

**ಸಿಂಡಿಕೇಟ್ ಸಿಂಡಿಕೇಟ್ Syndicate**

ಪ್ರಧಾನಕಾರ್ಯಾಲಯ : ಬೆಂಗಳೂರು / Head Office : Bengaluru

ಅಧಿಪ್ರಾಪ್ತೀವಂವಿಕ್ರೇತಾಭುಗತಾನಾನುಭಾಗ - ಡಿಜಿಟಲಬೆಂಕಿಂಗ್ಸೇವಾಶಾಖಾ

Procurement & Vendor Payments Section - Digital Banking Services Wing

Amendment / Addendum / Corrigendum-2 to the RFP-15/DBS/BBPS/2022 dated 12/10/2022 for “Implementation and Maintenance of Bharat Bill Payment System (BBPS) Solution on OPEX Model in Canara Bank.”

**GEM BID NO: GEM/2022/B/2627963**

In reference to our Open Tender RFP-15/DBS/BBPS/2022 dated 12/10/2022 for “Implementation and Maintenance of Bharat Bill Payment System (BBPS) Solution on OPEX Model in Canara Bank.”, vide Tender Number GEM BID NO: GEM/2022/B/2627963 dated 12/10/2022.

This is to inform that pre-bid meeting has been conducted on 20/10/2022, in which the following queries were raised by participants & the clarification for those queries has been provided. Kindly be guided by the clarification and changes to clauses.

Bidders to note that this is the final clarification provided by Bank and Bank will not be providing any further clarification. Any further clarification will be provided by Bank at the time of technical evaluation and discussions subsequently.

Sl. No	Clause Ref. No	Amendments
1.	4. Onsite and Offsite Resources: Page No: 7, Clause 4.1	<p><b><u>Existing Clause:</u></b></p> <p>The bidder has to provide technically qualified Onsite and Offsite resources that are well versed in the proposed solution for the entire contract period at their own cost.</p> <p><b><u>Revised Clause:</u></b></p> <p>The bidder has to provide technically qualified Onsite and Offsite resources that are well versed in the proposed solution for the entire contract period at their own cost. Onsite resource refers to the personnel deputed by the Bidder at Bank premises and Offsite resource refers to the personnel operating from the Bidder location.</p>
2.	Page No: 8, Clause 4.4	<p><b><u>Existing Clause:</u></b></p> <p>Bank at its discretion may avail Onsite/Offsite resources based on the requirement.</p>



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Sl. No	Clause Ref. No	Amendments
		<p><b>Revised Clause:</b></p> <p>Bank at its discretion may avail Onsite/Offsite resources based on the requirement. No other cost shall be borne by Bank apart from the per transaction cost referred in the Bill of Material of this RFP</p>
3.	Onsite and Offsite Resources: Page No: 8, Clause 4.9	<p><b>Existing Clause:</b></p> <p>Bidder will be responsible for attending complaints during the contract period.</p> <p><b>Revised Clause:</b></p> <p>3.9. Bidder will be responsible for attending complaints during the contract period.</p> <p>3.9.1. The complaints may be from any of the related entities in the BBPS eco system viz., Bank, End Customer, Regulator, BBPS Participants, etc., and the same may be received through any channel.</p> <p>3.9.2. The complaint resolution must happen within the regulatory Turn Around Time(TAT) or Bank defined timeline, whichever is earlier.</p> <p>3.9.3. The complaints need to be resolved by the Bidder in co-ordination with stakeholders.</p>
4.	Annexure-6 Page No: 48 Clause: 11	<p><b>Existing Clause:</b></p> <p>The COU and BOU module should support a minimum 50 TPS and 300 TPS respectively, at the time of going live. The bidder should further scale up the infrastructure to handle any TPS as per the operational demand of the system and/ or as per the requirement of the Bank.</p> <p><b>Revised Clause:</b></p> <p>The BOU module should support minimum TPS of 500 initially and should be further scalable as per Bank's requirement.</p>
5.	Page No: 65, Clause 2.4	<p><b>Existing Clause:</b></p> <p>The BOU module should be capable of handling minimum 300 transactions per second at the time of going LIVE. The</p>



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Sl. No	Clause Ref. No	Amendments
		bidder should further scale up the infrastructure to handle any TPS as per the operational demand of the system and/ or as per the requirement of the Bank.  <b>Revised Clause:</b>  The BOU module should be capable of handling minimum 500 transactions per second at the time of going LIVE. The bidder should further scale up the infrastructure to handle any TPS as per the operational demand of the system and/ or as per the requirement of the Bank.
6.	Annexure-6 Page No. 53 Clause 5 Annexure-6.1 Page No. 60 Clause 5	<b>Existing Clause:</b> The systems should be operational from DR setup in case of any need within RTO of 2 hours and 0 RPO (without any data loss).  <b>Revised Clause:</b> The systems should be operational from DR setup in case of any need within RTO of 2 hours and 'near 0 RPO' (without any data loss).
7.	Annexure-8 Clause: 8.10	<b>Existing Clause:</b> All complaints assigned in CANVAS to be managed by the bidder on behalf of the Bank (If desired by the bank).  <b>Revised Clause:</b> All complaints assigned in CANVAS to be managed by the Vendor on behalf of Bank. Proposed solution is to be integrated with CANVAS. All CMS/DMS is to be handled as per NPCI Format.
8.	Annexure-8 Clause: 9.3	<b>Existing Clause:</b> Reconciliation and settlement process will be finalized by the bidder in discussion with Bank's reconciliation team;



Sl. No	Clause Ref. No	Amendments
		<b>Revised Clause:</b> Reconciliation and settlement process will be finalized with the successful bidder in discussion with Bank's reconciliation team.
9.	Page No: 48 Clause: 7	<b>Existing Clause:</b> The bidder should be the Technical Service Provider for BBPS and not a registered BBPOU as on date of RFP. <b>Revised Clause:</b> The bidder should be the Technical Service Provider for BBPS as on date of RFP.
10.	Page No: 48 Clause: 7	<b>Addition of New Clause &amp; Annexure A1:</b> The TSP who is also a registered/ licensed BBPOU as on date of RFP must comply with the guidelines of regulator viz., RBI/NPCI/NBBL, etc for conducting such activities parallelly. Documents to be submitted with Part A-Conformity to Eligibility Criteria: Bidder should submit a declaration on their letter head as per new <b>Annexure-A1</b> .

