

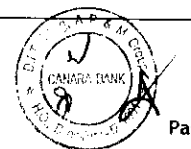
Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	2	A. BID SCHEDULE	7. Earnest Money Deposit (Refundable)	Rs. 5,00,00,000/-	We are requesting to reduce the EMD cost	EMD amount is modified as under: Earnest Money Deposit - Refundable - ₹ 50,00,000/-
2	2	A. BID SCHEDULE	7. Earnest Money Deposit (Refundable)	Rs. 5,00,00,000/-	Can you kindly confirm if it is the right amount?	EMD amount is modified as under: Earnest Money Deposit - Refundable - ₹ 50,00,000/-
3	2	A. BID SCHEDULE	7. Earnest Money Deposit (Refundable)	Rs. 5,00,00,000/-	EMD Amount mentioned is really high can we have a deviation in it.	EMD amount is modified as under: Earnest Money Deposit - Refundable - ₹ 50,00,000/-
4	2	A. BID SCHEDULE	6. Application Money (Non-refundable)	Rs. 59,000 ( including 18% GST)	We request Bank to kindly exempt BSNL in submission of Application Fee as BSNL is Central PSU 100% owned by GOI. Many Government Departs/PSUs are exempting Central PSU/ PSE/ Autonomous bodies from the production of Application Fee/ Security Deposit/EMD	Bidder has to comply with RFP Terms.
5	2	A. BID SCHEDULE	7. Earnest Money Deposit (Refundable)	Rs. 5,00,00,000/-	We request Bank to kindly exempt BSNL in submission of EMD Fee as Central PSU 100% owned by GOI. Many Government Organizations are exempting Central PSU/ PSE/ Autonomous bodies from the production of Application Fee/ Security Deposit/EMD; If required, an indemnity bond can be submitted in lieu of PBG. Also we request you consider reducing EMD value as Rs.5 Crores is too high.	EMD amount is modified as under: Earnest Money Deposit - Refundable - ₹ 50,00,000/-
6	2	A. BID SCHEDULE	7. Earnest Money Deposit (Refundable)	Rs. 5,00,00,000/-	EMD is too high. Kindly reduce for fair representation of bidders	EMD amount is modified as under: Earnest Money Deposit - Refundable - ₹ 50,00,000/-
7	2	A. BID SCHEDULE	7. Earnest Money Deposit (Refundable)	Rs. 5,00,00,000/-	EMD of 5 Crores for all vendors seems very high, this will eliminate many eligible vendors. For the existing tenure of the RFP EMD was 10 lakh and Performance BG was 50 lakhs.	EMD amount is modified as under: Earnest Money Deposit - Refundable - ₹ 50,00,000/-
8	2	A	7. Earnest Money Deposit (Refundable)	Rs. 5,00,00,000/-	Please consider reducing the EMD from Rs. 5 Crore	EMD amount is modified as under: Earnest Money Deposit - Refundable - ₹ 50,00,000/-
9	2	A	8	Last date of bid submission: 28/12/2018, Friday upto 3.00pm	Considering the complexity of RFP, requesting Canara Bank to extend the bid for Minimum 2 weeks	Kindly refer the Amendment.
10	10	B. INTRODUCTION	7. Existing infrastructure:	7.3. SMS message generated by bank's applications are submitted to the middleware application through the following methods 7.3.1. Middleware may pull the message from the Database of the application( Read access may be given to the middleware application). 7.3.2. Applications may push the SMS to one of the tables in the middleware. 7.3.3. SMS messages may be submitted to the middleware through API provided by the SMS vendor.	Does the middleware in this context refer to the bank's middleware or exiting vendor's middleware? If vendor's middleware, what interface(s) is used currently being used? Also clarify whether the Middleware is to be provided by the selected SMS vendor of this RFP?	Middleware should be provided by the selected bidders. Details of the existing interface will be shared with the selected bidders



11	10	B	7. Existing Infrastructure:	7.4. Distribution application may pick the messages from middleware and distribute the SMS to the different vendors (more than one vendor had made agreement with bank) and different priority channels.	Can you please provide the minimum and maximum number of vendors	The current expectation is 3. However, the solution must be capable for distributing the traffic for a minimum no of 5 co-vendors, to cover any possible plan by the bank to expand in future
12	11	B. INTRODUCTION	8. Requirement Details:	B.1. The Bulk SMS Services should cover the facility like Push Service and Pull SMS using long code. b. Performance: SMS gateway > 2000 TPS (scalable to 25000)	Can you kindly clarify if 25,000 TPS is mandatory? That seems a stretch	The RFP clause is modified as under: "b. Performance: SMS gateway > 2000 TPS (scalable to 5000)"
13	11	B. INTRODUCTION	8. Requirement Details:	B.1. The Bulk SMS Services should cover the facility like Push Service and Pull SMS using long code. b. Performance: SMS gateway > 2000 TPS (scalable to 25000)	25000 TPS is very high in comparison with the Bank's existing & Estimated Volume. The clause may be changed as "SMS gateway > 2000 TPS (Scalable to 5000)"	The RFP clause is modified as under: "b. Performance: SMS gateway > 2000 TPS (scalable to 5000)"
14	11	B. INTRODUCTION	8. Requirement Details:	8.2. IVR a. IVR services may be in the following categories i. Outbound OTP Voice calls 1. Call duration 30 seconds 2. Call should be initiated within 15 seconds ii. Outbound promotional non interactive calls. iii. Outbound promotional interactive calls. iv. Inbound interactive calls. b. Performance i. IVR > 200 connections (scalable to 2500) c. Estimated Volume**(within 3 year) i. Daily average:15,000 ii. Daily range: 5,000 to 20,000	Is this for India alone or for international too?  Would this be required for English only or local languages?	a. For India and International  b. 'English and Hindi' are required.
15	11	B. INTRODUCTION	8. Requirement Details:	8.2. IVR a. IVR services may be in the following categories i. Outbound OTP Voice calls 2. Call should be initiated within 15 seconds	Would this be within 15 seconds of SMS failure delivery report OR confirmation from Bank's CBS that OTP has been entered? We recommend giving an option for customers to request for an OTP via voice call by themselves instead of auto-routing of voice calls. In case of auto-routing of voice calls, if SMS DLR shows as failed, there are chances that phone is not reachable etc and auto routing of calls would also fail. There are huge permutations and combinations to take care of to find out the exact error codes to auto-route voice calls.	a. 15 seconds is from the time the customer initiates a request for OTP via call from his side.  b. OTP via voice calls will be at the option of the customer.
16	11	B. INTRODUCTION	8. Requirement Details:	8.2. IVR a. IVR services may be in the following categories ii. Outbound promotional non interactive calls. iii. Outbound promotional interactive calls.	What is the duration / pulse of the calls and how many levels of IVR would this be for interactive calls?	a. Out bound OTP call duration will be not more than 15 seconds b. out bound promotional calls - pre-recorded calls. - duration may vary as per the message content. The promotional calls should be billed on per second basis. IVR interactive is out of scope in the current RFP
17	11	B. INTRODUCTION	B. Requirement Details:	B.2. IVR a. IVR services may be in the following categories iv. Inbound interactive calls.	Is a single number required globally OR individual numbers? What is the average duration of the call expected? Would a toll-free number also be required?	The clause iv stands deleted
18	11	B. INTRODUCTION	8. Requirement Details:	8.2. IVR b. Performance i. IVR > 200 connections (scalable to 2500)	Please give a breakup of the capacity for India / International?	Kindly refer the amendment



