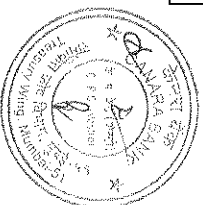


Pre-Bid Queries for RFP Ref: ITW/VOS/RFP-01/2019-20 DATED 29/06/2019 for SUPPLY, CUSTOMISATION, INSTALLATION & MAINTENANCE OF REMITTANCE SOFTWARE FOR VOSTRO OPERATIONS FOR PROCESSING OF CROSS-BORDER FOREIGN INWARD REMITTANCE

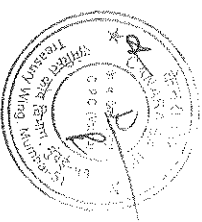
S.No.	Pg. No. Of RFP	Clause No.	RFP 's Clause	Bidder 's Query	Bank 's Reply
1	2	Bid details in brief Clause No. 7	Last date of Submission of bids 23/07/2019	Request bank to extend it for a week	Refer amendment-1
2	15	Other conditions Clause No. 9.65.3	To ensure better systems and procedures, the bidder and their service provider should be preferably ISO 27001 certified	Request bank to remove this point.	This clause is not compulsory, preference will be given to bidder with iso270001
3	21	15	Application Money	Request bank to exempt this for MSME certified vendor	Refer amendment-1
4	21	16	EMD/BG in lieu of EMD	Request bank to exempt this for MSME certified vendor	Refer amendment-1
5	30	42.2.a	Delivery of enterprise wide license for application software for CBRS with all mandatory requirement and 70% of the preferred requirement. Within 2 Weeks from date of acceptance of Purchase	Request bank to make it 4 weeks from PO	Refer amendment-1
6	31	42.2.c	Customization of GUI/process flow/document management for the CBRS application software as per bank's requirement Within 2 weeks from the date of intimation from the bank	Request bank to make it 8 weeks from PO	Refer amendment-1



7	31	42.2.d	Delivery phase - 2 delivery of remaining 30% of the preferred requirement of application software CBRS Within one month from the date of delivery of solution to UAT	Request bank to make it within two months from the date of delivery of solution to UAT	Bidder has to comply with RFP clause
8	40	63.7.7	Migration of data from existing system to new system	Request bank to give details of existing system.	<i>This clause is modified as under : There is no data migration from existing system to new system</i>
9	51	Annexure 3, Eligibility Criteria Clause no. f	The bidder should have Implemented CBRS software for at least 2 banks/ Financial Institution up and running Integrated with CBS at multiple centres	Request bank to relax this clause to one bank or FI	Bidder has to comply with RFP clause
10	61	Annexure 10 (1)	The application software shall be able to be used by following entities abroad for channelizing foreign Inward Remittance on behalf of Indian expatriates working in that country: <ul style="list-style-type: none"> • Non-Resident Exchange houses • Money Transfer Operators • Correspondent Banks • Foreign Banks • MTSS Indian Agents • Online Money Transfer Companies 	Our understanding is that these agencies mentioned will have log in screen where they can input/upload the transactions and track the status. Is our understanding correct?	YES, the understanding is correct
11	61	Annexure 10 (2)	The application software should have predominantly following features to channelize the transactions: <ul style="list-style-type: none"> • Host-to-Host integration for real-time straight-through-processing like FR-IMPS/FLASH/UPI etc • Bulk file upload(Batch Processing) • Single Transaction Data Entry with maker and checker concept at counter level to minimize the error with respect to data validations 	What is the use case for Host-to-host integration? Preparation of messages for IMPS/NEFT/RTGS/UPI will be done in Bank's software or our software?	Host to host integration is required for straight through process (stp), bidder has to provide file format compatible to exchange company as well as cbs of our bank for processing of CBS credit/IMPS/NEFT/RTGS/UPI transaction & AML screening software of the bank.



