

Sl. No.	Gem Bid Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	Annexure-1 Scope of Work& Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 16: The bot should be able to mask unparliamentary and unprofessional inputs from the end-users.	a) There may be multiple unparliamentary languages and this may be put in different languages. Hence need all the combination specifications. B) In case of such languages what should the bot do. Should it mask or shut down.	(a) For unparliamentary inputs in english words, the bidder has to mask off and for other language bot should do the same based on learning. (b) it should mask
2	Annexure-1 Scope of Work& Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 17: Platform should support Voicebot integration with contact center [STT, TTS, NLP] for Contact Center AI.	Should bots switch from chat bot to voice bot ?	Solution must comply both Chatbot and voice bot.
3	Annexure-1 Scope of Work& Functional Requirement	Sl. No. D Platform Independent: Point no. 21: The Bot should be able to integrate with our Existing Internal Solutions like AD, SAS(Web Based Single Sign on System connected with AD and HRMS and used by all branches/offices of Canara Bank), Cannet (Internal Web site for employees), CTS(Case ID and Ticketing Systems), CBS(Core banking Solutions to assist the staff to operate the menus) etc.,	Will the bank provide the required APIs for integration ?	Yes, Bank will provide the required APIs for integration.
4	Annexure-1 Scope of Work& Functional Requirement	Sl. No. I Natural Language Processing: Point no. 32: BOTs are developed to communicate in machine language and normal conversation text is not understood by a BOT. NLP uses knowledge of sentence structure, idioms, and machine-learned pattern recognition to try to match what you say to an "intent" which has been "classified," which means the BOT has been programmed to identify certain things people want from it, and act upon them. It should be responsive to unstructured sentences, grammatical errors, spelling mistakes and free text. • The NLP should be performed on the language of the user's input so that there is no loss in the context. • Entire text extraction and analyzing process shall be carried out on the native languages in which the content is posted. This shall result in understanding the context and delivering the required info with better accuracy • The solution should have the ability to retrain for banking domain/use-case specific requirements with additional data • The NLP should have the capability to handle multiple variations of sentences to extract correct intent and entities.	What are the suggest machine languages that Bots should understand and respond to ?	The Bot should work as per the machine language capabilities along with the natural language processing, NLU and AI.

5	Annexure-1 Scope of Work& Functional Requirement	Sl. No. I Natural Language Processing (NLP): Point no. 34: Bot should be able to perform the task of spell checker/correction model, sentiment prediction, profanity, affirmation and cancellation.	Hope spell checks are needed in English only.	Spell check for other language too.
6	Annexure-1 Scope of Work& Functional Requirement	Sl. No. J Non-Financial Services : Point no. 35: ChatBot must engage with bank's customers by broadcasting personalized reminders for payment, insurance dues, premium, update on complain status, policies, polls, surveys, targeted broadcasts to a particular age range.	What are the end results ? Should bot provide the link for payment and message when payment is completed, or suggest if partial payment is done and request the date for next payment or provide warnings ?	Bidder has to comply with the RFP terms.
7	Annexure-1 Scope of Work& Functional Requirement	Sl. No. M Emotional understanding and predictive analysis of the customer: Point no. 52: Based on the previous interactive data with the user, the BOT should be able to personalize with the emotional understanding and predictive analysis of the customer. e.g., a user may have raised a complaint in the previous conversation with regard to service. The BOT, after fetching the previous data, should share the status and request for user feedback. Chat BOT solution must understand the user frustration and should be able to transfer to live agent seamlessly	Need the list emotions to personalize with ?	Bidder has to comply with the RFP terms.
8	Annexure-1 Scope of Work& Functional Requirement	Sl. No. P Other Essential key elements of ChatBot solution: Point no. 71: Bot should be able to integrate with Bank's enterprise data warehouse for stats of data created during customer interaction.	Is integration with CBS also needed ?	Yes, required.
9	Annexure-5 Pre-Qualification Criteria	Sl. No. 7 The Bidder should have minimum turnover of Rs.50.00 Crores from IT Solution/Services for each year for the last three Financial years.	The Bidder should have minimum turnover of Rs.30.00 Crores from IT Solution/Services for each year for the last three Financial years.	Bidder has to comply with RFP terms.
10	Annexure-5 Pre-Qualification Criteria	Sl. No. 8 The Bidder/OEM should have implemented the proposed chatbot solution having AI/ML and NLP with multilingual capabilities in at least Two (2), Scheduled Public/ Private Banks in India during the last three years i.e. 01/01/2020 to 31/12/2022..	The Bidder/OEM should have implemented the proposed chatbot solution having AI/ML and NLP with multilingual capabilities in at least One Organisation in India during the last three years i.e. 01/01/2020 to 31/12/2022.	Bidder has to comply with RFP terms.
11	Annexure-5 Pre-Qualification Criteria	Sl. No. 9 The Bidder/OEM should have experience in integrating the proposed solution along with CBS APIs integration of any two schedule public / private bank in India.	The Bidder/OEM should have experience in integrating the proposed solution along with CBS APIs integration of any One organisation in India	Bidder has to comply with RFP terms.

12	Annexure-2 Technical Evaluation Parameters	Sl. No. 1 Implementation experience for AI,ML & NLP based Chatbot Solution. (a) Schedule Public/ Private Sector Bank: 3 Marks (max 9 marks) (b) NBFCs / Small Finance Banks: 2 Marks (max 6 marks) Note: Maximum three (3) Under each category will be considered for obtaining the total marks. Bidder has to furnish the recent purchase orders/Service level agreement to verify the same.	Implementation experience for AI,ML & NLP based Chatbot Solution. (a) Any Organisation: 3 Marks (max 9 marks)	Bidder has to comply with RFP terms.
13	Annexure-1 Scope of Work& Functional Requirement	Sl. No. B Languages: Point No. 9: The Conversational ChatBot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional languages like Hindi, Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odia etc., with Natural Language Processing (NLP) capabilities to identify user's query/request/complaints and respond accordingly. In future, provision to implement other Regional languages as per industry standards should be available without any extra cost to Bank.	Only Google available Languages can be provided	Bidder has to comply with RFP terms.
14	Annexure-1 Scope of Work& Functional Requirement	Sl. No. C Voice Bot: Point No. 11:The BOT platform should also support voice-based navigation to relevant content on web channels.	Kindly help here defining the exact scope to be carry	Bot should able to navigate to relevant option.
15	Annexure-1 Scope of Work& Functional Requirement	Sl. No. C Voice Bot: Point No. 13: ChatBot Solution should support speech-to-text (SZT) conversion of the user's voice and text-to-speech (T2S) conversion for the ChatBots spoken response. Solution should also have connectors to use Smart Assistants such as Alexa, Google Home, etc. and Phone, IVR, SMS/Email etc.	Please define the scope in details with use cases	Bidder has to comply with RFP terms.
16	Annexure-1 Scope of Work& Functional Requirement	Sl. No. C Voice Bot: Point No. 17: Platform should support Voicebot integration with contact center [STT, TTS, NLP] for Contact Center AI.	Integration will be in whose scope kindly confirm this part	Integration will be supported by the solution through APIs.