19	11	B. INTRODUCTION	8. Requirement Details:	8.2. IVR c. Estimated Volume**(within 3 year) i. Daily average:15,000 ii. Daily range: 5,000 to 20,000	Please give a breakup of the calls for OTP Promotional Interactive Promotional Inbound calls	OTP and promotional out bound as given in BOM. Interactive Promotional and Inbound calls stand deleted from the scope of the RFP. Kindly refer the amendment.
20	11	B. INTRODUCTION	8. Requirement Details:	8.3. VMN and USSD services c. Performance: i. USSD > 1D0 TPS	Please clarify on the use cases and the average session time expected along with expected volumes	Clause i. stands deleted
21	11	B. INTRODUCTION	8. Requirement Details:	8.3. VMN and USSD services c. Performance: ii. Missed call services>100Hits/sec	Kindly provide the use case. Would this be using a single VMN?	Kindly refer the amendment
22	11	B. INTRODUCTION	8. Requirement Details:	8.1. The Bulk SMS Services should cover the facility like Push Service and Pull SMS using long code. a. The Push SMSs may be in following 3 categories: i. High Priority SMSs (DTP& financial transaction SMS) 1. Delivery Time: within 15 sec ii. Normal Priority SMSs (Non-financial transaction/ promotional / informational SMS / Bulk) 1. Delivery Time: within 5 Minutes	The time frames for delivery mentioned in the tender as for transactional as 15 seconds and for promotional as 5 minutes. We can only guarantee the submission of messages to the operator end for successful delivery it will depend on the submitted operators and end operator.	The bidder has to comply with the RFP clause
23	11	B. INTRODUCTION	8. Requirement Details:	8.1. The Bulk SMS Services should cover the facility like Push Service and Pull SMS using long code. a. The Push SMSs may be in following 3 categories: ii. Normal Priority SMSs (Non-financial transaction/ promotional / informational SMS / Bulk) 1. Delivery Time: within 5 Minutes	Bank has mentioned Delivery Time of 5 minutes, can it be assumed if customer mobile is out of range/switched off for 5 minutes retrial is to be stopped after 5 minutes and SMS to be discarded? It is recommended to have a longer Delivery Time for Normal Priority to ensure higher delivery %.	Retries have to be done till 15 minutes. Penalties shall be applied as per the penalty clause.
24	11	B. INTRODUCTION	B. Requirement Details:	B.1. The Bulk SMS Services should cover the facility like Push Service and Pull SMS using long code. iii. Batch SMSs 1. Delivery Time: within 2 hours	Batch SMS Size is not mentioned, since time limit of 2 hours is mentioned request bank to specify Batch Size to estimate infrastructure required for processing Batch SMS accordingly. Suggested Batch SMS Delivery Time: 25 Lakhs SMS/Hour with atleast 1 day Prior initiation	Batch size: 5 lakh SMS per hour as and when opted
25	11	B. INTRODUCTION	8. Requirement Details:	8.2. IVR b. Performance i. IVR > 200 connections (scalable to 2500)	IVR connections requested is very high in comparison with the Bank's estimated volume. The clause may be changed as "IVR > 30 connections (scalable to 300)"	Clause 8.2 - IVR - stands modified as "IVR > 30 connections (scalable to 10D)"
26	11	B. INTRODUCTION	B. Requirement Details:	8.3. VMN and USSD services	For these services price is not requested by the Bank in its BOM, is it to be assumed pricing for this is to be quoted subsequently? Kindly Clarify.	USSD stands removed. Kindly refer the amendment. VMN shall be used only for missed call services. The bidder has to provide the numbers free of cost, in the name of the Bank and the bank shall have ownership right over the number. The calls received are not answered. In response to the call an SMS shall be initiated to the customer.



27	11	B. INTRODUCTION	B. Requirement Details:	B.2. IVR b. Performance i. IVR > 200 connections (scalable to 2500)	There is huge difference between expected (2K) and scalable (25 K) TPS requirement. Kindly confirm if canara bank needs 25 K TPS solution to finalize hardware requirements. We suggest to reconsider max TPS requirement as per proposed max estimated volume which is 20 million and can be easily achieved by 2k to 5k TPS solution.	The clause stands modified as: "i. IVR > 2000 connections (scalable to 5000)"
28	11	B. INTRODUCTION	B. Requirement Details:	B.2. IVR a. IVR services may be in the following categories i. Outbound OTP Voice calls 1. Call duration 30 seconds 2. Call should be initiated within 15 seconds ii. Outbound promotional non interactive calls. iii. Outbound promotional interactive calls. iv. Inbound interactive calls. b. Performance i. IVR > 200 connections (scalable to 2500) c. Estimated Volume**(within 3 year) i. Daily average:15,000 ii. Daily range: 5,000 to 20,000	TP confirmation for IVR TPS -Average,Peak	Clause B.2: b.1 - IVR - stands modified as: "IVR > 30 connections (scalable to 100)"
29	11	B	B. Requirement Details:	B.3. <u>VMN and USSD services</u> a. Push and pull USSD services, like *99# as per the requirement of the bank from time to time.	USSD Services are not offered by many telecom operators and is not a stable service. Please remove USSD from the scope of this RFP.	USSD stands removed from the scope of the RFP
30	11	B	B. Requirement Details:	B.3. <u>VMN and USSD services</u> a. Push and pull USSD services, like *99# as per the requirement of the bank from time to time. b. Missed call services. c. Performance: i. <u>USSD &gt; 100 TPS</u> ii. Missed call services>100Hits/sec	Please remove USSD Services from the scope of this RFP as its not a stable service offered by all operators. Moreover, it's a costly service. Bank has also not mentioned the volume, commercials and scope of work for USSD Services in the RFP.	USSD stands removed from the scope of the RFP
31	13	C. Deliverables & Service Level Agreements (SLAs).	1. Delivery of Service:	1.1. The solution (including hardware & Software) mentioned in the Scope of Work and requirement details should be delivered to Bank within 2 Weeks from the date of acceptance of the Purchase Order. 1.2. The solution (including hardware & Software) should be configured and integrated with the Bank's systems within 3 Weeks from the date of Delivery of the complete solution.	Vendor to provide the hardware?	Yes the hardware has to be provided by the vendor.



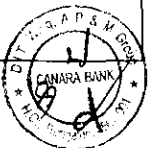
32	13	C. Deliverables & Service Level Agreements (SLAs).	3. Penalties/Liquidated Damages	3.1. Penalties/Liquidated damages for delay in Delivery and Installation of Solution would be as under. 3.1.1. Non-compliance of the Supply/delivery clause (1.1) will result in the Bank imposing penalty of Rs.25,000/- (Plus GST) per day subject to a maximum of Rs.5,00,000 (Plus GST) will be charged. 3.1.2. In case Bidder is not able to integrate the solution as per 1.2, a penalty of Rs.50,000/- (plus GST) per week subject to a maximum of Rs.5,00,000 (Rupees Five Lacs Only) (Plus GST) will be charged.	In terms of delays due to dependency of Bank's existing setup, the penalties shouldn't be applicable	Penalties shall not be applicable in case of delays due Bank's existing setup
33	13	C. Deliverables & Service Level Agreements (SLAs).	3. Penalties/Liquidated Damages	3.2. Penalty for Delay in delivery of Push Type SMS Alerts: 3.3. Penalty for fall in success Rate:	In addition to status mentioned in 3.3.2, Bank would need to consider other error codes, which are permanent / operator dependent.	Bidder to comply with the RFP terms
34	13	C. Deliverables & Service Level Agreements (SLAs).	3. Penalties/Liquidated Damages	3.4. Penalty for Delay in delivery of Voice call over IVR	Request to refer to query number 4 (8.a.i.2) above for difficulties in auto-routing of OTPs over voice call	At present the bank indents to provide a customer initiated triggering for Voice OTPs
35	13	C. Deliverables & Service Level Agreements (SLAs).	3. Penalties/Liquidated Damages	3.6. Penalty from competent authorities for non-delivery of SMS Any penalty that bank has to pay on account of ombudsman or TRAI cases for non-delivery of SMS related services offered by the bidder, Bidder has to reimburse the full penalty with expenditure if any.	For cases proved to be due to an issue with the bidder. Cases of issues other than bidder's fault to be excluded	Cases of issues other than bidder's fault will be excluded, provided the bidder provides sufficient evidence to prove his innocence acceptable to the Bank.
36	13	C. Deliverables & Service Level Agreements (SLAs).	3. Penalties/Liquidated Damages	3.2. Penalty for Delay in delivery of Push Type SMS Alerts:	Whether the "Delivery" of SMS mentioned here correspond to Delivery to Telco or End-Subscriber Handset. Kindly clarify	End-user hand set
37	13	C. Deliverables & Service Level Agreements (SLAs).	3. Penalties/Liquidated Damages	3.3. Penalty for fall in success Rate:	As the Success rate of 97% is for delivery of High Priority SMS, penalty on monthly invoice should be only on the monthly bill corresponding to High Priority SMS of the respective month. Also the table needs to be revised as follows: Success Rate: Penalty 97% to 100% : NIL 95% to 96.99%: 5% 92% to 94.99%: 10% 90% to 91.99%: 20% Less than 90%: 30% Also it is requested to cap the maximum penalty to 10% of the Monthly invoice as already 100% penalty is applied for SMS not delivered within the timelines.	Kindly refer the amendment