Place: Bangalore

Date: 03-11-2022

  
Deputy General Manager

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**REPLIES TO PREBID QUERIES**

Sl no.	Annexure	Page no	Clause No	Existing Clause	Query/ Suggestions	Bank's Reply
1	C. DELIVERABLE AND SERVICE LEVEL AGREEMENTS	9	5.5 Penalties/ Liquidated damages for not maintaining uptime:	5.7.1 Penalty will be charged as per the table below, if the required uptime is not maintained on a monthly basis.	Request that the total penalty including the penalty imposed by Regulator to be capped at 10% of the monthly charges payable by Bank to the TSP	Bidder to comply the RFP terms
2	C. DELIVERABLE AND SERVICE LEVEL AGREEMENTS	9	5.5 Penalties/ Liquidated damages for not maintaining uptime:	5.7.2 The solution should have minimum success rate of 99.9% all the time.	The success rate depends on multiple factors beyond the solution like infrastructure, network, other bank/ external systems. Trust that except for technical declines solely attributed to the solution, other transaction declines would not be considered for estimating the success rate for the penalty	Bidder to comply the RFP terms
3	C. DELIVERABLE AND SERVICE LEVEL AGREEMENTS	10	5.5 Penalties/ Liquidated damages for not maintaining uptime:	5.7.6 Penalties will be charged based on the severity	Based on the severity of the issue, the uptime/ success rate of the solution would get impacted, for which the Bank has already defined a penalty. Charging penalty based on severity of the issue would duplicate the penalties levied on the TSP. Request the Bank to consider penalties solely on the uptime of the solution and not levy at	Bidder to comply the RFP terms



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अधिप्राप्ति एवं विक्रेता भुगतान अनुभाग - डिजिटल बैंकिंग सेवा शाखा

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					multiple levels	
4	C. DELIVERABLE AND SERVICE LEVEL AGREEMENTS	11	5.5 Penalties/ Liquidated damages for not maintaining uptime:	5.7.7 Other Penalties: 2 Delay in the Procurement of functionalities required by the Bank	This would be subjective and vary from functionality to functionality and also based on the timelines required by Bank for testing, availability of bank/ external systems for integration and necessary cost/ other approvals required from the Bank	Bidder to comply the RFP terms
5	C. DELIVERABLE AND SERVICE LEVEL AGREEMENTS	11	5.5 Penalties/ Liquidated damages for not maintaining uptime:	5.7.7 Other Penalties: 7 Any penalty imposed on/ loss incurred by the Bank due to deficiency in the services provided by the selected bidder - Actual loss + penalty imposed on Bank + penalty as per the above clauses.	The penalties defined by the Bank are extremely stringent and multiple in nature. Request the Bank to reconsider the penalties defined and keep the penalties solely on the uptime of the solution.	Bidder to comply the RFP terms
6	C. DELIVERABLE AND SERVICE LEVEL AGREEMENTS	11	5.5 Penalties/ Liquidated damages for not maintaining uptime:	5.7.8 The Maximum cap on penalty per month shall be limited to the 100% of the amount payable to the bidder for that month.( However, this cap on penalty is not applicable for the penalty clause 5.7.7. point no. 7')	Request that the Bank cap the penalty to 10% of the monthly fee payable for that month	Bidder to comply the RFP terms
7	C. DELIVERABLE AND SERVICE LEVEL AGREEMENTS	11	5.6 Penalties/Liquidated damages for non-performance	If the bidder does not meet the requirements of the GeM BID (RFP) during contract, the bidder shall rectify the same at bidders cost to comply with the requirements immediately	The issue of non-performance should be linked to the clause on force majeure, and accordingly Service Provider should not be held liable for any events which are covered under an event of a	Bidder to comply the RFP terms



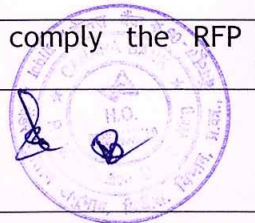
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				to ensure completion of the activity, failing which the Bank reserves its right to invoke the Bank Guarantee.	Force Majeure, especially when it comes to the understanding provided under the clause for liquidated damages.	
8	C. DELIVERABLE AND SERVICE LEVEL AGREEMENTS	11	5.8	If any act or failure by the bidder under the agreement results in failure or inoperability of systems and if the Bank has to take corrective actions, to ensure functionality of its property, the Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.	Service Provider's liability to be clearly capped which shall not exceed 10% of the monthly billing.	Bidder to comply the RFP terms
9	C. DELIVERABLE AND SERVICE LEVEL AGREEMENTS	11	5.9	If the Bidder fails to complete the due performance of the contract in accordance with the specification and conditions of the offer document, the Bank reserves the right either to cancel the order or to recover a suitable amount as deemed reasonable as Penalty / Liquidated Damage for nonperformance.	The issue of non-performance should further be linked to the clause on force majeure, and accordingly Service Provider should not be held liable for any events which are covered under an event of a Force Majeure, especially when it comes to the understanding provided under the clause for liquidated damages. Service Provider's liability to be clearly capped which shall not exceed 10% of the monthly billing.	Bidder to comply the RFP terms
10	C. DELIVERABLE	11	5.10	Any financial loss to the Bank on account of fraud taking	This is exposing Service Provider to an unlimited liability. Request	Bidder to comply the RFP terms



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	AND SERVICE LEVEL AGREEMENTS			place due to Successful Bidder, its employee or their services provider's negligence shall be recoverable from the Successful Bidder along with damages if any with regard to the Bank's reputation and goodwill.	bank to consider Service Provider's liability to be clearly capped which shall not exceed 10% of the monthly billing	
11	C. DELIVERABLE AND SERVICE LEVEL AGREEMENTS	12	5.12	The liquidated damages shall be deducted / recovered by the Bank from any money due or becoming due to the bidder under this purchase contract or may be recovered by invoking of Bank Guarantees or otherwise from bidder or from any other amount payable to the bidder in respect of other Purchase Orders issued under this contract, levying liquidated damages without prejudice to the Bank's right to levy any other penalty where provided for under the contract.	We suggest, prior to deducting any amount from the agreed purchase order or invoking the BG, Service Provider should be given a prior written notice of at least 7/14 working days, and Service Provider should be allowed to contest any such proposed deductions. The mechanism should also be detailed.	No Change. Bidder to comply RFP terms.
12	Section F (OWNERSHIP & AWARDDING OF CONTRACT)	27	9.1	The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure	Cure period of 30 days has to be provided to rectify the delay, discrepancies or breach before Bank invoking the rights to cancel the PO.	Please be guided by point no. 9.3 (RFP page No.28)



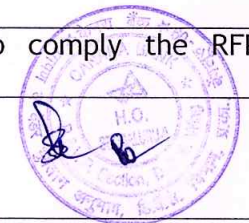
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				incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions: (a) Delay in delivery of services in the specified period. (b) Serious discrepancies noted in the inspection. (c) Breaches in the terms and conditions of the Order.		
13	Section F (OWNERSHIP & AWARDDING OF CONTRACT)	28	9.6	The Bank reserves the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and security deposit, if any, under this contract.	It is suggested that prior to deducting any amount, Service Provider should be given a prior written notice of at least 7/14 working days, and Service Provider should be allowed to contest any such proposed deductions.	Bidder to comply the RFP terms
14	Section F (OWNERSHIP & AWARDDING OF CONTRACT)	28	-	Termination rights to Service Provider	Service Provider should have the right to terminate. The terminations rights should be at par.	Bidder to comply the RFP terms
15	Section G GENERAL TERMS & CONDITIONS	29	2	Confidentiality	This provision has to be mutual.	Bidder to comply the RFP terms
16	Section G GENERAL	30	6	Indemnity	Service Provider should also obtain indemnities from the Bank,	Bidder to comply the RFP terms