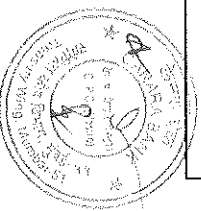
			Based on the transaction amounts, the system should be able to process the transactions through various modes available: <ul style="list-style-type: none"> • RTGS • NEFT • IMPS • UPI 		
12	61	Annexure 10 (3)	<ul style="list-style-type: none"> • Direct Credit (for partner bank's beneficiary accounts) • Demand Draft • Integrate with MT103 Swift message for INR payment at Agent level 	For demand drafts, what sort of API available from Core Banking System?	Currently API for foreign demand draft is not available in the bank and the same is being developed. however we expect Bidder to provide API solution for foreign inward demand draft for the drafts issued by exchange companies to be uploaded in our core banking through CBRS
13	62	Annexure 10 (14)	Facility to integrate with the bank's various internal systems such as Compliance monitoring & Treasury systems for managing deals booked	Apart from AML, Treasury and CBS, which are the other systems with which integration is required? What is the method of each of these integration?	System should be integrated with AML, CBS (CBS-credit to our customer accounts, NEFT, RTGS), IMPS, UPI, and other systems, if any, as and when required. Bidders software should be capable of getting integrated with bank modules as per the requirements.
14	63	Annexure 10 (24)	Application software should enable exchange houses to upload any number of transactions without any slowness issues/failure issues	There will be cap on the number of transactions per file but number of files are not restricted. Is our understanding correct?	In single file exchange company and bank should be able to upload minimum 1000-2000 transaction and there should not be any restriction on number of file uploaded



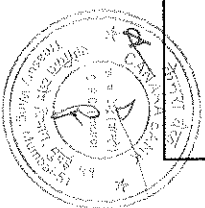
			<p>The application should have capability to provide adequate reports for MIS purpose for internal assessment by the management (both by the agent and the principal). It shall be possible to dynamically generate queries and use report writing tools to generate reports dynamically as part of the CBRS system. Daily/Monthly reports, Exception reports, Detailed/summary level reports, user based, exchange wise, TAT wise and any other report as may be required from time to time.</p> <p>29.1. The application should be able to provide all required details as sought by Regulatory Authority/Concurrent Auditors/Internal Auditors</p> <p>29.2. The application should be able to furnish audit trails of all users logged in to the system as on date</p> <p>29.3. The application should be able to generate reports for all users active or inactive (Agent & Principal)</p> <p>29.4. The application should be able to fetch the transactions audit trail like time and date stamp for audit purposes</p>	<p>Agreed canned reports defined at the time of implementation will be made available. There will be no Report Writing Tool.</p>	<p>Bidder has to comply with RFP clause</p>
16	64	Annexure 10 (37)	<p>The bidder should provide the solution through Banks Single Sign On (SAS) solution at no extra cost to the Bank for user management.</p>	<p>We assume that Single Sign on is for Bank users only. What is the sign on method for Agents and external entities?</p>	<p>Single sign on method is used by Canara bank employees for accessing different packages & the same is biometric based. Bank will be doing the integration of the proposed CBRS with single sign on package and the bidder is only expected to support the bank. However we need dual security feature for accessing the package at agent level like OTP or biometric or any other security check.</p>



			1.1 46.3 The Bidder must agree that these services and the management of these services will be provided for all the components of the CBRS. ATS will start after completion of warranty period. ATS should cover trouble shooting, removing bugs/errors (if required). All upgrades / updates / new version releases will be provided during ATS period free of cost. It is responsibility of the vendor to apply new patches, updates or upgrade if the Bank desires. During ATS/AMC period the vendor shall ensure smooth functioning of system. All the support during warranty would be on-site only. In addition, whenever required, bidder shall depute engineers at Bank's locations for resolutions of issues			
17	66	Annexure 10 (46.3)		We assume that the support will be provided from off-site but on need basis we will send resource to data centre or agreed one location only. Please confirm.	It is ok and will be as per ATS agreement.	
18	36	57	Payment Terms	The CBRS application will have dependencies on licensed third-party products. Payments for the same will have to be made upfront along with delivery of the license as per OEMs licensing policy. Please confirm if this is acceptable.	Bidder has to comply with RFP clause	
19				First payment milestone is UAT delivery. There is a significant amount of effort involved in integrating the application with banks CBS and other payment channels. UAT submission will happen after all that work is completed. Can this schedule be relaxed to include some earlier milestones such as SIT, UAT Environment Provisioning, etc?	Bidder has to comply with RFP clause	
20	38	60	Training	Please specify central location where training has to be provided.	MUMBAI only	
21	39	62.3	Annual Maintenance Contract	"Successful Bidder should have full fledged support team at vendor location" - Will the bank provide remote connectivity to Vendor location for support purposes? If yes, does the vendor need to provision any hardware/software/security devices/tokens at their end for remote connectivity?	Bank will provide remote access to bidder as per banks policy	