17	Annexure-1 Scope of Work& Functional Requirement	Sl. No. D Platform Independent: Point No. 22: Bot should be both platform and Operating System Independent.	This scope will be platform dependent only and not operating system independent	Bidder has to comply with RFP terms.
18	ATC 10. Delivery, installation, integration, commissioning and maintenance	10.2. Project Timelines: 10.2.3. The entire scope is classified in 2 phases with timelines for each phase defined in the table below: Phases Phase-I Phase-II Timelines T+4 Week T+6 Weeks	24 weeks required total	Bidder has to comply with RFP terms.
19	ATC	EMD	Request you to kindly give Exemption to MSME Bidder	The bidder seeking EMD exemption, must submit the valid supporting document for the relevant category as per GeM GTC with the bid. Under MSE category, only manufacturers for goods and Service Providers for Services are eligible for exemption from EMD. Traders are excluded from the purview of this Policy
20	ATC	Extension Request	Request you to kindly help with the extension for 2 weeks	Bidder has to comply to timelines of subject RFP
21	Annexure-5 Pre-Qualification Criteria	Sl. No. 10 The applicant shall have support office in Bengaluru and Mumbai for 24x7 supports.	We are based out of Bangalore, India and we provide all necessary support, virtually to our clients across India and Globe. We request you to provide relaxation in this clause.	Bidder has to comply to the RFP terms.
22	ATC	Sl. No. 12: Onsite Resource 12.1. The selected bidder has to provide onsite resources on 365x24x7 and should have OEM Certification for the proposed solution with minimum 5 years of Implementation, Operations & Hands-on experience.	We are based out of Bangalore, India and we provide all necessary support, virtually to our clients across India and Globe. We request you to provide relaxation in this clause.	Bidder has to comply the RFP terms.
23	Annexure-1 Scope of Work& Functional Requirement	Sl. No. C Voice Bot: Point No. 13: ChatBot Solution should support speech-to-text (S2T) conversion of the user's voice and text-to-speech (T2S) conversion for the ChatBots spoken response. Solution should also have connectors to use Smart Assistants such as Alexa, Google Home, etc. and Phone, IVR, SMS/Email etc.	We can support the ask but we assume that the Bank will bear the cost of SMS, Email, IVR & Phone charges and other Channels like Google Assistant. Please confirm. Cost for Web, App, WhatsApp Bot we will take care.	Bank will provide APIs for SMS, Email, IVR and other channels.

24	Annexure-1 Scope of Work: Functional Requirement	SI. No. D Platform Independent: Point No. 21: The Bot should be able to integrate with our Existing Internal Solutions like AD, SAS(Web Based Single Sign on System connected with AD and HRMS and used by all branches/offices of Canara Bank), Cannet (Internal Web site for employees), CTS(Case ID and Ticketing Systems), CBS(Core banking Solutions to assist the staff to operate the menus) etc.,	How many system integrations would be required? And, how many APIs will be there. We assume there are APIs available for all those systems. Please advise/confirm.	Details will be shared with selected bidder.
25	Annexure-1 Scope of Work: Functional Requirement	SI. No. P Other Essential key elements of ChatBot solution: Point No. 81: Solution should be capable of easy integration option, Integration Connectors to popular CRMS, Databases, Search Engines, Live Chat Vendors, IVRS and ERP software.	We assume the Dialer and PRI is to be provided for the IVRS by the bank. All other integrations required are with the existing systems of the Bank	Yes, bank will provide the dialer but the bidder has to provide the connectors.
26	Annexure-1 Scope of Work: Functional Requirement	SI. No. P Other Essential key elements of ChatBot solution: Point No. 80: ChatBot must have capability to integrate with ChatGpt in future , if required by the Bank.	Yes, we can integrate with the ChatGpt. We assume any additional cost will be considered by the bank upon integration.	Bidder has to comply the RFP terms.
27	Annexure-1 Scope of Work: Functional Requirement	SI. No. L Live agent dashboard for seamless transfer of entire chat to the live agent: Point No. 47: BOT platform should provide for a live agent dashboard for seamless transfer of entire chat to the live agent. ChatBot System should be integrated with Bank's Call center for further assistance from Call Center Executives.	We Assume this requirement is for Live Chat and not Call	The requirement is for both.
28	Annexure-1 Scope of Work: Functional Requirement	SI. No. D Platform Independent: Point No. 19: The technology should be easily extensible to different platforms such as Mobile Banking, Internet banking, UPI, Mobile wallet, e-Mail/SMS integration, Social Media platforms like Facebook, Twitter, Instagram, and Whatsapp.	We assume that this is only for the integration with existing channels. We assume that the Bank has the existing email and SMS gateway and other mentioned channels. Also, there will be a separate message charges for channels like Whatsapp which will be paid by the Bank when those are considered	Yes.
29	Annexure-1 Scope of Work: Functional Requirement	SI. No. D Voice Bot: Point No. 12: The BOT should support Voice Banking through API integrations.	Please elaborate with some examples	The solution should be able to navigate and perform actions based on voice input by end user. Example: Fund transfer, Balance Enquiry etc.
30	Annexure-1 Scope of Work: Functional Requirement	SI. No. L Live agent dashboard for seamless transfer of entire chat to the live agent: Point No. 47: BOT platform should provide for a live agent dashboard for seamless transfer of entire chat to the live agent. ChatBot System should be integrated with Bank's Call center for further assistance from Call Center Executives.	Live Chat: How many chats? How many concurrent chats? Is there fixed working hours for chat services? We assume that only integration is required with existing live chat system	Details will be shared with selected bidder.

31	General Query	We are eligible as a start-up to avail the exemptions granted in experience and Turnover clauses. We like to know if this relaxation also extends in considering the marks mentioned under Annexure 2, Technical evaluation, and we get full marks. Kindly explain	If the bidder is a Startup, the bidder shall be exempted from the requirement of "Bidder Turnover" criteria and "Experience Criteria" subject to their meeting of quality and technical specifications. If the bidder is OEM of the offered products, it would be exempted from the "OEM Average Turnover" criteria also subject to meeting of 2 / 6 quality and technical specifications. In case any bidder is seeking exemption from Turnover / Experience Criteria, For Technical evaluation, there is no exemption.
32	General Query	We assume that IP/Source code will remain with the bidder	Bidder has to provide unlimited Enterprise license for 5 Years. Bank may enter into Escrow agreement with the vendor.
33	General Query	How many total active users? Average Daily, monthly, peak?	Details will be shared with selected bidder.
34	General Query	How many total active users on Website? Average Daily, monthly, peak active users?	Details will be shared with selected bidder.
35	General Query	Please share the expected chatbot chat messages. Average Daily, Monthly, peak?	Details will be shared with selected bidder.
36	General Query	How many total active users on Mobile app. If any? Average Daily, monthly, peak active users?	Details will be shared with selected bidder.
37	General Query	How much is the current call volume, if any? Average Daily, monthly, peak?	Details will be shared with selected bidder.
38	General Query	Please share the expected WhatsApp chat messages (User Initiated). Average Daily, Monthly, peak?	Details will be shared with selected bidder.
39	General Query	Please share the expected WhatsApp chat messages (Business Initiated). Average Daily, Monthly, peak?	Details will be shared with selected bidder.
40	Annexure-11 Draft Contract Agreement	Sl. No. 8 ORDER CANCELLATION/TERMINATION OF CONTRACT: 8.1. The Bank reserves its right to cancel the entire / unexecuted part of CONTRACT 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: 8.1.1. Delay in delivery beyond the specified period for delivery. 8.1.2. Serious discrepancies noted in the items delivered. 8.1.3. Breaches in the terms and conditions of the Order. 8.2. The Bank reserves the right to cancel the contract placed on the Vendor/Service Provider and recover expenditure incurred by the Bank on the following circumstances: 8.2.1. Non submission of acceptance of order within 7 days of order. 8.2.2. Excessive delay in execution of order placed by the Bank. 8.2.3. The Vendor/Service Provider commits a breach of any of the terms and conditions of the bid. 8.2.4. The Vendor/Service Provider goes in to liquidation voluntarily or otherwise.	Bidder to comply with RFP Terms and Conditions

41 Annexure- 11 Draft Contract Agreement	Sl. No. 11 INDEMNITY: 11.1. VENDOR/ SERVICE PROVIDER 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 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: 11.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER; 11.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER; 11.2. VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc., or such other statutory infringements in respect of Solution supplied by them. 11.2.1. All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities. 11.2.2. The limits specified in above clause shall not	Indemnification: Bidder will indemnify CB for third party claims for only any breach of IPR violations by the Bidder on material if any supplied by Bidder from the use of unaltered Company manufactured products, provided the CB gives the Company prompt notice of any such claim and Bidder is allowed to take sole defense and control of any such claim. For clarity, this does not apply to any third party Products or Software supplied by Bidder. Further, Bidder shall not indemnify CB for any inter se claims or for any general indemnity related to any breaches under contract as Indemnification is for specific requirements under the contract. Limitation of Liability: Bidder submits the following language to be included in the contract. Bidder's entire liability for all claims related to the Agreement will not exceed the aggregate amount of any actual direct damages incurred by up to the amounts paid (if recurring charges, up to 12 months' charges apply) by CB for the product or service that is the subject of the claim, regardless of the basis of the claim. This limit applies collectively to Bidder, its subsidiaries, contractors, and suppliers. Bidder will not be liable for special, incidental, exemplary, indirect, or economic consequential damages, or lost profits, business, value, revenue, goodwill, anticipated savings, reputation, data and third party claims, even if Bidder has been advised of possibility of such damages. The Bidder seeks deletion of the exceptions to the liability cap.	Bidder to comply with RFP Terms and Conditions
42 ATC	Sl. No. 71 Legal Disputes and Jurisdiction of the court: 71.1. The Bank Clarifies that the Bank shall be entitled to an Injunction, restraining order, right for recovery, specific performance or such other equitable relief as a court of competent Jurisdiction may deem necessary or appropriate to restrain bidder/p/pective bidder from committing any violation or enforce the performance of the covenants, obligations and representations contained in this RFP. These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages. 71.2. All disputes and controversies between Bank and bidder shall be subject to the exclusive jurisdiction of the courts in Bengaluru and the parties agree to submit themselves to the Jurisdiction of such court as this RFP/Contract agreement shall be governed by the laws of India.	We would request that the Disputes should also be the subject matter of the Arbitration and Conciliation Act, 1996.	Bidder to comply with RFP Terms and Conditions