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	TERMS & CONDITIONS				at par with the indemnities provided by it under the said corresponding clause of the RFP. Also the indemnity should be capped to 10% of monthly billing.	
17	Section G GENERAL TERMS & CONDITIONS	31	7	Force Majeure	The term "Pandemic" be included under the definition of a Force Majeure Event.	Bidder to comply the RFP terms
18	Section G GENERAL TERMS & CONDITIONS	31	10	Assignment	Bank should not withhold or deny any such request for assignment unreasonably and the Bank must respond to the request in a time-bound manner. Also, any related refusal(s) must be detailed with reasons.	Bidder to comply the RFP terms
19	Section G GENERAL TERMS & CONDITIONS	35	20	Hiring of Existing / Ex Employees	Service Provider should also obtain similar rights from Bank and Service Provider's resources will be exposed to the Bank. Service Provider should receive protection against illegal solicitation of Service Provider's resources by the Bank.	Bidder to confirm to the RFP terms.
20	Section G GENERAL TERMS & CONDITIONS	-	-	Limitation of Liability	The Agreement is silent on capping the liability of Service Provider. Hence, this is suggested to cap the liability of Service Provider which shall not exceed 10% of the monthly billing. Also, Service Provider shall not be liable	Bidder to comply the RFP terms



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					for any indirect, consequential, punitive and special damages.	
21	Annexure-6 Technical Specification	51	Channel Integration and Biller/ Agents On-boarding	8 The solution should be integrated with Payment gateway of bidder's choice with no cost to the Bank	As a practice, the payment gateway integration is done at the respective channel systems and not with the BBPS solution. It is therefore ideal that the Bank engage with a Payment Gateway Solution provider for integrating the respective channel systems	Bidder to comply the RFP terms
22	Annexure-6 Technical Specification	51	Channel Integration and Biller/ Agents On-boarding	18 The solution should generate bill payment receipt instantly in all payment channels. The same should be downloadable and can be shared through other media/Apps.	While the BBPS solution shall generate a bill payment confirmation notification, the bill payment receipt would be generated by the Biller and shared directly with the customer through registered mode (SMS/ email/ WhatsApp).	Bidder to comply the RFP terms
23	Annexure-6 Technical Specification	52	Channel Integration and Biller/ Agents On-boarding	21 The bidder should liaise with billers/ agents for onboarding them under BBPS platform 22 The bidder should liaise with Bank's internal team/third party service providers for integrating the BBPS solution with Bank's payment channels.	Bank to facilitate the discussions with billers/ agents/ other stakeholders from time to time	Bidder to comply the RFP terms
24	Annexure-6 Technical Specification	53	General Requirements	4 The solution should support sending SMS (awareness/alerts) to	Cost towards SMS/ notifications to be borne by the Bank	Bidder to comply the RFP terms



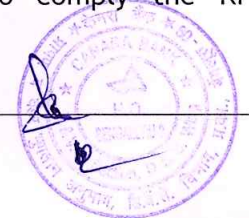
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				customers on behalf of the Bank( when required ) with no additional cost.		
25	Annexure-6 Technical Specification	53	General Requirements	9 The bidder shall conduct training sessions/ workshops across channels/ Billers/ Agents as and when required by the bank	Request the Bank to limit such sessions to 2 per year. Also request that Bank allow the bidder to conduct such training sessions online	Bidder to comply the RFP terms
26	Annexure-6 Technical Specification	55	Reconciliation, Settlement, Complaint and Dispute Management	6 Complete refund and reversal process to be managed by the selected bidder. Refund and reversal files along with MIS report as per Bank's specification to be provided by the bidder.	1. Does the Bank expect the bidder to manage business operations? 2. If yes, request the Bank to define the scope for business operations functions eg., Biller onboarding/ configuration, Reconciliation, Dispute Management etc.,	Bidder to comply the RFP terms
27	General		Last Date and Time for Submission of Bids	Bid Submission - 03/11/2022, Thursday, 03.00 PM	Request Bank to provide 20 working days post Pre-bid clarification for bid submission. As the bidder is required to quote for end to end services for BBPS solution on cloud, we need time to align with our cloud service provider as well as necessary internal approvals before submitting the bid response.	Refer Corrigendum-1
28	Annexure 5	55	Eligibility Criteria	The solution provided by the Bidder to atleast one serving Bank should be handling a minimum of 30 lakh financial	We provide BBPS services to Public and Private banks. Request bank to consider 15 lac (BOU + COU) transactions monthly for last	Bidder to comply the RFP terms.



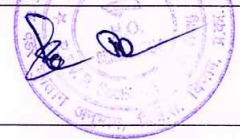
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				transactions per month for the last 3 months.	three months which will enable us to participate in the tendering process.	
29	Annexure 5	55	Eligibility Criteria	Certificate from the Serving Bank confirming the transaction count	Request bank to consider the latest invoice copy with transaction count.	No Change. Bidder to comply with the RFP terms.
30	Annexure 5	55	General	The COU and BOU module should support a minimum 50 TPS and 300 TPS respectively, at the time of going live. The bidder should further scale up the infrastructure to handle any TPS as per the operational demand of the system and/ or as per the requirement of the Bank	Request Bank to give estimate of current volumes and projected volumes for the next 5 years (BOU & COU, Financial & Non Financial)	Bidder to comply the RFP terms
31	Annexure 8	67	5	Bank shall only be paying the per transaction cost to the Bidder for maintaining and undertaking the activities sought vide this RFP and the related documents that shall be executed in the future.	Request Bank to keep a separate cost item of onsite/offsite resources as well along with the transaction bucket. As the number of resource quoted will be dynamic with different mix, request bank to accommodate this suggestion.	Bidder to comply the RFP terms
32			General	General Query	Request Bank to give estimate of number of existing billers as well as projected billers to be onboarded.	The details shall be shared to the successful bidder.
33	Annexure 8.1	78	5	The SLA should clearly reflect uptime and performance parameters and alternatives	SLA Parameters to be shared by bank	Please be guided by clause no. 5 under section C : DELIVERABLE AND SERVICE



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ಅಧಿಪ್ರಾಪ್ತಿಯೆವೆಂವಿಕೇತಾಭುಗತಾನಅನುಭಾಗ - ಡಿಜಿಟಲ್ಬೆಂಕಿಂಗ್ಸೇವಾಶಾಖಾ

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				for contingency situations for provider infrastructure (including network).		LEVEL AGREEMENTS
34		78	10	The cloud service provider must have adopted the security measures as explained in the white paper on "Best Practices for Security in Cloud Adoption by Indian Banks" by the Members of the Open Group Security Forum and "Cloud Adoption Framework" by IDRBT.	Bank to consider any cloud/CSA.	Bidder to comply the RFP terms
35		78	11	TSP/CSP shall adhere to the Security features as available in Information Security Policy of the Bank for Cloud Computing.	Bank to share its information security policy	Bidder to comply the RFP terms
36		78	14	The ownership of the data shall always reside with the Bank. The TSP/Cloud Service Provider will only act as a custodian of Bank's data. No part of the Bank's data shall be used by the TSP/Cloud Service Provider for any purposes including but not limited to marketing and data mining.	As per ISO 27701 and GDPR, legitimate use of bank data for provider additional services like FRM risk analysis may be used by CSP/TSP. Please confirm	Bidder to comply the RFP terms
37		79	24	Data transfer from Bank's Data Centre to Cloud Server,	All integration with merchant, bank and third party system	Bidder to comply the RFP terms