38	13	C. Deliverables & Service Level Agreements (SLAs).	3. Penalties/Liquidated Damages	3.3. Penalty for fall in success Rate: 3.3.2. In calculation of the delivery percentage, following delivery failure cases will be Excluded: a. Inbox full b. International Roaming c. Mobile Number blacklisted d. Mobile Switched Off e. Mobile Out of range f. Invalid Mobile Number	It is requested to add "SMS Failure/Delay due to Destination Operator Issue" under the exclusion mentioned in 3.3.2	Bidder to comply with the RFP terms
39	13	C. Deliverables & Service Level Agreements (SLAs).	4. Payment Terms:	NA	We request you to add an additional payment term as "The total penalty shall be limited to 10% of Total Monthly Invoice"	Kindly refer the amendment related to penalties.
40	13	C. Deliverables & Service Level Agreements (SLAs).	3. Penalties/ Liquidated Damages	3.4. Penalty for Delay in delivery of Voice call over IVR	Whether the exceptions given for SMS will be applicable in this case as well ?	Relavent exceptions of the same will be applicable for IVR also.
41	13	C	1. Delivery of Service:	1.1. The solution (including hardware & Software) mentioned in the Scope of Work and requirement details should be delivered to Bank within 2 Weeks from the date of acceptance of the Purchase Order. 1.2. The solution (including hardware & Software) should be configured and integrated with the Bank's systems within 3 Weeks from the date of Delivery of the complete solution.	Please increase the time for Hardware delivery to 4 weeks as that is the typical lead time taken by most hardware vendors due to logistic arrangements to be made keeping in mind Bank's schedule to accept the delivery as well.	Kindly refer the Amendment.
42	13	C	3. Penalties/Liquidated Damages	3.2. Penalty for Delay in delivery of Push Type SMS Alerts:	Failure to deliver message on account of user related errors like Handset Switched off, Absent subscriber, Call Barred, Roaming related issues, etc should be excluded from the penalty of Non delivered SMS.	Bidder to comply with the RFP terms
43	13	C	1. Delivery of Service:	1.1. The solution (including hardware & Software) mentioned in the Scope of Work and requirement details should be delivered to Bank within 2 Weeks from the date of acceptance of the Purchase Order. 1.2. The solution (including hardware & Software) should be configured and integrated with the Bank's systems within 3 Weeks from the date of Delivery of the complete solution.	Since the solution is complex, requesting bank to extend the delivery time lines from 3 weeks to 12 weeks for full integration. Hardware and Soft ware is included and a minimum 7- 8 weeks for delivery.	Kindly refer the Amendment.



44	13	B	3. Penalties/Liquidated Damages	<p><b>3.3. Penalty for fall in success Rate:</b>  <b>3.3.1. Success Rate of more than 97% is expected from Bidder in delivery of High Priority SMS category. Any fall in the success rate in delivery of SMS below the minimum expected level will be penalized as under:</b>  <b>Success Rate -Penalty on monthly invoices</b>  <b>99.00% to 100%-NIL</b>  <b>97.00% to 98.99%-5% of the monthly bill of the respective month</b>  <b>95.00% to 96.99%-10% of the monthly bill of the respective month</b>  <b>92.00% to 94.99%-20% of the monthly bill of the respective month</b>  <b>90.00% to 91.99%-30% of the monthly bill of the respective month</b>  <b>Less than 90.00%-40% of the monthly bill of the respective month</b></p> <p><b>3.4. Penalty for Delay in delivery of Voice call over IVR</b>  The Bank expects 99.95% success in initiation of voice call over IVR in case of delivery failure of OTPs through SMS. Failure to initiate the call or delay in initiating the call shall attract penalty as under:  <b>Particular-Penalty (% of SMS charges payable)</b>  a. If the IVR OTP call is initiated after 15 seconds but before 30 seconds. -25% (inclusive of GST)  b. If the OTP call is initiated after 30 seconds-100%</p>	Extremely High clauses on overall monthly bill, which need to be revised to 1%, 3%, 5%, 10% & 20% respectively.	Kindly refer the Amendment.
45	14	C	3. Penalties/Liquidated Damages	<p><b>3.3. Penalty for fall in success Rate:</b>  <b>3.3.1. Success Rate of more than 97% is expected from Bidder in delivery of High Priority SMS category. Any fall in the success rate in delivery of SMS below the minimum expected level will be penalized as under:</b>  <b>Success Rate -Penalty on monthly invoices</b>  <b>99.00% to 100%-NIL</b>  <b>97.00% to 98.99%-5% of the monthly bill of the respective month</b>  <b>95.00% to 96.99%-10% of the monthly bill of the respective month</b>  <b>92.00% to 94.99%-20% of the monthly bill of the respective month</b>  <b>90.00% to 91.99%-30% of the monthly bill of the respective month</b>  <b>Less than 90.00%-40% of the monthly bill of the respective month</b></p>	<p>Query 1:  The success rate expected is mentioned at 97%. However, there is 5% penalty on delivery between 97% to 98.99%. The penalty should be applicable only if the delivery dips below the minimum of 97%.  Query 2: Is the penalty applicable only on the bill of the High priority messages or the entire invoice of the month?</p>	Kindly refer the Amendment.



46	15	C	3. Penalties/Liquidated Damages	3.8. Penalties/Liquidated damages for onsite resources: In case the resource/s goes on leave/absent, replacements having equivalent or more experience and qualification has to be arranged by the Bidder to ensure that regular functioning of the branch/office does not hamper. In case replacements are not arranged, bank shall pay only the proportionate amount of Resident resource charges during the particular month. The Bank shall also impose a penalty of 0.5% (Plus GST) of the Resident resource charges payable to the Bidder for that quarter for each week and part thereof of absence. However, total penalty under this clause will be limited to 50% (plus GST) of the total charges payable for Resident Resource charges for that quarter.	There is no line item provided for Resource cost, this has to be included in the BOM with specifying the number of resources needed to service 24 X 7 X 365 days support.	Kindly refer the Amendment.
47	16	C	5. Local Support	5.2. Scope of Onsite resource for SMS Solution 5.2.3. Roles and responsibilities shall include but not limited to a. Continuous monitoring b. <u>Housekeeping Activities</u> c. Reports d. Statistics e. Testing and deployment f. Coordinating with bank and off-shore team for customizations/fine tuning/trouble shooting/future upgradations etc. on a continual basis. g. Ensuring high availability. h. Providing timely RCA reports. i. In case of exigencies, even during off business hours' / bank holidays/ drills, the resources may be required to be present onsite.	Requesting bank to elaborate this.	House keeping activities related to maintenance of servers/services, patch management anti virus update etc.
48	16	C	5. Local Support	5.2. Scope of Onsite resource for SMS Solution 5.2.3. Roles and responsibilities shall include but not limited to a. Continuous monitoring b. Housekeeping Activities c. Reports d. Statistics e. Testing and deployment f. Coordinating with bank and off-shore team for customizations/fine tuning/trouble shooting/future upgradations etc. on a continual basis. g. Ensuring high availability. h. Providing timely RCA reports. i. In case of exigencies, even during off business hours' / bank holidays/ drills, the resources may be required to be present onsite.	We are assuming that bank will provide the necessary seating space & UPS power for onsite support team	Bank will provide the necessary seating space & UPS power for onsite support team