43	ATC	Sl. No. 53 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 Software & other items provided to the Bank under this RFP and the selected bidder shall extend all cooperation in this regard.	Kyndryl proposes that any audit by the Bank shall be done with prior written notice of not less than 14 days and without causing any disruption to the day -to-day activities of Kyndryl. Further internal cost records of the Kyndryl shall be outside the purview of this audit.	Bidder to comply with RFP Terms and Conditions
44	Annexure-13	Proforma of Bank Guarantee	Kyndryl seeks deviation. The provisions of the Bank Guarantee viz invocation , duration and extension needs to be discussed and mutually agreed.	Bidder to comply with RFP Terms and Conditions
45		Other Query	The fall clause is widely worded enough to even apply to private entities and also doesn't limit itself to services at hand and leaves Bidder with very little wriggle room to define any form business propositions to other client. We would further clarify on this .	Bidder to comply with RFP Terms and Conditions
46		Other Query	Either party may terminate this Contract t if the other materially breaches this Contract; provided that the party that is non-compliant is given a written notice by the other party and thirty (30) days' notice period to remedy such non-compliance. and the Contract shall then be terminated when the defaulting party fails to remedy such non-compliance within such notice period. In the event of such termination of this Contract, Client shall pay Kyndryl for all the Services Kyndryl delivers through the effective date of termination in addition to payment for, applicable wind -down charges and expenses incurred by Kyndryl.	Bidder to comply with RFP Terms and Conditions
47	Annexure-1 Scope of Work& Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 4: The BOT should support Scrapping & Crawling of Canara Bank Websites.	Is it the Bot or in the Framework the webscrapping should be supported so that the information gathered could be used to enhance Bot.	Bidder has to comply with RFP terms.
48	Annexure-1 Scope of Work& Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 6: The ChatBot solution should have the capability to perform Cognitive Document Processing (CDP) & Cognitive Document Automation (CDA). CDP is a new platform, which harnesses cognitive capabilities such as artificial intelligence and machine learning to ease the burden of processing documents and extracting data from them. It can reduce costs, improve customer experience, and help to ensure regulatory compliance. CDA to automatically collecting required data from different types of documents, approving its validity, and make use of the extracted data adding relevant features and increasing its value.)	Are documents located centrally and in Banks perimeter? Please explain a bit more about the "validity of Document" and "adding relevant features" process?	Detailed requirement will be provided to the selected bidder.

49	Annexure-1 Scope of Work& Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 7: The product/solution should include a keyed (with both phonetic and native types of typing) to support input in Indian languages for Chabot.	How many and what all languages support you are looking for? To start with are all the languages mandatory or it can be rolled out in phases?	All the language are mentioned in the RFP documents.
50	Annexure-1 Scope of Work& Functional Requirement	Sl. No. C Voice Bot: Point no. 17: Platform should support Voicebot integration with contact center [STT, TTS, NLP] for Contact Center AI.	Does this mean transfer to live agent from Voice Chatbot? If not, please explain.	yes
51	Annexure-1 Scope of Work& Functional Requirement	Sl. No. C Voice Bot: Point no. 20: The Chat Bot should support various channels including Web, Mobile app (iOS and Android), Social Media platforms like WhatsApp, Facebook Messenger, WeChat, Twitter, Instagram etc. The solution should allow direct messaging from these social media but not limited to	How the personalization aspect needs to be handled in these scenarios? Should the basic authentication/identification information be asked when user interacts from these platforms?	Bidder has to comply with RFP terms, further explanation will be provided to the selected bidder.
52	Annexure-1 Scope of Work& Functional Requirement	Sl. No. J Non-Financial Services: Point no. 35: ChatBot must engage with bank's customers by broadcasting personalized reminders for payment, insurance dues, premium, update on complain status, policies, polls, surveys, targeted broadcasts to a particular age range.	What is the frequency of broadcasting messages?	It is based on Banks requirement. Details will be shared with selected bidder.
53	Annexure-1 Scope of Work& Functional Requirement	Sl. No. J Non-Financial Services: Point no. 40: ChatBot solution should be able to handle minimum 1000 concurrent Chat Sessions, conversation response accuracy of 97%, ChatBot uptime of 99.50% on quarterly basis.	What is the duration of session when left unattended?	It is based on Banks requirement. Details will be shared with selected bidder.
54	Annexure-1 Scope of Work& Functional Requirement	Sl. No. L Live agent dashboard for seamless transfer of entire chat to the live agent: Point no. 47: BOT platform should provide for a live agent dashboard for seamless transfer of entire chat to the live agent. ChatBot System should be integrated with Bank's Call center for further assistance from Call Center Executives.	How many live agents are expected and what is the operation duration?	It is based on Banks requirement. Details will be shared with selected bidder.

55 Annexure-1 Scope of Work& Functional Requirement	Sl. No. L Live agent dashboard for seamless transfer of entire chat to the live agent: Point no. 50: The solution shall contain a reporting/dashboard giving complete detailed overview of solution deployed with different metrics including but not limited to Active users, sessions per day initiated, user feedback, ratings, average daily no of sessions/user, Average daily number of chats handled by BOT, use case with most exits in between, improvement in AI, ML part etc and on other metrics proposed by customer.	Do all the bots needs to be hosted separately?	Its based on the Solution Architecture.
56 Annexure-1 Scope of Work& Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 3: The SME (Subject Matter Expert) shall share the information/FAQ and the solution shall convert the information ready for BOT conversation, documents like Pdf, Excel, Word, CSV etc.* For example: Internal guidelines like circular/Memos/Special communications in pdf, excel, word, csv format should be converted to information and should be made available to users through Bots.	What is the expected size of data (pdf,word,excel,csv)?	Details will be shared with selected bidder.
57 Annexure-1 Scope of Work& Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 3: The SME (Subject Matter Expert) shall share the information/FAQ and the solution shall convert the information ready for BOT conversation, documents like Pdf, Excel, Word, CSV etc.* For example: Internal guidelines like circular/Memos/Special communications in pdf, excel, word, csv format should be converted to information and should be made available to users through Bots.	What are the Scalability requirements?	Details will be shared with selected bidder.

58 Annexure-1 Scope of Work& Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 6: The ChatBot solution should have the capability to perform Cognitive Document Processing (CDP) & Cognitive Document Automation (CDA). CDP is a new platform, which harnesses cognitive capabilities such as artificial intelligence and machine learning to ease the burden of processing documents and extracting data from them. It can reduce costs, improve customer experience, and help to ensure regulatory compliance. CDA to automatically collecting required data from different types of documents, approving its validity, and make use of the extracted data adding relevant features and increasing its value.)	What is the expected size of data and is the data format same as mentioned in section A(1):	Detailed requirement will be provided to the selected bidder.
59 Annexure-1 Scope of Work& Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 6: The ChatBot solution should have the capability to perform Cognitive Document Processing (CDP) & Cognitive Document Automation (CDA). CDP is a new platform, which harnesses cognitive capabilities such as artificial intelligence and machine learning to ease the burden of processing documents and extracting data from them. It can reduce costs, improve customer experience, and help to ensure regulatory compliance. CDA to automatically collecting required data from different types of documents, approving its validity, and make use of the extracted data adding relevant features and increasing its value.)	What are the specific use cases of 'Cost reduction', 'Improve customer experience', and regulatory compliance?	Bidder has to comply with the RFP terms.