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				encrypted using Cryptographic algorithms, as per Industry Standards (using AES 256 Latest Strong Ciphers and Highest Encryption Standards). Depending on the sensitivity of data, Bank may take decision accordingly. TLS (Transport Layer Security) and SSL (Secure Sockets Layer) data encryption methods must be used for data protection.	should support AES 256 and latest cipher and all exception to be accepted by bank.	
38		81	39	TSPs/CSPs to ensure that the cloud security guidelines as outlined in the latest Canara Bank Information security policy, Cloud Security Policy and Information security guidelines are adhered.	Bank to inform on any changes and also walk us through the changes	Bidder to comply the RFP terms
39	Annexure-5 Eligibility Criteria Declaration	47		3) Minimum Annual turnover of the Bidder in India should be more than ₹100 crores in at least one of the last 3 financial years. i.e FY 2019-20 FY 2020-21, FY 2021-22	We kindly request the bank to relax on Annual Turnover to Rs. 45 Crores in last 3 financial Years.	No Change. Bidder to comply with the RFP terms.
40	Annexure-5 Eligibility Criteria Declaration	48		8) The Bidder should have a minimum experience of 2 years in implementing BBPS Solution.	As we are under process of certification, please accept the PO for the same and relax it for 1 bank.	Bidder to comply the RFP terms
41	Annexure-5 Eligibility	48		9) Bidder should be a Technical Service Provider	Request the bank to relax to 1 bank	Bidder has to confirm to the



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	Criteria Declaration			(TSP) for BBPS (BOU and COU) solution in at least 2 banks, which should be active as on the date of RFP.		RFP terms
42	Annexure-24	99		Declaration regarding "Restrictions on procurement from a Bidder of a country which shares a land border with India"	Consortium is allowed to participate, Please Clarify	Not Allowed.
43	Annexure-5 Eligibility Criteria Declaration	48		12) The Bidder should have a minimum experience of 2 years in handling Reconciliation and settlement in payment aggregation/Merchant onboarding/BBPS, in handling Merchant/Biller complaints, in handling customer complaints with a good track record as on 30th September, 2022.	Request the bank to relax to 1 bank as we are under implementation process.	Bidder to comply the RFP terms
44	A.BID SCHEDULE	2		Last Date and Time for Submission of Bids 03/11/2022, Thursday, 03.00 PM	Request the bank to extend Submission Date as after pre-bid queries release require atleast One(1) week to prepare the Physical document to deliver at banks location	Refer Corrigendum-1
45	1. Customer Operating Unit (COU):	65		1.11. The bidder will integrate with a secured and authorised gateway of its choice for sending SMS and E-mail with no additional cost to the	Request the bank to include the SMS cost in commercials.	Bidder to comply the RFP terms



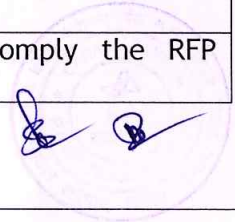
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				Bank,		
46	4. General:	66		4.9. BOU and COU certification with NPCI has to be done by the bidder with no additional cost to the Bank.	Certification with NPCI, request the bank should bear the cost. Please Clarify	Bidder to comply the RFP terms
47	Bid Schedule	2		Last date and time of submission of Bids - 03/11/2022, Thursday, 03.00 PM	Considering the complexity of the bid and extent of collaterals to be submitted, request Bank to please provide extension for atleast Four(04) weeks from the present proposed submission date	Refer Corrigendum-1
48	Bid Schedule	3		Last date 18th Oct 2022	Request to allow submission Pre-bid queries after 20th Oct pre-bid meeting, as many doubts would be cleared post the meeting and queries shall reduce. Other PSU Banks have adopted this practice hence advised.	Refer Corrigendum-1
49		7		DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Request bank to re-consider "Onsite and Offsite Resources" requirement and remove the same	Bidder to comply the RFP terms
50		8		DELIVERABLE AND SERVICE LEVEL AGREEMENTS	As the solution is on OPEX model, kindly provide more information on your environment for resolving issues related to incident, security threat, signature updates etc.,	Bidder to comply the RFP terms
51		13		DELIVERABLE AND SERVICE LEVEL AGREEMENTS	kindly provide details of Bank IS Policy for our information and for further help.	The necessary details shall be shared with the successful Bidder.
52	5	48		The COU and BOU module should	Request bank to confirm the following;	Bidder to comply the RFP terms



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				support a minimum 50 TPS and 300 TPS respectively, at the time of going live. The bidder should further scale up the infrastructure to handle any TPS as per the operational demand of the system and/ or as per the requirement of the Bank.	1. transaction projection for COU 2. Number of agents to be onboarded under COU 3. Request bank to confirm how many Agents to be onboarded 4. transaction projection for BOU 5. Number of Billers to be onboarded under BOU	
53	6	50		The BBPS solution offered by the bidder should be integrated with all payment channels of the Bank. 1. Mobile Banking 2. Internet Banking 3. Business Correspondent Channel 4. ATM/Kiosk 5. Dedicated Web portal (Pre-login)	Request bank to confirm if the channels will integrate with th API spec of the Bidder?	Bidder to comply the RFP terms
54	6	50		The BBPS solution offered by the bidder should be capable of integrating with new payment channels introduced in future	Request bank to confirm if the channels will integrate with the API spec of the Bidder?	Bidder to comply the RFP terms
55	6	50		The COU module should have basic options like 1. view/download transaction history	1. kindly elaborate in which all channels the UI will have to be enabled, can we assume that one UI will fit in for all the channels?	Bidder to comply the RFP terms



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				<p>2. download receipt of earlier payments                  3. Biller registration/ Save billers                  4. Autofetch of upcoming bill payments                  5. Manage autopay                  6. Register complaints, view complaint status, view complaint history, Etc.,</p>	<p>2. Request bank to confirm what is the transaction history duration to be retained?                  3. Will Biller / Agent will have a database where transactions are stored?                  4. download receipt of earlier payment - For Agents Bidder can provider the status checks the final transaction status, kindly remove this requirement, as the receipt is generated from Bank/agent from local database. Is this fine?</p>	
56	6	51		<p>The solution should support multiple payment modes (internet banking, Debit/credit/prepaid card/Wallets, UPI, AEPS etc)</p>	<p>1. Request bank to confirm if all these interface are done in URL redirection mode and Bidder will get the response from the PG service provider on the "Payment status"</p>	<p>Bidder to comply the RFP terms</p>
57	6	52		<p>21 The bidder should liaise with billers/ agents for onboarding them under BBPS platform</p>	<p>1. Request bank to confirm how many billers are to be onboarded                  2. Post initial integration, for the future billers, can the billing be done on Time and effort, or is it fully on OPEX model</p>	<p>Bidder to comply the RFP terms</p>
58	6	53		<p>The solution should support sending SMS (awareness/alerts) to customers on behalf of the Bank( when required ) with no</p>	<p>We believe this will be integration with Bank SMS Gateway</p>	<p>Please be guided by point no. 1.11, page no. 65</p>