49	16	C	5. Local Support	5.2. Scope of Onsite resource for SMS Solution 5.2.1. Bidder shall depute sufficient no. of qualified senior engineers (with 2 years' experience in maintaining the application) to be stationed at the DIT Wing Head Office/DC at Bengaluru to ensure 24x7x365 availability of solution.	Will all the bidders provide resources on site?	Yes
50	22	D. BID PROCESS	7. Earnest Money Deposit (EMD)/Bank Guarantee In Lieu Of EMD:	7.2. In Case the EMD is submitted in the form of Bank Guarantee the same should be valid for the minimum period of 6 months with additional claim period of 3 months from the last date for submission of offer. Bank at its discretion can demand for extension for the validity of EMD. The format for submission of EMD in the form of Bank Guarantee is as per Appendix-F.	Can we cap it at 6 months?	Bidder has to comply with RFP Terms.
51	30	F. Ownership & Awarding of Contract:	6. Security Deposit / Performance Bank Guarantee:	6.1. The successful bidder should submit a Security Deposit / Performance Guarantee for 15% of total value of the Order within 15 days from the date of acceptance of the Order.	We request Bank to kindly exempt BSNL in submission of Security Deposit/ PBG as Central PSU 100% owned by GOI. Many Government Organizations are exempting Central PSU/ PSE/ Autonomous bodies from the production of Application Fee/ Security Deposit/EMD; If required, an indemnity bond can be submitted in lieu of PBG.	Bidder has to comply with RFP Terms.
52	30	F. Ownership & Awarding of Contract:	6. Security Deposit / Performance Bank Guarantee:	6.1. The successful bidder should submit a Security Deposit / Performance Guarantee for 15% of total value of the Order within 15 days from the date of acceptance of the Order.	Will the distribution of Performance Bank Guarantee be basis the distributed traffic percentage?	Successful Bidder/s have to submit the Performance Bank Guarantee for the amount of 15% of the Order value placed on them.
53	30	F. Ownership & Awarding of Contract:	5. Award of Contract:	5.12. The Shortlisted bidder/s will be required to supply the solution along with the hardware to various branches / Offices of the Bank at the rates not higher than the agreed rate finalized under this RFP.	Vodafone Idea Infrastructure will be on Vodafone cloud and no hardware is required at Canara bank premises	Bidder has to comply with RFP Terms.
54	30	F	6. Security Deposit / Performance Bank Guarantee:	6.1. The successful bidder should submit a Security Deposit / Performance Guarantee for 15% of total value of the Order within 15 days from the date of acceptance of the Order.	The amount 15% of the value of order is very high, request you to please consider reduction. As this may account to 7.5crores if the bidder PO value is 50 crores for 3 years.	Bidder has to comply with RFP Terms.
55	32	F. Ownership & Awarding of Contract:	10. Pricing:	10.3. No escalation in price quoted is permitted for any reason whatsoever. Prices quoted must be firm till the completion of the contract including warranty period.	Request to rephrase it according to clause 8.4, page 12	Kindly refer to the Amendment.
56	32	F. Ownership & Awarding of Contract:	10. Pricing:	10.3. No escalation in price quoted is permitted for any reason whatsoever. Prices quoted must be firm till the completion of the contract including warranty period.	Requesting exception in the clause in cases of any increase/change in rates/taxes due to any reasons including regulatory policies same to be passed on to the Bank.	Bidder has to comply with RFP Terms.

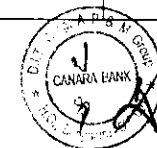


Pre-Bid Queries and Replies for RFP 12/2018-19 dated 06/12/2018 for Selection of Service Providers for Delivery of Domestic International SMS and IVR solutions

57	32	F. Ownership & Awarding of Contract:	11. Order Cancellation/Termination of Contract:	11.1. 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: 11.1.1. Delay in delivery beyond the specified period for delivery. 11.1.2. Serious discrepancies noted in the items delivered. 11.1.3. Breaches in the terms and conditions of the Order.	Requesting revision in clause where vendor to have the right to terminate the contract in the cases of delay in payment by the Bank.	Bidder has to comply with RFP Terms.
58	35	G. GENERAL CONDITIONS:	5. Responsibility for Completeness	5.1. The bidder shall ensure that the Solution provided [Hardware/Software etc] meets all the technical and functional requirements as envisaged in the scope of the RFP.	Just to double check, the bidder has to provide the hardware?	Yes.
59	35	G. GENERAL CONDITIONS:	6. Inspection of Records	Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records including Hardware, Software provided to the Bank under this RFP and the vendor shall extend all cooperation in this regard.	Requesting exception from clause as we do not allow to do audit in our premises as it would affect the normal working of the organization.	Bidder has to comply with RFP Terms.
60	37	G	14. Indemnity	14.2.2. The limits specified in above clause shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be unlimited.	Request the bank to remove the wording "loss".	Bidder has to comply with RFP Terms.
61	40	G. GENERAL CONDITIONS:	22. Social Media Policy:	Whole clause	Request more clarity on the matter. Unable to trace any social Media policy appended to the said tender and there is no clarity about how this social media policy will work.	Deatails will be shared with the selected Bidder.
62	47	H. PURCHASE PREFERENCE	1. Micro & Small Enterprises [MSEs]:	1.7. The details are available on web site dcmsme.gov.in. Interested vendors are requested to go through the same for details.	We are registered as MSME with Udyog Aadhar. Is the registration certificate sufficient or need any other proof is necessary.	Bidder has to refer Clause no. 1 of Section H of the RFP.



63	49	Annexure-2	<p><b>Eligibility Criteria Declaration</b></p> <p>Criteria no.c</p>	<p><b>Eligibility Criteria:</b> The Bidder should have registered a Turnover of Rs. 25 Crores or more from SMS and IVR business in India in any one of the last 3 financial years (i.e., 2015-16, 2016-17, 2017-18).</p> <p><b>Documents to be submitted:</b> a. Bidder has to submit Audited Balance Sheet last 3 Years (i.e., 2015-16, 2016-17, 2017-18) In case Audited Balance sheet for 2017-18 is not ready, Bidder must produce a certificate from the Company's Chartered Accountant to this effect. b. Bidder also to submit a chartered accountant certificate clearly stating that the Bidder is having a Turnover of 25 Crores or more from SMS and IVR business in India in at least one of the last 3 financial years (i.e., 2015-16, 2016-17, 2017-18)</p>	<p>We are requesting to change turnover from 25 CR to 10-25 CR</p>	<p><b>Eligibility Criteria 'c' is modified as under:</b> <b>Eligibility Criteria:</b> The Bidder should have registered a Turnover of Rs. 10 Crores or more from SMS and IVR business in India in any one of the last 3 financial years (i.e., 2015-16, 2016-17, 2017-18).</p> <p><b>Documents to be submitted:</b> a. Bidder has to submit Audited Balance Sheet last 3 Years (i.e., 2015-16, 2016-17, 2017-18) In case Audited Balance sheet for 2017-18 is not ready, Bidder must produce a certificate from the Company's Chartered Accountant to this effect. b. Bidder also to submit a chartered accountant certificate clearly stating that the Bidder is having a Turnover of 10 Crores or more from SMS and IVR business in India in at least one of the last 3 financial years (i.e., 2015-16, 2016-17, 2017-18)</p>
64	49	Annexure-2	<p><b>Eligibility Criteria Declaration</b></p> <p>Criteria no.b</p>	<p><b>Eligibility Criteria:</b> Bidders shall be the Telecom Network Operator (OR) An authorized Aggregator</p> <p><b>Documents to be submitted:</b> If the applicant is a Telecom Network Operator necessary certificate from respective Telecom authority to be submitted. If the bidder is an Authorized Aggregator, an Authorization letter from their Telecom Operator/s to resell their Services in India and it should be valid for a minimum period of 3 years from the date of submission of the Bid</p>	<p>We are tying up with Telecom operators. Request to consider subsequent tie up</p>	<p>Bidder has to comply with RFP Terms.</p>
65	49	Annexure-2	<p><b>Eligibility Criteria Declaration</b></p> <p>Criteria no.c</p>	<p><b>Eligibility Criteria:</b> The Bidder should have registered a Turnover of Rs. 25 Crores or more from SMS and IVR business in India in any one of the last 3 financial years (i.e., 2015-16, 2016-17, 2017-18).</p> <p><b>Documents to be submitted:</b> a. Bidder has to submit Audited Balance Sheet last 3 Years (i.e., 2015-16, 2016-17, 2017-18) In case Audited Balance sheet for 2017-18 is not ready, Bidder must produce a certificate from the Company's Chartered Accountant to this effect. b. Bidder also to submit a chartered accountant certificate clearly stating that the Bidder is having a Turnover of 25 Crores or more from SMS and IVR business in India in at least one of the last 3 financial years (i.e., 2015-16, 2016-17, 2017-18)</p>	<p>Is it mandatory for MSMEs also</p>	<p><b>Eligibility Criteria 'c' is modified as under:</b> <b>Eligibility Criteria:</b> The Bidder should have registered a Turnover of Rs. 10 Crores or more from SMS and IVR business in India in any one of the last 3 financial years (i.e., 2015-16, 2016-17, 2017-18).</p> <p><b>Documents to be submitted:</b> a. Bidder has to submit Audited Balance Sheet last 3 Years (i.e., 2015-16, 2016-17, 2017-18) In case Audited Balance sheet for 2017-18 is not ready, Bidder must produce a certificate from the Company's Chartered Accountant to this effect. b. Bidder also to submit a chartered accountant certificate clearly stating that the Bidder is having a Turnover of 10 Crores or more from SMS and IVR business in India in at least one of the last 3 financial years (i.e., 2015-16, 2016-17, 2017-18)</p>