60	Annexure-1 Scope of Work& Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 6: The ChatBot solution should have the capability to perform Cognitive Document Processing (CDP) & Cognitive Document Automation (CDA). CDP is a new platform, which harnesses cognitive capabilities such as artificial intelligence and machine learning to ease the burden of processing documents and extracting data from them. It can reduce costs, improve customer experience, and help to ensure regulatory compliance. CDA to automatically collecting required data from different types of documents, approving its validity, and make use of the extracted data adding relevant features and increasing its value.)	Which systems need to be integrated with the CDP solution? What is the level of automation required?	Details will be shared with selected bidder.
61	Annexure-1 Scope of Work& Functional Requirement	Sl. No. C Voice Bot: Point no. 10: The Bidder should be able to support voice on all channels like Android, IOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR.	What is the expected number of concurrent Voice Bot sessions and the expected SLAs?	Details will be shared with selected bidder.
62	Annexure-1 Scope of Work& Functional Requirement	Sl. No. C Voice Bot: Point no. 10: The Bidder should be able to support voice on all channels like Android, IOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR.	Any specific reporting and analytics requirements for the Voice Bot solution?	Bidder has to comply with the RFP terms.
63	Annexure-1 Scope of Work& Functional Requirement	Sl. No. E Transactional BOT for Commerce and Banking: Point no. 23:Commerce BOT for powering services such as recharges, bill payments, cab, laundry, events & movie booking, health, bus, train and hotel flight booking, local search and deals.	Ecom BOT will provide only information or enable transactions?	Bank is expecting Both Informational and Transactional Bot.
64	Annexure-1 Scope of Work& Functional Requirement	Sl. No. E Transactional BOT for Commerce and Banking: Point no. 23:Commerce BOT for powering services such as recharges, bill payments, cab, laundry, events & movie booking, health, bus, train and hotel flight booking, local search and deals.	Which ecommerce platforms, payment systems does the BOT need to integrate with?	Details will be shared with selected bidder.

65 Annexure-1 Scope of Work& Functional Requirement	Sl. No. G To increase engagement of users Bot through the following: Point no. 25:Automatically segmenting Push Notifications to customer by Bot: Segmentation entails classifying your users into more specific audiences based on attributes like activity, location, and interests. With these defined audiences, Bot should be able to craft messaging that is more appropriate or appealing to these users. This approach can ensure that every message you send to your subscribers will be more relevant and lead to greater engagement.	Push notifications and subscriptions are spread over how many services of the bank? Please share a list.	Details will be shared with selected bidder.
66 Annexure-1 Scope of Work& Functional Requirement	Sl. No. H Machine Learning: Point no. 25:The machine "learns" and uses its algorithms through supervised and unsupervised learning. Supervised learning means to train the machine to translate the input data into a desired output value. In other words, it assigns an inferred function to the data so that newer examples of data will give the same output for that "learned" interpretation. The solution should have the capability of the same.	What are the specific use cases ?	Already use cases mentioned in the RFP.
67 Annexure-1 Scope of Work& Functional Requirement	Sl. No. J Non-Financial Services : Point no. 35:ChatBot must engage with bank's customers by broadcasting personalized reminders for payment, insurance dues, premium, update on complain status, policies, polls, surveys, targeted broadcasts to a particular age range.	What will the be mode of broadcasting?	All the delivery channels.
68 Annexure-1 Scope of Work& Functional Requirement	Sl. No. P Other Essential key elements of ChatBot solution: Point no. 61:The bot solution should be capable of having unlimited bot based on bank's requirement like web site bot, helpdesk bot, transactional bot, employee bot, customer bot etc.	Can you provide more information on what is meant by 'unlimited bot' in the context of the solution? Is it referring to the ability to scale the number of bots as needed by the bank?	Yes.
69 Annexure-1 Scope of Work& Functional Requirement	Sl. No. P Other Essential key elements of ChatBot solution: Point no. 68:Solution should be able to set up a virtual ROBOT in external device (like an Animated Character).	Please elaborate on virtual ROBOT and 'external device'	Virtual Bot: Like an animated human like character with lip sync(Cartature) External Device: Like any external playback devices like Projector, Display TV etc.



Annexure-1 70 Scope of Work& Functional Requirement	SL/ No. 19 Penalties & Liquidated damages Point no. 19, 10: All the above LDs are independent of each other and are applicable separately and concurrently.	Request Bank for upper cap on penalty to 10% of the total contract Value	Bidder to comply with RFP Terms and Conditions
Annexure-1 71 Scope of Work& Functional Requirement	Sl. No. I Natural Language Processing (NLP): Point no. 32: • Entire text extraction and analyzing process shall be carried out on the native languages in which the content is posted. This shall result in understanding the context and delivering the required info with better accuracy	Does this mean the bidder should provide NLP in different languages? This may actually reduce the accuracy.	Bidder has to comply the RFP terms.
Annexure-1 72 Scope of Work& Functional Requirement	Sl. No. K Financial Services through ChatBot: Point no. 45: The proposed solution must contain payment system that helps the end user to make payments in chat environment via various available payment options.	Our understanding is that integration with bank's PG should be sufficient. Is the ask here to have own payment system or bring in own partnership with payment provider?	yes, Integration with the payment gateway is sufficient.
Annexure-1 73 Scope of Work& Functional Requirement	Sl. No. T Data integrity management: Point no. 103: In case of cloud based Solution no customer sensitive information or PII information will be saved or transferred to cloud.	PII information will not be saved in cloud but it will be transferred for display purpose and then destroyed	Bidder has to comply with the RFP terms.
Annexure-1 74 Scope of Work& Functional Requirement	Sl. No. L Live agent dashboard for seamless transfer of entire chat to the live agent: Point no. 50: The solution shall contain a reporting/dashboard giving complete detailed overview of solution deployed with different metrics including but not limited to Active users, sessions per day initiated, user feedback, ratings, average daily no of sessions/user, Average daily number of chats handled by BOT, use case with most exits in between, improvement in AI, ML part etc and on other metrics proposed by customer.	This custom reporting is supported by pushing data to client reporting systems. What reporting systems does client have?	Details will be shared with selected bidder.
Annexure-1 75 Scope of Work& Functional Requirement	Sl. No. S Security Aspects: Point no. 96: Bank reserves right to conduct audits on the system provided by the bidder. Bidder to provide necessary arrangement and access control for the Bank.	Audits will be a paid activity.	Bank will conduct audit .
76	General Query	Can the bank provide scope details like number of FAQs, how many transactional scenarios, expected number of sessions per month.	Details will be shared with selected bidder.

77	ATC	Sl. No. 20 20. Payment terms 20.1. Payment will be released after execution of Contract Agreement and the schedule will be as under: Sl. No. Payment Stages Percentage of Payment Conditions/Remarks 1. Enterprise License with unlimited usage Cost for the contractual period, 50% On Installation, Implementation, configuration & commissioning of base version of proposed solution and on submission of invoice and Acceptance/Sign off by the Bank on production of relevant documents. 50% After successful go live of 3 months and on submission of Invoice and Acceptance/Sign off by the Bank on production of relevant documents. 2. Implementation Cost 50% Payment shall be made after successful (UAT and DC Implementation) and sign off from the bank. 30% Payment shall be made after Successful Production live, DR Configuration and sign off from the Bank. 20% After successful 3 Months Go-Live (on completion of source code audit, VAPT, etc.) and sign-off by the Bank. 3. Service Hosting Charges per month 100% Monthly	Please confirm how the Charges of Bank Initiated & Customer Initiated Conversations on Whatsapp will be paid, as the payment terms for the same are not mentioned	Details will be shared with selected bidder.
78	Annexure-1 Scope of Work& Functional Requirement	Sl. No. A Conversational Chatbox: Point no. 6: The ChatBot solution should have the capability to perform Cognitive Document Processing (CDP) & Cognitive Document Automation (CDA). CDP is a new platform, which harnesses cognitive capabilities such as artificial intelligence and machine learning to ease the burden of processing documents and extracting data from them. It can reduce costs, improve customer experience, and help to ensure regulatory compliance. CDA to automatically collecting required data from different types of documents, approving its validity, and make use of the extracted data adding relevant features and increasing its value.)	Please confirm if the Bank will be providing APIs for validating or extracting / analyzing data of the documents on the Chatbot	Bidder to provide.
79	Annexure-1 Scope of Work& Functional Requirement	Sl. No. D Platform Independent: Point no. 20: The Chat Bot should support various channels including Web, Mobile app (iOS and Android), Social media platforms like Whatsapp, Facebook Messenger, WeChat, Twitter, Instagram etc. The solution should allow direct messaging from these social media but not limited to	We understand that the Chatbot should support the various Channels mentioned in the Scope. Please advice if the bank would be going live with all the channels mentioned to begin with or if there are certain pre-defined channels that should be considered in the Scope of Work to go-live with during the first phase.	Bidder has to comply with RFP terms.