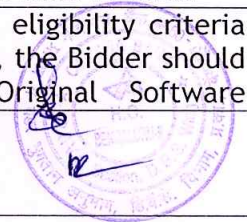
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				additional cost.		
59	6	53		The solution should have a minimum uptime of 99.99 % on a monthly basis.	Suggest uptime to be 99%	Bidder to comply the RFP terms
60	6.1	58		Channel Integration and Biller/ Agents On-boarding	Please share complete address of Bank System (Data Centre) needed to establish network connectivity for BBPS integration	The necessary details shall be shared with the successful Bidder.
61	6.1	58		Channel Integration and Biller/ Agents On-boarding	What is the Transaction Per Second (TPS) projection for next 5 years as per Bank requirement on Year on Year (YoY) basis	The necessary details shall be shared with the successful Bidder from time to time.
62	6.1	61		Security requirement and Compliance to Regulatory & Bank Guidelines	what is the Bank Logs retention policy	The necessary details shall be shared with the successful bidder.
63	6.1	62		Reconciliation and Settlement	which type of connectivity will be used by the bank for SFTP access	The necessary details shall be shared with the successful Bidder.
64	8	65		The solution should be integrated with Payment gateway of bidder's choice with no cost to the Bank	Request bank to confirm how many PG integration is expected? Post implementation if there are any new PG integration required, the same will have to be considered on Time and effort basis	Bidder to comply the RFP terms
65				Generic	Kindly Provide Year on Year Transaction per day for next 5 years	The necessary details shall be shared with the successful Bidder from time to time.
66	5	48	2	The Bidder should be either a partnership firm registered under LLP Act, 2008/Indian	Setu has been part of the BBPS ecosystem for the last 2 years. From July 2022, Setu has been	As per the eligibility criteria of the RFP, the Bidder should be the Original Software



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				Partnership Act, 1932 or Company in India as per Indian Companies Act, 1956 or Indian Companies Act, 2013 and should have been in operation for at least three years as on GeM bid date	completely acquired by Pine labs as on October 2022 and now a fully owned subsidiary of Pine Labs. In this case, can Pine Labs ( as a parent company ) bid for this RFP using Setu's technical capabilities ?	Solution Developer (OSD) for proposed BBPS Solution. If the OSD is M/s Setu (as informed), then in terms of RFP, M/s Pine Labs may not be eligible for bidding in the process.
67	5	48	3	Minimum Annual turnover of the Bidder in India should be more than ₹100 crores in at least one of the last 3 financial years. i.e FY 2019-20, FY 2020-21, FY 2021-22	As an MSME we appeal to Canara Bank for a waive off on the minimum turnover from 100 crore to 10 crore in line with the Policy Circular No. 1(2)(1)/2016-MA Dt. 10th March 2016 titled "Relaxation of Norms for Startups and Micro & Small Enterprises In Public Procurement on Prior Experience - Prior Turnover criteria,"	Bidder has to confirm to the RFP terms
68	6.1	58	General Requirements	The Bidder should submit following documents to the Bank 1. Architectural and data flow diagram of complete solution 2. API documents 3. Biller onboarding document with transaction flow 4. Documents associated with change request/ new deployments	1. How are the costs calculated for change requests? Is this computed per man day basis? 2. We consider 'New deployments' as anything outside Annexure 8 (Scope of Work). Please confirm if this understanding is right. 3. Is there a specific format required by the Bank for change request? If yes, request the bank to share the same.	Bidder to comply the RFP terms



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69		10	5.7.5	Calculation of penalty will start from the time of issue reported by the Bank/regulator/Biller. The mode of reporting can be oral/ written communication.	We would suggest making the mode of reporting to be only written communication.	Bidder to comply the RFP terms
70	8	64	2.8	The bidder must source new Billers which shall be viable and contribute for a profitable business to Bank	Is there a different txn slab pricing or incentive structure for the billers on boarded by the bidder?	Bidder to comply the RFP terms
71	8	66	4.23	The bidder should enable any new feature introduced by the regulator/BBPCU/NPCI or as per Bank requirement without any additional cost to the Bank	Does 'new features' mean NPCI enhancements for the BBPOU?	Bidder to comply the RFP terms
72					We saw that the eligibility for the bidding is Rs.100 Cr turn over .This means most of the startups will not be qualified for the RFP.	Bidder has to confirm to the RFP terms.
73					There is a deposit of Rs. 50 Lakhs	Query is not clear.
74					Could you please let me know if there is any special provision for turnover and deposit money .	No Change. Bidder to comply with the RFP terms.
75					Is there any special weightage for NPCI empaneled BBPS TSPs	There is no such added weightage.
76	Annexure-5 Eligibility Criteria			Minimum Annual turnover of the Bidder in India should be more than ₹100 crores in at least one of the last 3	We would like to request Bank for relaxation and consider annual turnover ₹80 crores in at least one of the last 3 financial	No Change. Bidder to comply with the RFP terms



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	Declaration			financial years. i.e FY 2019-20 FY 2020-21 FY 2021-22		
77	5	47	3	Minimum Annual turnover of the Bidder in India should be more than ₹100 crores in at least one of the last 3 financial years. i.e., FY 2019-20 FY 2020-21 FY 2021-22	We want to enter into Consortium with Sify Technologies Limited for submitting Bid, since we don't meet the criteria of 100 Cr turnover, is Consortium allowed?	No Change. Bidder to comply with the RFP terms.
78	5	48	8	The Bidder should have a minimum experience of 2 years in implementing BBPS Solution.	NPCI has empanelled our company and awarded as one of the first BBPS TSP Entities. We have more than 2 years of experience in implementing BBPS as Agent Institution. Can above be considered to fulfil the Eligibility criteria?	Bidder to comply the RFP terms
79	5	48		9. Bidder should be a Technical Service Provider (TSP) for BBPS (BOU and COU) solution in at least 2 banks, which should be active as on the date of RFP. 10. The solution provided by the Bidder to atleast one serving Bank should be handling a minimum of 30 lakh	We are registered under MSME Udyog Aadhar and as per clause BID Contents -> Section-H Can you consider these clauses in waiving off to us?	No Change. Bidder to comply with the RFP terms



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				financial transactions per month for the last 3 months. 12.The Bidder should have a minimum experience of 2 years in handling Reconciliation and settlement in payment aggregation/Merchant onboarding/BBPS, in handling Merchant/Biller complaints, in handling customer complaints with a good track record as on 30th September, 2022.		
80	Annexure-8	64	Scope of Work	The solution offered by the bidder should be integrated with all the existing payment channels of the Bank and all the biller's system presently on boarded by the Bank.	Please provide details about "existing payment channels". Please provide details about "biller's system presently onboarded by bank". Please provide clarity on data migration. How many billers (online and off-line) are currently onboarded by bank?	Please be guided by Annexure-6.
81	Annexure-8	64	Scope of work	Scope of work	Please provide list of integrations required with bank's internal existing systems.	Please be guided by Annexure-6.
82	Annexure-8	64	1.7	The front end developed should have the option of providing the customers with choice of language (English/Hindi).	Please confirm English and Hindi are the only two languages required by bank.	Bidder to comply the RFP terms