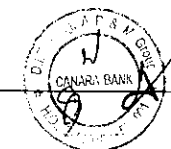
66	49	Annexure-2	Eligibility Criteria Declaration Criteria no. c	<p><b>Eligibility Criteria:</b> The Bidder should have registered a Turnover of Rs. 25 Crores or more from SMS and IVR business in India in any one of the last 3 financial years (i.e., 2015-16, 2016-17, 2017-18).</p> <p><b>Documents to be submitted:</b> a. Bidder has to submit Audited Balance Sheet last 3 Years (i.e., 2015-16, 2016-17, 2017-18) In case Audited Balance sheet for 2017-18 is not ready, Bidder must produce a certificate from the Company's Chartered Accountant to this effect. b. Bidder also to submit a chartered accountant certificate clearly stating that the Bidder is having a Turnover of 25 Crores or more from SMS and IVR business in India in at least one of the last 3 financial years (i.e., 2015-16, 2016-17, 2017-18).</p>	Segment wise financial reporting is not possible. We will share the consolidated Financial reports. This clause is not applicable for Tier 1 Telecom service provider.)	Bidder has to comply with RFP Terms. Certificate from CA has to be furnished
67	50	Annexure-2	Eligibility Criteria Declaration Criteria no.f	<p><b>Eligibility Criteria:</b> The Bidder shall have a valid registration with TRAI as a Telemarketer.</p> <p><b>Documents to be submitted:</b> Registration certificate copy to be furnished</p>	As presently TRAI registration as a Telemarketer is suspended until new process is in place, request bank to remove this requirement.	Annexure 2 Criteria No.f stands deleted from the RFP
68	50	Annexure-2	Eligibility Criteria Declaration Criteria no.f	<p><b>Eligibility Criteria:</b> The Bidder shall have a valid registration with TRAI as a Telemarketer.</p> <p><b>Documents to be submitted:</b> Registration certificate copy to be furnished</p>	At present, TRAI registration as a Telemarketer is suspended until new process is in place. Hence requested to remove the clause. Earlier registration reference number can be shared (if required)	Annexure 2 Criteria No.f stands deleted from the RFP
69	50	Annexure-2	Eligibility Criteria Declaration Criteria no.i	<p><b>Eligibility Criteria:</b> The Bidder should have tie up/ arrangements with minimum 3 Telecom Network Operator for handling domestic and minimum 2 telecom providers for international SMS.</p> <p><b>Documents to be submitted:</b> The Bidder should provide the list of telecom operators in India and Abroad along with certificate from Telecom Operator in India and Abroad.</p>	This clause is applicable for aggregators or will be applicable for Operators as well. Since, we as an operator have SMS termination agreements across operators in India. In such a scenario what do we as an Operator need to submit.	<p><b>Eligibility Criteria 'i' stands modified as under:</b> <b>Eligibility Criteria:</b> The Bidder should have tie up/ arrangements with minimum 3 Telecom Network Operator for handling domestic and minimum 2 telecom providers for international SMS.</p> <p><b>Documents to be submitted:</b> The Bidder should provide the list of telecom operators in India and Abroad along with certificate from Telecom Operator in India and Abroad. POI to the effect shall be furnished in case of Telecom Operators bidding directly."</p>
70	50	Annexure-2	Eligibility Criteria Declaration Criteria no. k	<p><b>Eligibility Criteria:</b> Bidder should have a capability to handle at least 10 Million real time SMS alerts per day for banking transactions of Banks.</p> <p><b>Documents to be submitted:</b> Bidder to submit latest month's invoice paid by respective organization, clearly stating the volume of real time SMS alerts sent</p>	Requesting bank to consider 10Mn real-time SMS from any Public & Private sectors	<p><b>Eligibility Criteria 'i' stands modified as under:</b> <b>Eligibility Criteria:</b> Bidder should have a capability to handle at least 10 Million real time SMS alerts per day.</p> <p><b>Documents to be submitted:</b> Bidder to submit latest month's invoice paid by respective organization, clearly stating the volume of real time SMS alerts sent."</p>



71	50	Annexure-2	<p><b>Eligibility Criteria Declaration</b></p> <p>Criteria no.i</p>	<p><b>Eligibility Criteria:</b> The Bidder should have tie up/ arrangements with minimum 3 Telecom Network Operator for handling domestic and minimum 2 telecom providers for international SMS.</p> <p><b>Documents to be submitted:</b> The Bidder should provide the list of telecom operators in India and Abroad along with certificate from Telecom Operator in India and Abroad.</p>	For Telecom operators it should be POI	<p><b>Eligibility Criteria 'i' stands modified as under:</b></p> <p><b>"Eligibility Criteria:</b> The Bidder should have tie up/ arrangements with minimum 3 Telecom Network Operator for handling domestic and minimum 2 telecom providers for international SMS.</p> <p><b>Documents to be submitted:</b> The Bidder should provide the list of telecom operators in India and Abroad along with certificate from Telecom Operator in India and Abroad. PDI to the effect shall be furnished in case of Telecom Operators bidding directly."</p>
72	57	Annexure-7	Scope of Work	<p>I. General requirements</p> <p>A. Hardware/software requirements</p> <p>9. The solution should be able to support distribution of traffic (SMS/IVR) to different vendors (at least 5) based on the ratio decided by the bank, if required. Bank solely reserves the right to decide the distribution ratio.</p>	Kindly clarify since RFP is to select 3 vendors	The current expectation is 3. However, the solution must be capable for distributing the traffic for a minimum no of 5 co-vendors, to cover any possible plan by the bank to expand in future
73	57	Annexure-7	Scope of Work	<p>I. General requirements</p> <p>A. Hardware/software requirements</p> <p>1. The Bidder shall provide/install the required hardware/software including failover servers in active/active mode with load balancing, if any, in Data Centre &amp; Disaster Recovery Centre of the Bank with a 3 Tier Architecture for handling Push and Pull SMSs at their own cost. It should be scalable to meet bank's future requirements without any cost to the bank.</p>	The clause stated that all the SMS Gateway hardware will be hosted in Bank data Centre and Disaster Recovery Centre while on page on page 61 under Annexure-7-Scope of Work-Security and Compliances it is mentioned that The Bidder must have its own DC and DR located in India for providing SMS gateway/IVR services. The Bidder should have DR capability for SMS and IVR services from at least two different seismic zones in two different geographical locations for ensuring business continuity. Kindly provide clarity on the same why bidder's DC/DR setup requirements are asked.	The solution is intended to be implemented at Bank's DC and DR sites. The condition mentioned in Annexure 7, that the vendor must have its own DC/DR is independent of above and this is for ensuring continuity of services from the vendor. - In other words the vendor should have an established Disaster Recovery/Management mechanism.