80	Annexure-1 Scope of Work& Functional Requirement	Sl. No. D Platform Independent: Point no. 21: The Bot should be able to Integrate with our Existing Internal Solutions like AD, SAS(Web Based Single Sign on System connected with AD and HRMS and used by all branches/Offices of Canara Bank), Cannet (Internal Web site for employees), CTS(Case ID and Ticketing Systems), CBS(Core banking Solutions to assist the staff to operate the menus) etc.,	In line with the requirements stated for the Chatbot, for the API Integration with the Existing Internal Solutions at Canara Bank, we assume that the number of APIs to be integrated with the Chatbot are 20 APIs. Please advice if the understanding is correct.	Bidder has to comply with the RFP terms.
81	Annexure-1 Scope of Work& Functional Requirement	Sl. No. E Transactional BOT for Commerce and Banking: Point no. 23: The Bot should be able to Integrate with our Existing Internal Solutions like AD, SAS(Web Based Single Sign on System connected with AD and HRMS and used by all branches/Offices of Canara Bank), Cannet (Internal Web site for employees), CTS(Case ID and Ticketing Systems), CBS(Core banking Solutions to assist the staff to operate the menus) etc.,	In line with the requirements stated for the Chatbot, for queries related to different use cases for E-Commerce / Banking, we assume that the number of user journeys/flows that have to be configured on the Chatbot are 20 User flows/services. Please advice if the understanding is correct.	Details will be shared with selected bidder.
82	Annexure-1 Scope of Work& Functional Requirement	Sl. No. F Informational: Point no. 24: The BOT should be able to assist users with the following: • How to series for products • Product FAQs • User On-boarding to help and guide non-users to get on-boarded for different products.	Based on our understanding, our team shall be expecting to receive FAQs from Canara Bank and the Chatbot will be trained by our team on those FAQs. For this RFP, we have assumed 2000 FAQs to be a part of the Scope. Please let us know if this number is correct.	Details will be shared with selected bidder.
83	Annexure-1 Scope of Work& Functional Requirement	Sl. No. L Live agent dashboard for seamless transfer of entire chat to the live agent: Point no. 47: BOT platform should provide for a live agent dashboard for seamless transfer of entire chat to the live agent. ChatBot System should be integrated with Bank's Call center for further assistance from Call Center Executives.	Please advice on the Number of Live Chat Agents that have to be taken into consideration for the Scope of Work for the project.	Details will be shared with selected bidder.
84	Annexure-1 Scope of Work& Functional Requirement	Sl. No. L Live agent dashboard for seamless transfer of entire chat to the live agent: Point no. 48: If agent is not available, the BOT should be capable of raising a service ticket and tracking the same.	We assume that the APIs for Raising & Tracking service tickets will be provided by the Bank to be integrated on the Chatbot. Please confirm if the understanding is correct, otherwise please explain the exact requirement.	API only will be provided by the Bank.

85 Annexure-1 Scope of Work& Functional Requirement	Sl. No. P Other Essential key elements of ChatBot solution: Point no. 61: The bot solution should be capable of having unlimited bot based on bank's requirement like web site bot, helpdesk bot, transactional bot, employee bot, customer bot etc.	We understand that the Bank is looking for a vendor that can support multiple use cases in the long-term for Customer Support, Agent Support (Helpdesk), Employee Support etc. Please advise if the Bank is planning to go-live with all the Use Cases from the start, or starting with Customer Support use case it will expand to other use cases as well? Also, for every new use case is the bank willing to pay for hosting charges?	Details will be shared with selected bidder.
86 Annexure-1 Scope of Work& Functional Requirement	Sl. No. P Other Essential key elements of ChatBot solution: Point no. 73: System should also provide support for future integration of other application integration.	Can you please elaborate which are all the applications needs to be integrated in future	Details will be shared with selected bidder.
87 Annexure-1 Scope of Work& Functional Requirement	Sl. No. T Data integrity management: Point no. 100: Ensure that Cloud provider personnel controls are in place to provide a logical segregation of duties. To provide Forensic Investigation Support as and when required by the Bank.	We assume that the solution will be deployed on Bidders cloud for the project. Please let us know if the assumption here is correct, also if there is any deviation, kindly let us know if we have to submit quote for both?	Bidder to provide end-to-end solution that will be on dedicated cloud. However, capability must be there to configure the solution on-premises also.
88 Annexure-1 Scope of Work& Functional Requirement	Sl. No. U CYBER SECURITY Point no. 114: Bidder should have capability to deploy the solution on-premises. In future, it is Bank's discretion to host the services on-premises for Business continuity or security purposes..	Basis our understanding, this should be a readily available solution at the time of bidding and is the basic eligibility criteria for the bidders. Please confirm.	bidder has to comply with the RFP terms.
89	General Query	On what basis the infra has to be sized and how do we project it for the entire contract duration?	Please refer RFP document regarding concurrency mentioned.
90	General Query	Will it be a on cloud deployment or an on - premise deployment? Do we have to submit quote for both?	Bidder to provide end-to-end solution that will be on dedicated cloud. However, capability must be there to configure the solution on-premises also.

Annexure-2 91 Technical Evaluation Parameters	Sl. No. 2 The Conversational ChatBot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional language's like Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odiya etc., with Natural Language Processing (NLP) capabilities to identify user's query/request/complaints and respond accordingly. Note: The product/solution is expected to understand and work with good accuracy for Indian Language accents & dialects. 10 Language * 0.50 Marks = 5 Marks [Yes : 5 Marks; No: 0 Marks] Note: Bidder has to furnish the artifacts verify the same.	Is the marking of Language support based on the native capability of the product or the capability of the final solutions? Local language support would be achieved via the use of in-bound translation	the marking of Language support based on the native capability of the product
Annexure-2 92 Technical Evaluation Parameters	Sl. No. 3 Availability of OEM for Chatbot configuration: (a) Do it yourself: 10 Marks (b) Vendor dependency: 5 Marks Note: The bidder has to submit the undertaking of the same or MAF.		Bidder has to comply with the RFP terms.
Annexure-2 93 Technical Evaluation Parameters	Sl. No. 7 Digital Avataar /caricature: (a) New innovative human alike digital representation (b) Support over text and voice (Live chat + OBD/IVR) (c) Analytics support for Bot, support and speech Note: The bidder has to provide the artifacts for the verifying the same. The same may be verified by the Bank during technical evaluation.		Yes.