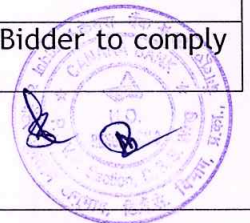
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83	Annexure-8	65	1.11	The bidder will integrate with a secured and authorised gateway of its choice for sending SMS and E-mail with no additional cost to the Bank,	Does bank have an existing gateway for integration?	Bidder to comply the RFP terms
84	Annexure-8	65	1.12	The bidder will integrate with Payment gateway of its choice with no additional cost to the Bank	Does bank have an internal payment gateway system for integration?	Bidder to comply the RFP terms
85	Annexure-6	57	5	The solution should support bill payments of both Bank and Non-Bank customers	Please provide expected volumes of both bank and non-bank customers	Bidder to comply the RFP terms
86	Annexure-8	76	9.3	Reconciliation and settlement process will be finalized by the bidder in discussion with Bank's reconciliation team;	Please let us know if there will be any backlog/legacy data required to be reconciled or any migration of data will be involved for recon process.	No backlog/legacy data pending.
87	SECTION G - GENERAL TERMS & CONDITIONS	33	3.1	The Bank reserves its right to reject any or all the offers without assigning any reason thereof whatsoever	Bidder requests the bank to make the obligations under this clause be mutual.	Bidder to comply the RFP terms
88	SECTION G - GENERAL TERMS & CONDITIONS	38	5.2	The bidder shall provide for all drivers/software required to install, customize and test the system without any further charge, expense and cost to Bank.	Bidder clarifies Bank that any future changes to software version shall be charged additionally to Bank on a time and material basis.  Kindly clarify the customization requirement from Bank.	Please be guided by the clause "Cost to Bank" in this RFP page no. 67
89	SECTION G - GENERAL	35	9	Order Cancellation/Termination of	Bidder requests the bank to make the obligations under this clause	No Change. Bidder to comply



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	TERMS & CONDITIONS			Contract: 9.1. The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions:	be mutual. Kindly clarify the Bidder's right to suspend or terminate the Agreement (in whole or in part) due to the following reasons: a) non-payment by Bank as per the payment terms. B) due to change in applicable law which prohibits Bidder from providing the services to Bank. c) due to any potential threat or security risks to deliver the services d) due to any emergency reason which are beyond the control of Bidder.	with the RFP terms
90	SECTION G - GENERAL TERMS & CONDITIONS	37	2	Confidentiality and Non-Disclosure	Bidder requests to make the confidentiality obligations under this clause to be made mutual.	No Change. Bidder to comply with the RFP terms.
91	SECTION G - GENERAL TERMS & CONDITIONS	38	6	Indemnity: 6.1. The bidder shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and	Bidder shall be liable only for Direct Damages. Indemnity obligation shall be subject to Bank notifies the claim promptly to Bidder and provides all reasonable support to defend such claims and take control of the same.	Bidder has to confirm to the RFP terms



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				expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:	Bidder requests Bank to provide a cap amount for its liability and in any case, Bidder's liability shall not exceed the total amount paid by the Bank.  Kindly clarify the rights of Bidder, if Bank fails to make payment as per the agreement and the liability of Bank in case of any losses or damages caused to Bidder due to any acts or omission of Bank or its suppliers or its authorized persons.	
92	SECTION G - GENERAL TERMS & CONDITIONS	39	8	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 Product, Hardware, Software & other items provided to the Bank under this GeM bid and the vendor shall extend all cooperation in this regard.	Kindly clarify whether Bank will be bear all costs and expenses of the audit.  Bank shall reimburse all reasonable costs and expensed borne by Bidder to support the audit requirement of the Bank.	Bidder to comply the RFP terms
93	SECTION G - GENERAL TERMS & CONDITIONS	40	10.2	Assignment - If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this	Please clarify the assignment process, if Bank decides to assign this Agreement to its affiliates or subsidiaries. In case of any scope creep due to such assignment, the	No Change. Bidder to comply with the RFP terms.



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				GeM bid shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the Successful bidder under this GeM bid.	incoming Party will bear all reasonable cost and expenses incurred by the Bidder. Please confirm.	
94	SECTION G - GENERAL TERMS & CONDITIONS	40	11	11. Publicity	Bidder request Bank to provide permission to use the name of Bank to refer its customer.	Not Allowed. Bidder to comply with the RFP terms
95	SECTION G - GENERAL TERMS & CONDITIONS	42	18	Modification/Cancellation of GeM bid The bank reserves the right to modify/cancel/re-tender without assigning any reasons whatsoever. The bank shall not incur any liability to the affected bidder(s) on account of such rejection. Bank shall not be obliged to inform the affected bidder(s) of the grounds for the Bank's rejection/cancellation.	Bidder request the bank, if any modification that should be within the scope of this project	Bidder has to confirm to the RFP terms
96	SECTION G - GENERAL TERMS & CONDITIONS	43	20	Hiring of Existing/Ex/Retired Employees of the Bank: Bidder or any of its subcontractor(s) shall not hire any of the existing/ex/retired employees of the bank during the contract period or after the closure/ termination of	Bidder request the bank to modify the clause as Either Party agrees that during the term of this Agreement and a period of 2 (two) years thereafter, it will not, directly or indirectly or on behalf of or in conjunction with any person or legal entity, recruit,	Bidder has to confirm to the RFP terms



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				contract even if existing/ ex/retired employee actively seek employment from the Bidder or any of its subcontractor(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.	solicit, or induce to recruit any employee or former employee, who are involved in the Purpose for a period of 12 (twelve) months after he / she leaving the services/employment, of the other Party, without the prior written consent of the other Party.	
97	SECTION G - GENERAL TERMS & CONDITIONS	43	22	Right to audit	Bidder requests to add the audit the scope of the work agreed upon to this agreement and also to prior intimation of 10 days notice to make the resources concerned available for the audit.	Operational modalities shall be finalized with the selected bidder
98	3. Support:	65	3.2	The bidder should provide onsite support personnel to the Bank for the complete contract period to handle daily operational and reconciliation/settlement related activities without any additional cost to the Bank. The onsite support personnel should work from Canara Bank, Head Office,	Request bank to clarify regarding the following 1. List of daily business operations activities to be handled by the bidder at client location 2. List of daily business operations activities to be handled by the bidder from bidder's datacenter	The necessary details shall be shared with the successful Bidder.



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				Bangalore.		
99	Onsite and Offsite Resources:	7	4.1	The bidder has to provide technically qualified Onsite and Offsite resources that are well versed in the proposed solution for the entire contract period at their own cost.	Request bank to confirm number and grade of resources to be deployed	Initially two personnel shall be deputed by the bidder. The numbers may be increased on need basis.
100	Onsite and Offsite Resources:	7	4.3	Bank reserves the right to claim change in resource based on the performance of the resources.	We assume that bank will notify atleast a month in advance in case claiming change of resource	Bidder to comply the RFP terms
101	Uptime:	8	5.1	The bidder shall guarantee a 24x7x365 availability of the solution with monthly minimum uptime of 99.99 %.	Request bank to keep the uptime of 99.5%	Bidder to comply the RFP terms
102	Penalties/Liquidated damages for not maintaining uptime:	9	5.5	Penalty and Uptime	Bidder would request bank to keep the penalty at mutually agreed %	Bidder to comply the RFP terms
103	Penalties/Liquidated damages for not maintaining uptime:	9	5.7.2	The solution should have minimum success rate of 99.9% all the time. Penalty will be charged as per the table below, if the required success rate is not maintained on a monthly basis	Transaction declines can be due to multiple reasons including business declines. In that case it would be impossible to manage 99.9% success ratio for vendor. We would request bank to relook into this clause and amend accordingly	Please be guided by the Uptime clause of this RFP
104	Penalties/Liquidated	10	5.7.6	5.7.3 Delay in addressing production issues	there can be several factors which can affect providing solution to	Bidder to comply the RFP terms