74	57	Annexure-7	Scope of Work	<p>I. General requirements D. Support</p> <p>8. The Bidder has to provide the delivery reports with IMEI number and time stamp, if requested by the bank. Delivery reports shall be made available using the SMPP or HTTPS-API or using the secure file transfer protocols in the prescribed format as required by the Bank. The delivery report should have the following minimum fields but not limited to:</p> <ul style="list-style-type: none"> <li>• Mobile number/ MSISDN</li> <li>• Message text</li> <li>• Message Category</li> <li>• Bearer (GSM/CDMA)</li> <li>• Operator</li> <li>• Circle</li> <li>• National</li> <li>• Sender Name/ID</li> <li>• Date/time of SMS received at the gateway.</li> <li>• Date/time of SMS send to the operator.</li> <li>• Date/time of SMS delivered to the end subscriber.</li> <li>• Status of the SMS</li> <li>• Status / Error code and description.</li> </ul>	IMEI nuber availabilty in delivery reports depends on telco operator delivery report logs and cannot ensured.	Kindly refer the Amendment.
75	57	Annexure-7	Scope of Work	<p>IV. Virtual mobile numbers and USSD services</p> <p>4. The Virtual Mobile Number provided to the Bank and activated will become the property of the Bank. In case of expiry of the contract or termination of the contract due to any reason, the Bidder has to surrender these Virtual Mobile Numbers to the Bank</p>	It will help if canara bank can share projected count of Virtual Mobile numbers for IVR/Missed Call/SMS and USSD services with respected traffic on Virtual Mobile Numbers	Kindly refer the Amendment.
76	57	Annexure-7	Scope of Work	<p>IV. Virtual mobile numbers and USSD services</p> <p>6. The Bidder should provide USSD services to the bank compatible with all telecom operators who are extending USSD services. In case any operator has not enabled the USSD service, necessary support document should be provided</p>	Business to check this point of getting USSD routing done from all operators	Kindly refer the Amendment.
77	57	Annexure-7	Scope of Work	<p>I. General requirements</p> <p>A. Hardware/software requirements</p> <p>11. The Bidder should provide a complaint tracking system /ticketing mechanism for bank use for tracking and analyzing the issues. The ticketing system should be capable of integrating with the bank's ticketing systems like CPGRS.</p> <p>1. It should provide complaint number while registering a complaint and the resolution should be updated in the portal.</p>	Requesting more clarity on the matter	This means a ticketing system for complaints received regarding SMS via various channels which must be capable of integrating with Bank's Grevience Redressal Package.
78	57	Annexure-7	Scope of Work	<p>I. General requirements</p> <p>A. Hardware/software requirements</p> <p>7. The solution should be able to adapt to the current/future changes in technology used by the bank. For example the encryption/decryption techniques</p>	What type of encryption/decryption techniques, Canara Bank is using?	Standard encryptions like AES, SHA etc.



79	57	Annexure-7	Scope of Work	<p><b>1. General requirements</b>  <b>A. Hardware/software requirements</b>                  6. The Bidder has to provide the software solution API which is capable of integrating with Bank's Core Banking Solution / middle wares running in the Bank</p>	Who will take care of Integration? Vodafone Idea or Canara Bank?	For SMS solution integration is the responsibility of the bidder. For other applications, like portal, ticketing system, etc, API has to be provided, by the bidder and bank will take care of the integration of its own software.
8D	57	Annexure-7	Scope of Work	<p><b>1. General requirements</b>  <b>A. Hardware/software requirements</b>                  5. The connectivity between Bidder's locations/servers and Bank's DC/DRC shall be provided by the Bidder at their own cost. If the Bank desires, connectivity with the Bidder's infrastructure will have to be provided through leased lines, at no extra cost to the bank</p>	<p>Query 1: How will the bidder provide Network connectivity from the Bank's Datacentre? Will the bank not provide Internet connectivity to the server on which middleware will be deployed?                  Query 2: Bank to provide address of Data centres to derive cost of Leased Lines.</p>	<p>1. Address will be shared with the selected bidder.                  2. Internet connectivity will be provided by the bank for the hardware setup installed by bidders at the Bank's DC/DR.</p>
81	57	Annexure-7	Scope of Work	<p><b>1. General requirements</b>  <b>A. Hardware/software requirements</b>                  2. Installation of the IVR shall include all necessary hardware, operating software, application software, interface software and cards, voice prompts (as directed by the Bank), system speech, cables and connectors etc.</p>	<p>The voice infrastructure should be hosted out of the bidder's system and the backend operator system. Bidder will provide bank with APIs to trigger Voice Calls and handle incoming calls and missed calls. Installing Voice Setup at bank's end for the capacity mentioned will require a lot of hardware, PRI Cards, Voice lines to be dropped directly to the Bank's location and is not recommended. Please allow Bidder to provide the Voice setup from Bidder's infrastructure.</p>	The scope of IVR is amended to only outgoing OTP and Promotional Calls. Kindly refer the Amendment.
82	57	Annexure-7	Scope of Work	<p><b>1. General requirements</b>  <b>A. Hardware/software requirements</b>                  6. The Bidder has to provide the software solution API which is capable of integrating with Bank's Core Banking Solution / middle wares running in the Bank</p>	Does the bidder have to provide its middleware to the bank or just its API? If Middleware is to be installed, then hardware is required to be placed in Bank's datacentres. If the integration is just based on API, then there is no hardware / software requirement.	Middleware should be provided by the selected vendor/s
83	57	Annexure-7	Scope of Work	<p><b>1. General requirements</b>  <b>A. Hardware/software requirements</b>                  3. The solution should be deployed at the Data Centre (DC) and Disaster Recovery (DR) sites of the Bank including test setup with 3 Tier Architecture.</p>	At how many locations DR Site will be available and what will be the location?	1 DR site is available. The address and location will be shared to the selected bidders.
84	57	Annexure-7	Scope of Work	<p><b>1. General requirements</b>  <b>A. Hardware/software requirements</b>                  9. The solution should be able to support distribution of traffic (SMS/IVR) to different vendors (at least 5) based on the ratio decided by the bank, if required. Bank solely reserves the right to decide the distribution ratio.</p>	Requesting bank to elaborate this.	Middleware is supposed to collate all messages generated by the bank systems and it should distribute the messages to each of the selected vendor as per the ratio decided by the bank. Further it should also be capable to making adhoc changes in the ratio occasionally in case of exigencies
85	57	Annexure-7	Scope of Work	<p><b>1. General requirements</b>  <b>A. Hardware/software requirements</b>                  2. Installation of the IVR shall include all necessary hardware, operating software, application software, interface software and cards, voice prompts (as directed by the Bank), system speech, cables and connectors etc.</p>	What about PRIs	All hardware and software items should be provided by the selected bidders.



86	59	Annexure-7	Scope of Work	<p>I. General requirements  <b>C. Portals and Dashboard</b>                  2. Live dashboard should be available with (but not limited to),the following, parameters (Daily/weekly/monthly/yearly)                  f. Live monitoring of SMS logs                  xi. IMEI number of handset to which SMS is delivered</p>	IMEI number of end user handset is not usually available as part of the Delivery Receipts sent by Operators and hence this requirement is requested to be removed.	Kindly refer the Amendment.
87	59	Annexure-7	Scope of Work	<p>I. General requirements  <b>C. Portals and Dashboard</b>                  2. Live dashboard should be available with (but not limited to),the following, parameters (Daily/weekly/monthly/yearly)                  f. Live monitoring of SMS logs                  xi. IMEI number of handset to which SMS is delivered</p>	The Mobile network Operator, does not share the Device IMEI number in the DLR/CDR of SMS and Voice calls. Hence, this cannot be provided to the bank.	Kindly refer the Amendment.
88	59	Annexure-7	Scope of Work	<p>I. General requirements  <b>C. Portals and Dashboard</b>                  6. The Dashboard should have the capability to mask certain information (specified by the bank) when accessed by certain class of users.</p>	Please help with the list of information to be masked specific to user rights.	Certain sensitive information such as Account number, Balance, Mobile number, Balance etc may be masked upon the request of the bank.
89	59	Annexure-7	Scope of Work	<p>I. General requirements  <b>C. Portals and Dashboard</b>                  4. Dashboard should provide entire logs from the day of inception at any point of time.</p>	Will bidder provide API to call center to fetch the delivery status. Please provide information to be accessed to the portal and API separately.	Yes the bidder has to provide APIs. Details such as delivery status, error codes,date and time of delivery
90	59	Annexure-7	Scope of Work	<p>I. General requirements  <b>C. Portals and Dashboard</b>                  2. Live dashboard should be available with (but not limited to),the following, parameters (Daily/weekly/monthly/yearly)                  f. Live monitoring of SMS logs                  xi. IMEI number of handset to which SMS is delivered</p>	Requesting clarity on the matter, Operator has IMEI details and they do not share these details.	Kindly refer the Amendment.
91	59	Annexure-7	Scope of Work	<p>I. General requirements  <b>C. Portals and Dashboard</b>                  6. The Dashboard should have the capability to mask certain information (specified by the bank) when accessed by certain class of users.</p>	Requesting more clarity on the matter	Certain sensitive information such as Account number, Balance, Mobile number, Balance etc may be masked upon the request of the bank.
92	59	Annexure-7	Scope of Work	<p>I. General requirements  <b>C. Portals and Dashboard</b>                  1. The Bidder should provide an online portal &amp; Bulk portal with the following capabilities:                  1.1. Bulk SMS campaign portal capable of sending one-to-one and one-to-many and many-to-many type of campaigns, with the capability of scheduled delivery</p>	What is many-to-many campaign?	Clarification: Many-to-many campaign means, Multiple sets of a one-to-many campaign.
93	59	Annexure-7	Scope of Work	<p>I. General requirements  <b>C. Portals and Dashboard</b>                  1. The Bidder should provide an online portal &amp; Bulk portal with the following capabilities:                  1.2. IVR portal for multicasting of pre-recorded promotional messages.</p>	What is Multi-casting? Is it simultaneous?	one message may be send to many people, This need not be simultaneous but it should be completed within the timeframes