94. Annexure-2 Technical Evaluation Parameters	Sl. No. 5 Experience in Integration for Banking Use Cases on AI/ML based Chatbot: (i)Balance Enquiry, (ii)e-Pass sheet, (iii)Mini statement, (iv)Loan Account Passsheet, (v)TD Account Passsheet, (vi)Loan Eligibility (Home, Vehicle etc.), (vii)Request for Cheque Book, (viii)Rate of Interest Enquiry (ix)Payment gateway Integration (x)Stock Broking, (xi)Tax Planning, (xii)Hot listing of Cards, (xiii) Add /Delete Beneficiary, (xiv)IMPS/RTGS/NEFT (xv)Fund Transfer/UPI/Intra Bank Transfers, (xvi)Lead Generation for Financial Products - Credit Cards, (xvii) Loans and Insurance etc., (xviii)E-commerce services such as Mobile recharge, cab hotel, bus booking, (xix)Real-time assistance in locating ATM/Branch Location using GPS. (xx)Integration of candidature with ChatBot solution	It will be informed to the selected bidder.
95. Annexure-1 Scope of Work: Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 1: The BOTs should not be restricting the conversation using a certain template or pattern. It should be a conversational AI platform with the following capabilities: a) The solutions should be comprehensive, readily available intelligent COTS(Commercially Off the shelf software) products/solutions based on Artificial Intelligence & Machine Learning platforms. b) Solution should use best in class AI/ML/NLP powered, industry ready bot templates. These templates shall be ready to use prebuilt mechanism to deploy the Journeys in one click. Journeys can include directed dialog and open-ended dialog flow that will be trained to offer a smooth, automated conversational experience to users. c) The solution should be based on robust frameworks. d) The product/solution should be a continually trained solution. e) The chatbot solution should be able to converse with corporate and SME customers in natural language, instead of being rule-based or functioning on an IVRS system.	Is the Bank looking for the development as well from the dialog flow perspective? What IVRS system is the bank using? Is there SLA on Training time? Regarding IVRS system, the information will be provided to selected bidder

96	Annexure-1 Scope of Work& Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 2:Inbuilt context handling capabilities should be there, allowing the user to swiftly switch between the entities.	Here the context is being referred as the intent/keywords in the conversation?	Yes.
97	Annexure-1 Scope of Work& Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 3:The SME (Subject Matter Expert) shall share the information/FAQ and the solution shall convert the information ready for BOT conversation, documents like Pdf, Excel, Word, CSV etc.* For example: Internal guidelines like circular/Memos/Special communications in pdf, excel, word, csv format should be converted to information and should be made available to users through Bots.	Are Documents structured or completely unstructured in nature?	It can be either structured or un-structured
98	Annexure-1 Scope of Work& Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 4:The BOT should support Scrapping & Crawling of Canara Bank Websites.	What is the security mechanism here?	We understand that security mechanism differs solution to solution for crawling and scrapping properties.
99	Annexure-1 Scope of Work& Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 5:BOT should be able to support and work with both Rule Based AI model and Machine Learning Model. (A system designed to achieve artificial intelligence via a model solely based on predetermined rules is known as a rule-based AI system. A rule-based chatbot uses a tree-like flow instead of AI to help guests with their queries. This means that the chatbot will guide the guest with follow-up questions to eventually get to the correct resolution. The structures and answers are all pre-defined so that you are in control of the conversation. Machine learning systems are probabilistic and rule-based AI models are deterministic. Machine learning systems require more data as compared to rule-based models. Rule-based AI models can operate with simple basic information and data. However, machine-learning systems require full demographic data details).	Why the specified need for rule based AI? The example use case is more driving conversation flow not NLP. How many levels of conversation is bank looking?Once the user reaches the end of the level, what is the expected behavior here? More insights into demographics details required for machine learning?	The details requested are more in nature that satisfies the data requirement of implementation. The details will be shared during implementation

100	Annexure-1 Scope of Work: Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 6: The ChatBot solution should have the capability to perform Cognitive Document Processing (CDP) & Cognitive Document Automation (CDA). CDP is a new platform, which harnesses cognitive capabilities such as artificial intelligence and machine learning to ease the burden of processing documents and extracting data from them. It can reduce costs, improve customer experience, and help to ensure regulatory compliance. CDA to automatically collecting required data from different types of documents, approving its validity, and make use of the extracted data adding relevant features and increasing its value.)	What is the intent behind extraction of the data? Is the bank looking forward to modifying/creating the new document based on the set of documents?	To create the datasets and infer the information out of that.
101	Annexure-1 Scope of Work: Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 7: The product/solution should include a keypad (with both phonetic and native types of typing) to support input in Indian languages for Chabot.	Please elaborate with an example	The conversational KEYPAD in Indian languages must be avilable for users to interact with the Bot
102	Annexure-1 Scope of Work: Functional Requirement	Sl. No. A Conversational ChatBot: Point no. 8: The ChatBot deployed should be capable of having an end-to-end conversation in the given languages with the users.	Our chatbot doesn't have the support for native languages(Indian Dialects)? Is bank ready to purchase these services?	Bidder has to provide end-to-end solution at no extra cost to the Bank.
103	Annexure-1 Scope of Work: Functional Requirement	Sl. No. B Languages: Point no. 9: The Conversational ChatBot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional languages like Hindi, Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odiya etc., with Natural Language Processing (NLP) capabilities to identify user's query/request/complaints and respond accordingly. In future, provision to implement other Regional languages as per industry standards should be available without any extra cost to Bank. Note: The product/solution is expected to understand and work with good accuracy for Indian Language accents & dialects.	What is the scoping of such an open-ended clause?	The Scoping is as per the RFP.

104	Annexure-1 Scope of Work& Functional Requirement	Sl. No. C Voice Bot: Point no. 10: The Bidder should be able to support voice on all channels like Android, IOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR.	What languages are required for ASR for native support?	The languages that are provided in the RFP.
105	Annexure-1 Scope of Work& Functional Requirement	Sl. No. C Voice Bot: Point no. 12: The BOT should support Voice Banking through API integrations.	What will be the use case of API integration with Chatbot? Again functionality to be available in overall solution or specific to product? Is the use of CSP Language APIs in the solution to be taken into account as part of the solution.	Bidder has to comply with the RFP terms.
106	Annexure-1 Scope of Work& Functional Requirement	Sl. No. C Voice Bot: Point no. 13: ChatBot Solution should support speech-to-text (S2T) conversion of the user's voice and text-to-speech (T2S) conversion for the ChatBots spoken response. Solution should also have connectors to use Smart Assistants such as Alexa, Google Home, etc. and Phone, IVR, SMS/eMail etc	SMS count to be send?How bank plan to integrate and authorise them?	It will be API based integration
107	Annexure-1 Scope of Work& Functional Requirement	Sl. No. C Voice Bot: Point no. 14: The Bidder should provide an option to choose the preferred language both on the chat and voice bots to end-users.	Are these Indian dialects the bank is looking forward to?	Yes.
108	Annexure-1 Scope of Work& Functional Requirement	Sl. No. E Transactional BOT for Commerce and Banking: Point no. 23: Ecommerce BOT for powering services such as recharges, bill payments, cab, laundry, events & movie booking, health, bus, train and hotel flight booking, local search and deals.	How Bank will allow the bot to modify/create the financial transactions?	It will be secured API based integration

109 Annexure-1 Scope of Work& Functional Requirement	Sl. No. G To increase engagement of users Bot through the following: Point no. 25: Customer Feedback - Integration with Bank Systems to get feedback and reviews from Banks existing Customers. Automatically segmenting Push Notifications to customer by Bot: Segmentation entails classifying your users into more specific audiences based on attributes like activity, location, and interests. With these defined audiences, Bot should be able to craft messaging that is more appropriate or appealing to these users. This approach can ensure that every message you send to your subscribers will be more relevant and lead to greater engagement. News and Announcements. Subscription Messaging. Customer Survey as and when Bank requires. Increase frequency of usage for products by pushing offers and other promotional activities on different products like Banners. The solution should be capable of generating, different cross-promotional messages that can be triggered based on the intent or keywords that are captured in the chat messages initiated by the user.	Is it the banner message displayed based on the user's intent from any app/URL?	It will be informed to the selected bidder.
110 Annexure-1 Scope of Work& Functional Requirement	Sl. No. H Machine Learning Point no. 27: Unsupervised learning means discovering new patterns in the data without any prior information and training. The machine itself assigns an inferred function to the data through careful analysis and extrapolation of patterns from raw data. The layers are for analyzing the data in a hierarchical way. This is to extract, with hidden layers, the feature through supervised or unsupervised learning. The solution should have the capability of the same	For the unsupervised learning, how many times in a day/ complexity is the bank looking for?	It will be informed to the selected bidder.
111 Annexure-1 Scope of Work& Functional Requirement	Sl. No. I Natural Language Processing (NLP): Point no. 29: BOTs are developed to communicate in machine language and normal conversation text is not understood by a BOT. NLP uses knowledge of sentence structure, idioms, and machine-learned pattern recognition to try to match what you say to an "intent" which has been "classified," which means the BOT has been programmed to identify certain things people want from it, and act upon them. It should be responsive to unstructured sentences, grammatical errors, spelling mistakes and free text.	Is bank expecting any standard response if BOT doesn't understand the intent?	Default fallback should be customizable

112	Annexure-1 Scope of Work & Functional Requirement	Sl. No. I Natural Language Processing (NLP): Point no. 29: BOTs are developed to communicate in machine language and normal conversation text is not understood by a BOT. NLP uses knowledge of sentence structure, idioms, and machine-learned pattern recognition to try to match what you say to an "intent" which has been "classified," which means the BOT has been programmed to identify certain things people want from it, and act upon them. It should be responsive to unstructured sentences, grammatical errors, spelling mistakes and free text.	Why is understanding context defined as only available in Native Language Mandatory? This a function of training the NLP and can be as accurate via translation based on appropriate corpus development	Bidder has to comply with the RFP terms.
113	Annexure-1 Scope of Work & Functional Requirement	Sl. No. I Natural Language Processing (NLP): Point no. 30: Platform should have capabilities based on NLP i.e. built-in sentiment and tone detection, average deep learning-based model accuracy, automatic speech recognition and speech synthesis, semantic knowledge packs etc., Multi Language Support, Entity Skipping Flows, Automatic conversation validation, transcript analyzer toolkit, Goal-based flows and state tracking, forms & rating, rich GUI based workflow designer, Context Change detection/fulfillment, Context Expansion, NLU+NLG etc.	How many vernacular languages is the bank looking for?	All the language has been mentioned in the RFP terms.
114	Annexure-1 Scope of Work & Functional Requirement	Sl. No. I Natural Language Processing (NLP): Point no. 31: The AI chatbot should be able to understand and respond to corporate and SME customer queries in both English and Hindi, or any other regional language as per the customer's requirements.	What is the goal of spell-checker/correction? These are un-necessary for well designed ML based NLP intent determination.	To increase the customer satisfaction
115	Annexure-1 Scope of Work & Functional Requirement	Sl. No. I Natural Language Processing (NLP): Point no. 34: Bot should be able to perform the task of spell checker/correction model, sentiment prediction, profanity, affirmation and cancellation.	For financial transactions, how API will be exposed? What authentication will be given?	It will be informed to the selected bidder.
116	Annexure-1 Scope of Work & Functional Requirement	Sl. No. J Non-Financial Services : Point no. 38: Multi-factor authentication and support for Single Sign On (SSO), Security Assertion Markup Language (SAML), Open Authorization supported Login/Sign-up should be available.	Once the chat is handed over to live agent, what should be the outcome?	To continue the conversation and conclude the logical ending of a conversation

117	Annexure-1 Scope of Work& Functional Requirement	Sl. No. L Live agent dashboard for seamless transfer of entire chat to the live agent: Point no. 47: BOT platform should provide for a live agent dashboard for seamless transfer of entire chat to the live agent. ChatBot System should be integrated with Bank's Call center for further assistance from Call Center Executives.	Are these services to be supported through voice as well?	Yes.
118	Annexure-1 Scope of Work& Functional Requirement	Point no. 46: Financial Services through ChatBot: Following services are to be integrated with ChatBot which includes and not limited i. Fund Transfers Within & External Bank (NEFT, IMPS, UPI) account ii. Account Number / MMID / VPA / AADHAAR based authentication and transaction processing iii. Account opening iv. Account statement generation v. Blocking of Debit/Credit card vi. Debit card request vii. Insurance schemes premium payment viii. Payment of Donations, Mobile/DTN Recharges ix. Facility to know Interest rates/Loan eligibility x. EMI calculator xi. Deposit calculator xii. Real-time assistance in locating ATM/Branch location using GPS xiii. Marketing and advisory services for customer acquisition	What is the bank's content management?	It will be informed to the selected bidder.
119	Annexure-1 Scope of Work& Functional Requirement	Point no. 51: The BOT platform should have an integrated content management system to support the above if required.	What kind of reports and specific requirements bank from perspective of data?	It will be informed to the selected bidder.
120	Annexure-1 Scope of Work& Functional Requirement	Point no. 55: The BOT solution should provide different levels of filters criteria for generation of reports and dashboards based on the interactive queries, channels and products.	What is the use case for this?	It will be informed to the selected bidder.
121	Annexure-1 Scope of Work& Functional Requirement	Point no. 56: The solution should be capable of handling all questions and access to all the conversations based on search text in reports.	What is expected fields in these reports?	It will be informed to the selected bidder.

122	Annexure-1 Scope of Work& Functional Requirement	Point no. 57: Solution should provide the real-time dashboard to help in generating industry-specific actionable insights for brand management, reputation management, customer satisfaction assessment, and so forth. Solution should be capable of providing reports in different formats such as word, excel, CSV, PDF, etc. Instantaneously	Will the dashboard be on various social platforms or assistants as well?	Yes.
123	Annexure-1 Scope of Work& Functional Requirement	Point no. 58: The solution should provide various filters, criteria for generation of report/ dashboard based on the channels and products.	What kind of documents this fuzzy earch is foreseen?	It will be informed to the selected bidder.
124	Annexure-1 Scope of Work& Functional Requirement	Point no. 63: BOT should be capable of supporting fuzzy search as well as search within documents for unstructured data or content.	The data analysis will be only on non PII information.	Bidder has to comply with the RFP terms.
125	Annexure-1 Scope of Work& Functional Requirement	Point no. 64: The Chat BOT solution should be able to capture customer information and relevant data and provide dashboard as applicable/required by the bank for data analysis.	Bank is looking for the changed avatar/intent/skills for these deployments?	It will be informed to the selected bidder.
126	Annexure-1 Scope of Work& Functional Requirement	Point no. 67: Out-of-box deployment to Phone, IVR, and SMS Smart Assistants (Alexa, Google Home, bank's own robots available in select branches, etc.) must be available.	What is the use case and integration of avatar?	The same has been mentioned in the RFP.
127	Annexure-1 Scope of Work& Functional Requirement	Point no. 68: Solution should be able to set up a virtual ROBOT in external device (like an Animated Character).	Will the bank allow the transaction from Whatsapp also?	Yes.
128	Annexure-1 Scope of Work& Functional Requirement	Point no. 72: System should provide support for integration of Bank's Systems through API calls with WhatsApp services. System should ensure that only authorized application can invoke such APIs.	What kind of integrations will it be?	It will be informed to the selected bidder.
129	Annexure-1 Scope of Work& Functional Requirement	Point no. 73: System should also provide support for future integration of other application integration.	Can the solution be hosted on Public Cloud	No
130	Annexure-1 Scope of Work& Functional Requirement	Point no. 75: The System should have proper Business Continuity Plan. As part of BCP The system should have Data Center & Disaster Recovery Center in different seismic zone and both should be hosted in India.	What is the intended use for ChatGPT. Is this requirement specific to this Large Language Model or the use of LLMs in general?	It will be informed to the selected bidder.
131	Annexure-1 Scope of Work& Functional Requirement	Point no. 80: ChatBot must have capability to integrate with Chatgpt in future, if required by the Bank.	Can the PII information be used to query, pass through and return, not store on Cloud?	Bidder has to comply with the RFP terms.
132	Annexure-1 Scope of Work& Functional Requirement	Point no. 103: In case of cloud based Solution no customer sensitive information or PII information will be saved or transferred to cloud.	Please confirm if bank is looking for on premise or cloud deployment.	Cloud deployment along with on-premises capability, as per the bank discretion bidder have to integrate.
133	Annexure-1 Scope of Work& Functional Requirement	Point no. 114: Bidder should have capability to deploy the solution on-premises. In future, it is Bank's discretion to host the services on-premises for Business continuity or security purposes.	Please confirm if bank is looking for SaaS model or License based model.	SaaS Model along with the license for unlimited usage.