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	damages for not maintaining uptime:			Penalties will be charged based on the severity.	any issue occurred. Hence request bank to keep the penalty charges at mutually agreed terms and post RCA conclusion	
105	Penalties/Liquidated damages for not maintaining uptime:	11	5.7.8	The Maximum cap on penalty per month shall be limited to the 100% of the amount payable to the bidder for that month. ( However, this cap on penalty is not applicable for the penalty clause 5.7.7. point no. 7')	Request bank to keep the maximum penalty limited to 20% of the amount payable for the month	Bidder to comply the RFP terms
106		12	6	Payment Terms	Request bank to keep the provision of advance payment	Bidder to comply the RFP terms
107		13		Any kind of change like update, upgrades etc. in the system after complete installation will not lead into any commercial during contract tenure.	We assume that any bank specific changes and customization should be considered as change request and bidder may charge additionally to bank. However bidder will take care of all regulatory related requirements	Bidder to comply the RFP terms
108	Earnest Money Deposit	17	7	EMD	Request bank to confirm whether EMD to be submitted in form of BG or RTGS, since in RFP option has been given for both	Either way can be accepted.
109	Order Cancellation /Termination of Contract:	27	9	Order Cancellation/Termination of Contract:	We request bank to consider that any decision on order cancellation/termination should be mutual to protect the bidder's interest.	RFP clause stands



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110	Order Cancellation /Termination of Contract:	28	9.3	Bank shall serve the notice of termination to the bidder at least 30 days prior, of its intention to terminate services.	request bank to considering the significant expenditure and time will be invested by bidder, any termination notice should be given in atleast 180 days in advance	RFP clause stands
111	Inspection of Records	31	8	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 Product, Hardware, Software & other items provided to the Bank under this GeM bid and the vendor shall extend all cooperation in this regard	Request bank to give prior intimation of atleast 10 days for any kind of insepction/audit .	No Change. Bidder to comply with the RFP terms
112	Eligibility Criteria Declaration	47	3	Minimum Annual turnover of the Bidder in India should be more than ₹100 crores in at least one of the last 3 financial years. i.e FY 2019-20 FY 2020-21 FY 2021-22	Request bank to reduce the turnover upto 50 crores to increase the participation and become MSMEs/Startups eligible	No Change. Bidder to comply with the RFP terms
113	Eligibility Criteria Declaration	48	8	The Bidder should have a minimum experience of 2 years in implementing BBPS Solution.	Request bank to reduce the experience of 1 year in implementing BBPS solution	No Change. Bidder to comply with the RFP terms
114	Eligibility Criteria Declaration	48	9	Bidder should be a Technical Service Provider (TSP) for BBPS (BOU and COU) solution	Request bank to modify the clause as "Bidder should be a Technical Service Provider (TSP) for BBPS	No Change. Bidder to comply with the RFP terms



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				in at least 2 banks, which should be active as on the date of RFP.	(BOU and COU) solution in at least 1 bank, which should be active as on the date of RFP."	
115	Eligibility Criteria Declaration	48	10	The solution provided by the Bidder to atleast one serving Bank should be handling a minimum of 30 lakh financial transactions per month for the last 3 months.	Request bank to modify the clause as "The solution provided by the Bidder to atleast one serving Bank should be handling a minimum of 1 lakh financial transactions per month for the last 3 months."	No Change. Bidder to comply with the RFP terms
116	Eligibility Criteria Declaration	48	12	The Bidder should have a minimum experience of 2 years in handling Reconciliation and settlement in payment aggregation/Merchant onboarding/BBPS, in handling Merchant/Biller complaints, in handling customer complaints with a good track record as on 30th September, 2022.	Request bank to relax this clause	No Change. Bidder to comply with the RFP terms
117	General			Bid Submission	Considering the scope of this bid and upcoming festive season, we would request bank to extend the submission for at least 1 week from current submission date	Refer Corrigendum-1
118		61	13	All logs should be stored and archived as per Bank retention policies. The logs shall be used for forensic evidence	Request bank to confirm duration for storage of data/logs in live server and archival in tapes	The necessary details shall be shared with the successful bidder.
119	Timelines for implementati	69	11	11.3. The solution has to meet the entire Technical	Request bank to increase the time upto 9 months considering the	Bidder to comply the RFP terms



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	on			specifications of this RFP within 6 months	scope of the project	
120				The bidder should be the Technical Service Provider for BBPS and not a registered BBPOU as on date of RFP	We are a registered BBPOU so do we even qualify ? Can we still apply for the same?	Please be guided by Corrigendum-2
121				The Bidder should have a minimum experience of 2 years in implementing BBPS Solution.	Are they talking about BBPS or TSP Solution?	RFP Clause is self-explanatory.
122				Bidder should be a Technical Service Provider (TSP) for BBPS (BOU and COU) solution in at least 2 banks, which should be active as on the date of RFP.	We have only one bank and its going live this month. Is it ok with Canara Bank if we have only one TSP merchant.	No Change. Bidder to comply with the RFP terms.
123				The solution provided by the Bidder to atleast one serving Bank should be handling a minimum of 30 lakh financial transactions per month for the last 3 months.	TSP - It's not live yet, will be live this month. so we can't show any transaction as of now. Can we still apply	No Change. Bidder to comply with the RFP terms.
124				The solution should be integrated with Payment gateway of bidder's choice with no cost to the Bank	Is Canara bank asking for a Payment Gateway free of cost? Need more details on the pointer.	Bidder to comply with the RFP terms.



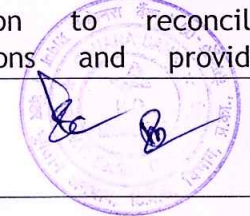
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125				The solution should be integrated with gateway of bidder's choice for sending SMS and E-mail with no cost to the Bank	How many SMS's are expected to be sent in a month?	Bidder to comply with the RFP terms.
126				The solution should support sending SMS (awareness/alerts) to customers on behalf of the Bank( when required ) with no additional cost.	How many SMS's are expected to be sent in a month?	Please be guided by point no. 1.11, page no. 65
127				The solution should have Facility to view request and response log of specific transaction in the portal (for both COU and BOU)	Need clarity on what is required;  We provide transaction status on portal - Is that good or something else is required.	Bidder to comply with the RFP terms.
128	Security requirement and Compliance to Regulatory & Bank Guidelines		Annexure-6 Page No-54 Clause 9  Annexure-6.1 Page No-61 Clause 9	The bidder should have proper fraud risk monitoring mechanism.	Request the Bank to elaborate the requirement for fraud risk monitoring	FinTech industry best practices to be followed to mitigate the risk of fraudulent transactions and the FRM rules will be shared by Bank to the successful bidder.
129	Annexure-6 Technical Specification		Reconciliation, Settlement, Complaint and Dispute	The Bidder should provide a centralized reconciliation application to reconcile transactions through Multiple	Reconciliation is done between NPCI/ CBS and BBPS platform and not with individual channel systems or payment method wise,	The Vendor has to provide a centralized reconciliation application to reconcile transactions and provide



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			Management	channels, Multiple payment options and Multiple billers.	since NPCI does a net settlement irrespective of channels/ payment methods.	channel wise reports.
130		81	46	The TSP should ensure 3rd party cloud vendor should follow the Bank's defined data retention policy at all the times.	Bank to share the data retention policy	The bidder should ensure that all the records/ transaction data shall be maintained for a period of Ten (10) years from the date of the transaction or final settlement of the transaction or from cessation of contract, whichever is later.  In case of termination of the contract on an early date, the entire data shall be handed over to Bank in the format sought and over a reliable media viz., Hard disk as per Bank's policy.
131	Reconciliation, Settlement, Complaint and Dispute Management	Page No:6	54	Reconciliation, Settlement, Complaint and Dispute Management.	1. Request bank to confirm if the recon will be handled by Bank team or Bidder?  2. Request bank to remove the entire clause or reword by removing "Parameterize (without hardcoding)" from the clause -	Reconciliation has to be handled by Vendor/Bidder.  Reconciliation should be parameterized (with hardcoding), until Bank's written request for modification.