94	59	Annexure-7	Scope of Work	I. General requirements C. Portals and Dashboard 2.3 Dashboard should be available in bank's intranet and also internet and has to be separate from the Bulk Portal.	Please clarify this point	Bank requires the following portals 1. bulk portal for conducting campaigns by uploading the mobile numbers 2. Dashboard to monitor the services
95	59	Annexure-7	Scope of Work	C. Portals and Dashboard Point no. 2 f. Live monitoring of SMS logs i. Mobile number ii. Message category iii. Operator iv. Circle/ Area v. Sender ID vi. Number of retries vii. Time stamp of SMS received at gateway viii. Timestamp of SMS send to operator ix. Time stamp of SMS delivered to subscriber x. Status of SMS xi. <u>IMEI number of handset to which SMS is delivered</u>	IMEI number of the handset is not captured in sending SMS or Voice Calls. Please drop this column in reports	Kindly refer the Amendment.
96	60	Annexure-7	Scope of Work	I. General requirements D. Support 10. The Bidder should retrieve and provide the required historic data to bank within 12 hours of receiving request in this regard from the bank	Request to make it 48 -72 hours since data retrieval can depend on the volume of data / time interval. However, our best endeavor will be to provide data within 24 hours.	Bidder has to comply with RFP Terms.
97	60	Annexure-7	Scope of Work	I. General requirements D. Support 6. Providing support to different technologies, protocols etc is the responsibility of the Bidder	Is it only related to Vodafone Idea's products ?	Bidder has to provide SMS and IVR support for various products of the Bank.
98	60	Annexure-7	Scope of Work	I. General requirements D. Support 2. Any new integrations/ up-gradations during the contract period, if required have to be done by the vendor without any additional cost to the bank	Whether the upgradation is for Volume or a new feature functionality	Both volume and functionality
99	60	Annexure-7	Scope of Work	C. Portals and Dashboard Point no. 3 3. Approval of templates from Telecom Regulatory Authority of India (TRAI) whenever any ad-hoc promotional/alert messages are to be sent, same needs to be available through dash board	Current setup of approving templates is based on sending an Email and our provisioning team responds within 2 hours during working days and hours.	Kindly refer the Amendment.



100	60	Annexure-7	Scope of Work	<p>C. Portals and Dashboard Point no. 4</p> <p>4. The Bidder should provide portals as well as API's for the use of call center and branches, the API may contain (but not limited to) the following facilities</p> <p>a. Check delivery status of SMS. b. Get operator wise and area wise delivery status( to identify any issues with a particular operator). c. Get SMS and IVR call logs. d. <u>Push notification on mobile app</u></p>	Please explain this feature further	APIs has to be provided by the bidder so that bank can provide a push notification through its mobile application
101	61	Annexure-7	Scope of Work	<p>II. SMS services</p> <p>4. Sender ID allotted should be unique for our bank and same should not be used by any other entity across the globe. Bidder must submit declaration confirming the same</p>	Request bank to remove this requirement as unique Sender ID across the globe is not feasible to implement by any telecom operator domestically.	Kindly refer the Amendment.
102	61	Annexure-7	Scope of Work	<p>II. SMS services</p> <p>4. Sender ID allotted should be unique for our bank and same should not be used by any other entity across the globe. Bidder must submit declaration confirming the same</p>	Unique Sender ID can be ensured in India but difficult to manage unique across the globe. Suggest to reconsider the Clause.	Kindly refer the Amendment.
103	61	Annexure-7	Scope of Work	<p>II. SMS services</p> <p>4. Sender ID allotted should be unique for our bank and same should not be used by any other entity across the globe. Bidder must submit declaration confirming the same</p>	ACL, can only guarantee the use of Bank's sender_ids to be used for Bank's traffic only. But ACL can-not take the guarantee for other enterprises/vendors using the same sender id.	Kindly refer the Amendment.
104	61	Annexure-7	Scope of Work	<p>II. SMS services</p> <p>6. The Bidder has to ensure proper retries and duplicate message filtering mechanisms in the software solution. Retries should not be charged</p>	Please specify clearly the re-try scenarios?	Kindly refer the Amendment.
105	61	Annexure-7	Scope of Work	<p>I. General requirements</p> <p>E. Security and compliances</p> <p>4. DND compliance will be the responsibility of the Bidder</p>	Requesting more clarity on the matter. Compliance relating to SMS content is not specified in the Tender. In the absence of any specific clause, it shall be the vendor's obligation to ensure that the content is as per the applicable laws, whereas we may not have any control over these in several scenarios. We can segregate routing based on use cases where promotional content will not be triggered to DND mobile numbers as per applicable law.	All system generated sms may be delived to the customer irrespective of DND filters until it is specified by the bank. For bulk portal bidder has to provide separate users for DND filtered and not filtered sms.
106	61	Annexure-7	Scope of Work	<p>I. General requirements</p> <p>E. Security and compliances</p> <p>1. The SMS should be encrypted at the sender end and decrypted at the receiver end. The solution should support 128 bit to 256 bit encryption</p>	Whether whole message should be encrypted or only OTP number? If whole message then in reports does canara bank want the message text to be decrypted ?	For OTP and transactional messages with high sensitive data to be encrypted. Plain text reports are not required for encrypted messages
107	61	Annexure-7	Scope of Work	<p>E. Security and compliances</p> <p>9. The Bidder must have its own DC and DR located in India for providing SMS gateway/IVR services. The Bidder should have DR capability for SMS and IVR services from at least two different seismic zones in two different geographical locations for ensuring business continuity.</p>	At how many locations DR Site will be available and what will be the location?	The address of DR Site will be shared to the selected bidders



Pre-Bid Queries and Replies for RFP 12/2018-19 dated 06/12/2018 for Selection of Service Providers for Delivery of Domestic International SMS and IVR solutions

108	61	Annexure-7	Scope of Work	E. Security and compliances 4. DND compliance will be the responsibility of the Bidder.	Do bidder need to integrate with existing DND database or bidder need to maintain DND profile for customers?	Bank may not provide any DND database, bidder has to use a general DND database
109	62	Annexure-7	Scope of Work	E. Security and compliances IV. Virtual mobile numbers and USSD services 2. The Bidder has to provide an easy to remember long code(s)/short code for domestic/VMN for international numbers, for the use of Canara Bank, to receive incoming SMSs from its customers in India and Abroad, without any extra cost to the Bank	Kindly advise on the list of countries / Is the bank looking for a global VMN or ITFS number?	For domestic we may be using a short code and a global VMN for all other countries
11D	62	Annexure-7	Scope of Work	II. SMS services Clause no.7 to 10	Bank should consider making these clauses optional as these are applicable only for Aggregators and not Applicable in case where bidder is a Telecom Operator	Bidder to comply with the RFP terms
111	62	Annexure-7	Scope of Work	I. General requirements III. IVR services 3. The IVR Voice call may be initiated to the customer, if the OTP message delivery confirmation is not received within 30 (Thirty) seconds of sending the message or initiated by the customer by clicking on a button	For OTP voice, how the bank will initiate the call? f. Will it be initiated in conjunction with SMS as a retry over voice channel. g. Will it be separately invoked only on voice. h. Will voice API and SMS API be same or different.	Call will be initiated on user request.
112	62	Annexure-7	Scope of Work	II. SMS services 9. The Bidder has to ensure that SMS messages of any length should be delivered as a single message on receiver's handset, unless there is a dependency for the same on the receiver's mobile handset	Please specify the length of PUSH SMS to be supported? Please note the length supported by operators will vary case to case, as per the SMSC configuration within the Operator Network. In case if Push SMS length is too long for e.g. greater than 11 SMS, ACL will be dependent on the respective SMSC of the Operator.	Normally sms length may not exceed 5 sms and bidder has to comply with the clause.
113	62	Annexure-7	Scope of Work	II. SMS services 12. The delivery report should be updated in bank's middleware in real time	Please specify the method for the integration with the bank's middleware - will it be D/B insertion or Bank will provide the call back API over http.	Should support both DB insertion and API
114	62	Annexure-7	Scope of Work	III. IVR services 4. System must include flexible message recording that allows the Bank to update messages as and when required on upcoming events or programs	Please clarify and elaborate. Do you want the vendor to provide a facility where Bank can do their own recording. Also specify few use-cases.	Yes. There should be provision to use a pre recorded voice file.
115	62	Annexure-7	Scope of Work	III. IVR services 6. The solution must be capable of voice synthesis, i.e. creating a voice message, based on the text message content.	Is it auto Text-to-Speech conversion. Who will bear the cost of this service.	Yes it is an auto text to speech conversion and the cost will be borne by the vendor
116	62	Annexure-7	Scope of Work	III. IVR services 4. System must include flexible message recording that allows the Bank to update messages as and when required on upcoming events or programs	Requesting more clarity on the matter.	Yes. There should be provision to use a pre recorded voice file.
117	62	Annexure-7	Scope of Work	III. IVR services 5.2 Promotional bulk calls: calls with pre-recorded voice message should be initiated to the customer mobile numbers.	What would be the duration of the call? Whether recording will be given by Canara Bank? Whether it would be in different languages?	The recording will be given by the Bank. It can be in any language
118	63	Annexure-7	Scope of Work	IV. Virtual mobile numbers and USSD services 6. The Bidder should provide USSD services to the bank compatible with all telecom operators who are extending USSD services. In case any operator has not enabled the USSD service, necessary support document should be provided	Please elaborate the USSD service (Push Or Pull). Will Bank support for the opening of the Short-code for Pull based USSD service. USSD is not supported by major operators in India. The bank has to initiate the necessary documents for getting the USSD connectivities from the Mobile Network Operator	USSD stands deleted from scope of the RFP. Kindly refer the amendment



119	63	Annexure-7	Scope of Work	IV. Virtual mobile numbers and USSD services 6. The Bidder should provide USSD services to the bank compatible with all telecom operators who are extending USSD services. In case any operator has not enabled the USSD service, necessary support document should be provided	USSD is not available as a service.	USSD stands deleted from scope of the RFP. Kindly refer the amendment
120	63	Annexure-7	Scope of Work	G. The Bidder shall have their own gateway and with following minimum capacity for the bank: a. SMS Gateways>2000 TPS, b. USSD>100 TPS, c. IVR> 200 connections. Bidder to provide duly certified documentary proof with respect to number of transactions of call handling through IVRS & SMS based system for their internal as well as external customers.	Certified by whom?	Kindly refer the Amendment.
121	63	Annexure-7	Scope of Work	IV. Virtual mobile numbers and USSD services Point no. 6 6. The Bidder should provide USSD services to the bank compatible with all telecom operators who are extending USSD services. In case any operator has not enabled the USSD service, necessary support document should be provided	USSD services are not supported by all operators and is not a stable service. Please remove this from the scope of work.	USSD stands deleted from scope of the RFP. Kindly refer the amendment
122	63	Annexure-7	Scope of Work	IV. Virtual mobile numbers and USSD services Point no. 5 5. The Bidder has to facilitate responding to missed call services of the Bank's Customers. If necessary, the existing telephone number used by the Bank's customer need to be enabled in the new services.	Will the bank enable the transfer of the Missed call numbers from existing vendor to the newly selected vendor? Will the Missed call number be supplied by L1, L2 or L3?	Transfer of the existing Missed Call number from the existing vendor, if required will be provided by the Bank. New Missed called numbers should be provided by L1/L2/L3 as per the requirement of the Bank, upon the Bank's request
123	70	Annexure- 14	Bill of Material	Charges for SMS Sl. NO. i & j	Request to add the Call Duration time (Time Lines 15 sec / 30 Sec)	15 sec
124	70	Annexure- 14	Bill of Material	NA	The commercial section does not cover the pricing for the following service. Since the service comes at cost, Right to rejection for cost of Service should be with the bidder. a. USSD b. Missed Call c. India IVR PRI d. Pull SMS VMN/Short-code e. IVR OTP	a. Ussd stands removed from the scope. B/d. Missed Call/VMN Please refer amendment c. Please refer amendment  E.IVR OTP - Please refer amendment
125	NA	NA	NA	NA	1) Would like to discuss the partnership as secondary providers. 2) Can Bank help us to have the infrastructure for the same so that we can provide the service based on that. 3) What will be the basic commitment of monthly traffic both Promo and transactional.	1. Kindly refer point no 5 of Section F of the RFP. 2. Kindly refer annexure 7. Hardware and software will have to be provided by the selected bidders. 3. Kindly refer to the BOM



126	NA	NA	NA	Additional Clause	We request you to kindly share the country-wise estimate monthly SMS counts for the International SMS to arrive best pricing since the cost of SMS will vary significantly based on the destination Country/Operator.	Approximate current traffic -countrywise is attached to the amendment
127	NA	NA	NA	NA	<p>Will hardware have to be deployed by all the vendors? Also we would like to mention, in the tender, pricing of software, hardware etc. is to be quoted as part of total cost of ownership. Below mentioned points constitute the fixed cost and will be similar for all the bidders.</p> <ol style="list-style-type: none"> <li>Software Cost <ul style="list-style-type: none"> <li>SW Cost for SMS and IVR distribution</li> <li>Load balancer</li> <li>Proprietary SMS and IVR traffic distribution</li> <li>Operating System</li> <li>Database</li> <li>Text to Speech</li> </ul> </li> <li>Hardware Cost <ul style="list-style-type: none"> <li>Physical server/ VM</li> <li>Database</li> <li>hard drive</li> </ul> </li> <li>Network components &amp; Leased line</li> <li>PRI from the Operator and PRI cards.</li> <li>24*7 Support human resource <ul style="list-style-type: none"> <li>Minimum of 5 resources will be required by each Vendor for 24*7 on-site support</li> </ul> </li> </ol> <p>Basis our experience, we would suggest the Bank to price Fixed cost separately. Below are the scenarios (hypothetical) we have created  Daily Average 15000000  Yearly Average 5475000000  SMS Pricing (in INR)</p>	Every bidder will have to provide the hardware setup as mentioned in annexure 7
128	NA	NA	NA	NA	We would like to understand why traffic distribution is required for IVR? How the bank will make the system understand that the request is of SMS or voice?	Voice OTP will be Customer initiated.
129	NA	NA	NA	NA	How the Inbound IVR traffic will be distributed among the L1, L2 and L3?	Inbound IVR stands deleted from the scope of RFP.
130	NA	NA	NA	NA	<p>Pull SMS [Long Code]  Missed Calls  All Outbound Calls</p> <p>To have a better solution for Canara Bank customers, suggest giving a single number for below services. This will help customer to relate a Single number for All the services, and once saved in contact list, they will give due importance and attend to bank calls.</p> <p>This point is not included in RFP</p>	Bidder to comply with the RFP terms



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131	NA	NA	NA	NA	SMS Delivery of 95% (SMS may not deliver because of customer coverage, mobile switchoff, international roaming, roaming activation issue, Handset memory may be full.	Already mentioned in 3.3 of Section C the RFP
132	NA	NA	NA	NA	IMEI number on reporting not possible as per regulatory it is illegal	The clause is modified to - "IMEI number shall be provided upon request and upon fulfilling the regulatory/legal formalities."
133	NA	NA	NA	NA	International SMS delivery failures due to Gods Act or Geopolitical issues should not come under SLA's.	It is covered under force majeure
134	NA	NA	NA	NA	Industry standard for IVR notification is 30 sec	Kindly refer to the Amendment.
135	NA	NA	General	General Dimensioning	How many days Online CDRs need to be stored?	Already mentioned in the RFP
136	NA	NA	General	General Dimensioning	How many days Off-line CDRs need to be stored for Backup requirement?	Already mentioned in the RFP
137	NA	NA	General	General Dimensioning	Please let us know the deployment model Canara Bank is expecting from vendor i. Physical Deployment ii. Virtualized Deployment	Bidder has to provide the required hardware and software complying the terms in the RFP

Date: 24-12-2018  
Place: Bengaluru

*[Signature]*  
Deputy General Manager

*[Signature]*