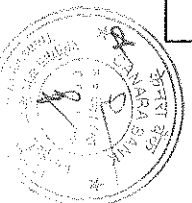
22	40	63.7.7	Migration of data from existing system to new system	Please specify size of data to be migrated in terms of number of tables, actual data size (in GB).	The clause is modified as under : There is no data migration from existing system to new system
23	40	63.7.7	Migration of data from existing system to new system	Do we need to migrate transaction data for past years or will it suffice to migrate balances?	The clause is modified as under : There is no data migration from existing system to new system
24	40	63.7.7	Migration of data from existing system to new system	Will the bank provide any ETL tool for the migration?	The clause is modified as under : There is no data migration from existing system to new system
25	61	Annexure 10	Point 3. Process transactions through various modes available	Please specify if the software need to handle and incoming response messages such as Acknowledgments, Rejections, etc from these channels	We expect bidder to provide solution for handling incoming /outgoing response message
26	61	Annexure 10	Point 13. Integration with Fx Rate Provider	Please specify mechanism of integration (API/WebService/REST Service/Any other)	This clause stands cancelled
27	61	Annexure 10	Point 14. Integration with Treasury System	Please specify mechanism of integration (API/WebService/REST Service/Any other)	This clause stands cancelled
28	61	Annexure 10	Point 22. Application should be able to cater to any number of transactions	Please specify peak volume on a per day and per hour basis	Average no of transaction on per day would be around 15000 and can go up to 40000 during festive season
29	61	Annexure 10	Point 29. It shall be possible to use report writing tools to generate reports dynamically as a part of CBRS system	Is the CBRS system expected to provide a tool for adhoc /dynamic reporting?	We expect bidder to provide tool for Adhoc/Dynamic reporting
30	61	Annexure 10	Point 31. Auto-reconciliation with CBS for failed transactions	Please specify if the CBS has an API for retrieving status of failed or 'in-doubt' transactions	Presently our CBS is not equipped with an API for retrieving status of failed or in doubt transaction, but we expect bidder to provide solution for the same.
31	61	Annexure 10	Point 37. Integrating with Single-Signon Solution of bank	Please specify what is the SSO protocol (For e.g. Outh2 /SAML/ etc) to be used for SSO with existing system.	Single sign on method is used by Canara bank employees for accessing different packages & the same is biometric based. Bank will be doing the integration of the proposed CBRS with single sign on package and the bidder is only expected to support the bank



32	61	Annexure 10	Point 43. Upload bulk data to CBS	Please specify if a CBS API is available for Bulk upload.	Enabling API for bulk upload to CBS is in progress. Once it is enabled, bidder has to support integration
33	61	Annexure 3	Eligibility Criteria Declaration. Point F. Certificate of Implementation from Concerned Banks/Institutions	Please specify if emails providing signoffs will suffice instead of a physical/electronic completion certificate.	Bidder has to comply with RFP clause
34	21	16	Earnest Money Deposit	Is the EMD also applicable for companies that fall under MSME Act?	Refer amendment-1
				Remote Support	
35				(a) Can successful bidder support the post implementation of the solution from their own office. (b) Can successful bidder support post implementation of the solution from the Canara Bank BKC office.	We are expecting onsite support by the bidder post implementation as per RFP terms
36	52	Annexure 3 point f	The bidder should have implemented CBRS software for at least two bank / financial institution up and running integrated with Core Banking Solution at multiple centers	Can implementation of Treasury product which has SWIFT module be considered to suffice to CBRS requirement of the RFP	Bidder has to comply with RFP clause
37	73	Annexure 15 Evaluation parameter point 2	Experience in providing centralized software for vostro operations in bank Forex Integration / centralization or other foreign exchange related project handled in bank	Can implementation of Treasury product which has SWIFT module be considered to suffice to CBRS requirement of the RFP	Bidder has to comply with RFP clause
38	51	Annexure 3 eligibility criteria point b	The bidder should have an annual turnover of 5 crores for the last 3 financial years. (i.e. 2016-17, 2017-18, 2018-19)	We do not meet this criteria for any of the last 3 financial years	Refer amendment-1



39			Track record/write up on past experience or expertise in implementing software for government business	At present all our clients are prominent private sector banks like Axis bank ,Kotak Mahindra bank, Yes bank ,Indusind bank. However we have no experience of working with any public sector entity	Kindly refer RFP Annexure 3 point f, it is not limited for government business only
40	52	Annexure 3 eligibility criteria point f	PO copies to be submitted and a certificate of implementation from the Concerned Bank(s)/Institution as Specified.	Disclosing PO copies will lead to client confidentiality violation. Is it ok if we just provide certificates of Implementation	PO copies are not compulsory. A certificate of implementation from the concerned bank(s)/institution as specified to be submitted
41	21	15, Application Money	This document can be downloaded from the banks website. In that event, bidders should pay the application money of Rs.11,800-00 (including GST) by means of DD drawn on scheduled Commercial Bank in favor of Canara Bank Payable at Mumbai	Our query is: Request you to kindly given exemption from tender cost to companies registered under MSME bodies as notified by the Govt of India. And make necessary amendment in Eligibility criteria.	Refer amendment-1
42	21	16. Earnest Money Deposit	The bidder shall Furnish Non Interest earning Earnest Money Deposit (EMD) of Rs.10,00,000-00 (Rupees Ten Lakh Only) by way of Demand Draft drawn on any scheduled bank in favor of Canara Bank, Payable at Mumbai and should be kept along with the Part-A -Conformity to Eligibility Criteria	Our query is: Request you to kindly given exemption from EMD deposit to companies registered under MSME bodies as notified by the Govt of India, and make necessary amendment in Eligibility criteria.	Refer amendment-1
43	51	Annexure- 3, Eligibility Criteria, Clause -b.	The bidder should have a minimum annual turnover of Rs.5.00 crores in each of the last three financial years (2016-17, 2017-18, 2018-19)	Our query is: Request you to kindly given exemption from meeting turnover criteria to companies registered under MSME bodies as notified by the Govt of India, and make necessary amendment in Eligibility criteria.	Refer amendment-1
44	52	Annexure- 3, Eligibility Criteria, Clause -f	The bidder should have implemented CBRS Software for at least Two Banks/Financial Institution up and running integrated with Core Banking Solution at multiple centers	Our query is: Request you to kindly given exemption from having prior experience of implementing CBRS Software in at least two banks/Fl to companies registered under MSME bodies in India, and make necessary amendment in Eligibility criteria.	Refer amendment-1
45			TECHNICAL QUERY	How many internal / external applications does the CBRS (Cross Border Remittance System) have to integrate with?	System should be integrated with AML,CBS(CBS- credit to our CUSTOMER,NEFT, RTGS),JMPS, JPI, and other systems ,if any, as and when required



46		TECHNICAL QUERY	What is the Core Banking System and version being used?	We are using flexcube. FCR 6.11 version. We are in the process of up gradation of the same to version FCUBS 11.8
47		TECHNICAL QUERY	What is the expected annual growth in the message volume?	We are expecting around 20% annual growth
48		TECHNICAL QUERY	Which product is being currently used for the compliance verification and treasury management system?	For AML screening we are using en safe watch software of EASTNET solutions provided by DXC technologies. No integration with treasury management system is required
49		TECHNICAL QUERY	What are various channel used for foreign inward remittance?	Please refer scope of work in RFP document


 GENERAL MANAGER