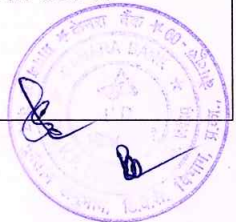
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					"The solution should be centralized, parameterized (Without hardcoding) and scalable horizontally".	
132		Page No:57	1	The BBPS solution offered by the bidder should be integrated with all payment channels of the Bank.  1. Mobile Banking 2. Internet Banking 3. Business Correspondent Channel 4. ATM/Kiosk 5. Dedicated Web portal (Pre-login)	Please provide details about "Business Correspondent Channel" and "Dedicated web portal"	Business correspondent channels are those used by Bank as part of Financial Inclusion activity.  Apart from the Payment channels under which the BBPS solution is integrated. A dedicated Web portal needs to be provided for customers to perform their Bill payments. The customer shall use/be redirected to the integrated payment channel for performing Bill payments using the web portal.
133		Page No. 76	9.1	The Bidder should provide centralized reconciliation and settlement application which should be parameterized and not hardcoded to handle multiple channels	Kindly let us know total number of channels that will be required to be configured for Recon process?	Bidder to do reconciliation for all the channels integrated with BBPS.



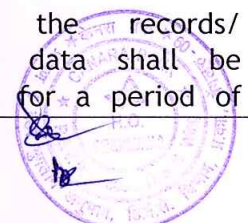
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				reconciliation and settlement.		
134	C. DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Page No:8	Onsite and Offsite Resources:	4.9 Bidder will be responsible for attending complaints during the contract period.	1. Is the Bank referring to the complaints from end-customers? 2. If yes, how are the complaints expected to be received? By email, by CRM etc.,? 3. What are the work timing expectations and the team size requirements? 4. Can these resources operate remotely from the bidder's premises?	1. The complaints may be from any of the related entities in the BBPS eco system viz., Bank, end customer, regulator, BBPS participants, etc. 2. The complaints may be received through any channel in written format. 3. The complaint resolution must happen within the regulatory Turn around Time(TAT) or Bank defined timeline, whichever is earlier. 4. The complaints need to be resolved by the Bidder with required co-ordination between the Onsite and Offsite resources deputed by the Bidder.
135	Annexure-6 Technical Specification	Page No:52	Portal requirement for Bank/	All complaints data registered or assigned in CANVAS or through any other complaint management portal pertaining	Request the Bank to define the data retention policy in the online system for transactions, dispute/ complaints data. As a practice,	The bidder should ensure that all the records/ transaction data shall be maintained for a period of



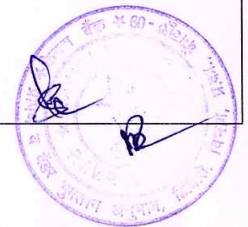
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	c		Billers/ Agents	to the solution delivered as part of the agreement to be tracked, stored and made available in this portal to keep track of the complaints	the transaction and dispute/ complaint data is maintained for a period of 180 days. Data pertaining to period in excess of 180 days are stored in back-up/ archival.	ten years from the date of the transaction or final settlement of the transaction or from cessation of contract, whichever is later.
136		Page No:7	C4	1. The bidder has to provide technically qualified Onsite and Offsite resources that are well versed in the proposed solution for the entire contract period at their own cost.	How many people will be required on site for the project? Any particular functions?	Initially two personnel shall be deputed by the bidder. The numbers may be increased on need basis.
137	Annexure-8	Page No: 68		All complaints assigned in CANVAS to be managed by the bidder on behalf of the Bank (If desired by the bank).	Please provide clarity on CANVAS. Is it bank's existing complaint management system? Is proposed solution expected to integrate with CANVAS? Does it involve data migration?	All complaints assigned in CANVAS to be managed by the Vendor on behalf of Bank. Proposed solution is to be integrated with CANVAS. All CMS/DMS is to be handled as per NPCI Format.
138				All complaints data registered or assigned in CANVAS or through any other complaint management portal pertaining to the solution delivered as	Please provide clarity on " or through any other complaint management portal pertaining to the solution"	Bidder to comply the RFP terms



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ಪ್ರಧಾನಕಾರ್ಯಾಲಯ : ಬೆಂಗಲೂರು / Head Office : Bengaluru  
 ಅಧಿಪ್ರಾಪ್ತೀವಂವಿಕ್ರೇತಾಭುಗತಾನಅನುಭಾಗ - ಡಿಜಿಟಲಬೆಂಕಿಗಸೇವಾಶಾಖಾ  
 Procurement & Vendor Payments Section - Digital Banking Services Wing

				part of the agreement to be tracked, stored and made available in this portal to keep track of the complaints.		
139	Annexure-8		8.11	All complaints data registered or assigned in CANVAS or through any other complaint management portal pertaining to the solution delivered as part of the agreement to be tracked, stored and made available in this portal to keep track of the complaints.	Please provide clarity on " or through any other complaint management portal pertaining to the solution"	The bidder should ensure that all the records/ transaction data shall be maintained for a period of Ten(10) years from the date of the transaction or final settlement of the transaction or from cessation of contract, whichever is later.  In case of termination of the contract on an early date, the entire data shall be handed over to Bank in the format sought and over a reliable media viz., Hard disk as per Bank's policy.



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Annexure-A1

Declaration by TSP who is also a registered/ licensed Bharat Bill Pay System Operating Unit (BBPOU)  
(TO BE PROVIDED ON LETTER HEAD)

To  
The Deputy General Manager  
Canara Bank,  
Procurement & Vendor Payments Section,  
Digital Banking Services Wing,  
Head Office Annexe - (K G Road),  
2nd Floor, Devanga Towers, K G Road, Bengaluru - 560 009

Dear Sir(s),

Sub: GeM bid for Implementation and Maintenance of Bharat Bill Payment System (BBPS) solution on OPEX model.

Ref: GeM Bid ref. no. \_\_\_\_\_ dated \_\_\_\_\_.

We, M/s \_\_\_\_\_, the undersigned hereby confirm that we are a licensed/ registered Bharat Bill Pay System Operating Unit (BBPOU) in addition to being a Technology Service Provider (TSP) for BBPS solution. We also confirm that we abide by the guidelines stipulated by the regulators viz., RBI/NBBL/NPCI, etc. and will continue to do so for carrying out the activities sought vide the referred RFP. Though we are a licensed BBPOU, we are permitted to perform the role of a TSP for other licensed BBPOUs and are functioning in line with the guidelines of the Bharat Bill Pay Central Unit (BBPCU). Our activities as a registered BBPOU shall not intervene or cause any detrimental effect/ hindrance to the Bank in its operation of the solution sought vide this RFP. Further, we undertake not to route Bank transactions (COU and/or BOU) as



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TSP through our BBPOU arrangement (except for those decided by NPCI). In case of any breach/event reported, Bank may take suitable remedial action at their discretion.

Place: [Signature of Authorized Signatory of Bidder]

Date: Name:

Designation:

Seal:

