B Introduction	Scope of Work	Aggregator Merchant Traffic	Does the scope of RFP include aggregator acquired merchant traffic or is it limited to bank acquired merchants?	All UPI transactions
183	104	Annexure-9 Technical and Functional Requirements	Annexure-9 Technical and Functional Requirements	Post Payment Services	Are post-payment services such as refunds, reconciliation, and chargebacks expected to be managed by the TSP (Technology Service Provider)?	No. However, as mandated by the NPCI solution should be live with Merchant online UDIR.
184	25	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Local Support	Onsite Resource Requirement	Even in case of cloud deployment, are L1/L2/L3 resources required to be physically present at bank premises?	The solution should be hosted on-premises under Capex model.
185	13	Section B Introduction	Scope of Work	Cloud Deployment Preference	In case of cloud deployment, is there a preferred cloud provider (AWS, Azure, GCP), or is it open to bidder's discretion?	The solution should be hosted on-premises under Capex model.
186	21	Section C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Payment Terms	Infra & Reconciliation Costs	Will the Bank support with any infrastructure or reconciliation costs, or are these to be borne by the bidder?	Infrastructure to be managed by the bidder along with Bank's existing System Integrator. Reconciliation will be handled by Bank's operational team.
187	104	Annexure-9 Technical and Functional Requirements	Annexure-9 Technical and Functional Requirements	UPI Switch Scope	Is the scope of the switch limited to payee PSP role, or does it also include payer PSP and issuer switch functionalities?	The scope of this RFP primarily focuses on UPI Merchant Acquiring Switch of the Bank. However, the solution should be capable of handling the retail (issuer) transactions.
188	16	Annexure 8 - Scope of Work	Scope of Work	Facility for Merchants	Merchant web portal, mobile application, dashboard - are all these front end applications be built & provided by the UPI Switch TSP or the TSP has to integrate with the bank's existing applications/ web portal for the Merchants?	Merchant web portal, mobile application, dashboard, etc. to be provided by the bidder.
189	75	Annexure 8 - Scope of Work	Scope of Work	UPI Switch Scope	In the Payee scope, what all are expected - is the P2M offerings? API based flow any SDK support needed?	Details solution requirement is available in the annexure-8 of the RFP document. Bidder to comply with the RFP terms and conditions



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190	75	Annexure 8 - Scope of Work	Scope of Work	UPI Switch Scope	Is P2M Plugin SDK part of the flows to be supported?	Yes
191	75	Annexure 8 - Scope of Work	Scope of Work	UPI Switch Scope	What is the scope of Recon activities? Will it be performed by the bank?	Reconciliation will be handled by Bank's operational team.
192	21	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Payment Terms	Infra & Reconciliation Costs	Switching fee, AWS infra cost and any additional cost will it be borne by the bank?	The solution should be hosted on-premises under Capex model. Switching fee will be borne by the Bank.
193	NA	General	General	Support	What is the support model? Will L0 be picked by the bank and are ppl expected to be deployed at bank's end	Bidder to deploy on-site resources as detailed in the RFP.
194	65	Annexure 2 Prequalification Criteria	The proposed UPI switch solution should have been implemented and being maintained in at least one Scheduled Commercial Bank (SCB) having minimum 2000 Branches in India during last three years as on the date of submission of bid. (Solution should have been handling average 1 crore UPI financial transactions per day for last one year as on the date of submission of bid).	The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter from the Concerned Organization/ Email reference from the client detailing the services along with Name, Designation, Contact details.	We request you to kindly allow Small Finance Bank/Payment Banks/Public sector bank also. Also request you to kindly allow up to 50lakh average transaction per day.	Bidder to comply with the RFP terms and conditions

Date: 04-06-2025
Place: Bengaluru


Deputy General Manager