134	Annexure-5 Pre-Qualification Criteria	SI No. 1: The bidder (including its OEM, if any) should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/2020.	We request to modify the clause as " The bidder should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/2020."	Bidder has to comply with the RFP terms.
135	Annexure-10 Bill Of Material	SI No. 1: Enterprise License with unlimited usage Cost for a period of 5 Years.	We wish to bring to the bank's notice that with RFP mentioning "Enterprise License with unlimited usage cost", none of the Hyper-scalers (who are also among the top chatbot service providers) provide cloud based PaaS/SaaS Chatbot service which is billed on per request/ message basis. This means that bank will eliminate/ restrict all top technology providers for this solution. We request bank to allow " per request/ message " PaaS and SaaS commercial bid option.	Bidder has to comply with the RFP terms.
136	Annexure-5 Pre-Qualification Criteria	SI No. 10: The applicant shall have support office in Bengaluru and Mumbai for 24x7 supports.	We request the bank to modify the clause as " The applicant shall have support office in Bengaluru or Mumbai for 24x7 supports."	Bidder has to comply with the RFP terms.
137	Annexure-5 Pre-Qualification Criteria	SI No. 7: The Bidder should have minimum turnover of Rs.50.00 Crores from IT Solution/Services for each year for the last three Financial years.	We request the bank to modify the clause as " The Bidder should have minimum turnover of Rs.30.00 Crores from IT Solution/Services for each year for the last three Financial years."	Bidder has to comply with the RFP terms.
138	Annexure-5 Pre-Qualification Criteria	SI No. 9: The Bidder/OEM should have experience in integrating the proposed solution along with CBS APIs integration of any two schedule public / private bank in India.	We request you to delete this clause. Also, Is the bank ready to expose the on-premise CBS API to public API for the digital assistant consumption?	Bidder has to comply with the RFP terms.
139	Annexure-5 Pre-Qualification Criteria	SI No. 8: The Bidder/OEM should have implemented the proposed chatbot solution having AI/ML and NLP with multilingual capabilities in at least Two (2), Scheduled Public/ Private Banks in India during the last three years i.e. 01/01/2020 to 31/12/2022	Request the bank to modify the clause as " The Bidder/OEM should have implemented the proposed chatbot solution having AI/ML and NLP with multilingual capabilities in at least One (1), Scheduled Public/ Private Banks in India during the last three years i.e. 01/01/2020 to 31/12/2022."	Bidder has to comply with the RFP terms.
140	Annexure-2 Technical Evaluation Parameters	SI No. 1: Implementation experience for AI,ML & NLP based Chatbot Solution. (a) Schedule Public/ Private Sector Bank: 3 Marks (max 9 marks) (b) NBFCs / Small Finance Banks: 2 Marks (max 6 marks) Note: Maximum three (3) Under each category will be considered for obtaining the total marks. Bidder has to furnish the recent purchase orders/service level agreement to verify the same.	Request bank to modify the clause as " Implementation experience for AI,ML & NLP based Chatbot Solution. (a)Schedule Public/ Private Sector Bank: 15 Marks (max 15 marks) Note: At least One (1) Customer under chedule Public/ Private Sector Bank category.	Bidder has to comply with the RFP terms.

141	Annexure-1 Scope of Work & Functional Requirement	Point No. 1 The BOTs should not be restricting the conversation using a certain template or pattern. It should be a conversational AI platform with the following capabilities: a) The solutions should be comprehensive, readily available intelligent COTS/Commercially Off the shelf (software) products/solutions based on Artificial Intelligence & Machine Learning platforms. b) Solution should use best in class AI/ML/NLP powered, industry ready bot templates. These templates shall be ready to use prebuilt mechanism to deploy the journeys in one click. Journeys can include directed dialog and open-ended dialog flow that will be trained to offer a smooth, automated conversational experience to users. c) The solution should be based on robust frameworks. d) The product/solution should be a continually trained solution. e) The chatbot solution should be able to converse with corporate and SME customers in natural language, instead of being rule-based or functioning on an IVRS system.	Can you please specify the total number of unique monthly active users (corporate + SME) expected to interact with the chatbot.	It will be shared to the selected bidder
142	Annexure-1 Scope of Work & Functional Requirement	Point No. 6: The ChatBot solution should have the capability to perform Cognitive Document Processing (CDP) & Cognitive Document Automation (CDA). CDP is a new platform, which harnesses cognitive capabilities such as artificial intelligence and machine learning to ease the burden of processing documents and extracting data from them. It can reduce costs, improve customer experience, and help to ensure regulatory compliance. CDA to automatically collecting required data from different types of documents, approving its validity, and make use of the extracted data adding relevant features and increasing its value.)	Can you please specify the number of unstructured documents (Pdf, Excel, Word, CSV, websites etc) to be scrapped/crawled	It will be shared to the selected bidder

143	Annexure-1 Scope of Work& Functional Requirement	Point No. 6: The ChatBot solution should have the capability to perform Cognitive Document Processing (CDP) & Cognitive Document Automation (CDA). CDP is a new platform, which harnesses cognitive capabilities such as artificial intelligence and machine learning to ease the burden of processing documents and extracting data from them. It can reduce costs, improve customer experience, and help to ensure regulatory compliance. CDA to automatically collecting required data from different types of documents, approving its validity, and make use of the extracted data adding relevant features and increasing its value.)	Can you please specify the total volume of unstructured documents in GB	It will be shared to the selected bidder
144	Annexure-1 Scope of Work& Functional Requirement	Point No. 6: The ChatBot solution should have the capability to perform Cognitive Document Processing (CDP) & Cognitive Document Automation (CDA). CDP is a new platform, which harnesses cognitive capabilities such as artificial intelligence and machine learning to ease the burden of processing documents and extracting data from them. It can reduce costs, improve customer experience, and help to ensure regulatory compliance. CDA to automatically collecting required data from different types of documents, approving its validity, and make use of the extracted data adding relevant features and increasing its value.)	Can you please elaborate more on this.	CDA to automatically collecting required data from different types of documents, approving its validity, and make use of the extracted data adding relevant features and increasing its value
145	Annexure-1 Scope of Work& Functional Requirement	Point No. 9: The Conversational ChatBot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional languages like Hindi, Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odiya etc., with Natural Language Processing (NLP) capabilities to identify user's query/request/complaints and respond accordingly. In future, provision to implement other Regional languages as per industry standards should be available without any extra cost to Bank. Note: The product/solution is expected to understand and work with good accuracy for Indian Language accents & dialects.	Can you please specify the complete list of languages to be considered in scope.	Conversational ChatBot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional languages like Hindi, Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odiya etc., with Natural Language Processing (NLP) capabilities to identify user's query/request/complaints and respond accordingly. In future, provision to implement other Regional languages as per industry standards should be available without any extra cost to Bank.

146	Annexure-1 Scope of Work& Functional Requirement	Point No. 10: The Bidder should be able to support voice on all channels like Android, IOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR.	Does the voice bot need to integrate with the existing IVR/ 1-800 toll-free audio lines? If so, please provide the number of PRI Lines available with the bank for IVR integration ?	It will be shared to the selected bidder
147	Annexure-1 Scope of Work& Functional Requirement	Point No. 10: The Bidder should be able to support voice on all channels like Android, IOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR.	Integration of voice bot with IVR lines will require the audio call to be transmitted via a SIP trunk from telecom Service provider over IP-PBX. We assume the bank will provide the necessary SIP trunk service and if not available the bank will upgrade of the PRI lines for the same.	It is as per Banks requirement
148	Annexure-1 Scope of Work& Functional Requirement	Point No. 10: The Bidder should be able to support voice on all channels like Android, IOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR.	Please provide the telecom provider for the IVR service	It will be shared to the selected bidder
149	Annexure-1 Scope of Work& Functional Requirement	Point No. 10: The Bidder should be able to support voice on all channels like Android, IOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR.	Please provide the number of monthly unique users for the Voice bot for IVR integration. You can specify the total number of calls received by the contact centre per month.	It will be shared to the selected bidder
150	Annexure-1 Scope of Work& Functional Requirement	Point No. 10: The Bidder should be able to support voice on all channels like Android, IOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR.	What is the % split of the number of voice users on IVR and chat users on digital channels	It will be shared to the selected bidder
151	Annexure-1 Scope of Work& Functional Requirement	Point No. 11: The BOT platform should also support voice-based navigation to relevant content on web channels.	As per our understanding, voice based navigation on other channels like web, Whatsapp etc. is expected to be supported via an STT service . Please confirm	Bidder to comply to RFP
152	Annexure-1 Scope of Work& Functional Requirement	Point No. 17: Platform should support Voicebot integration with contact center [STT, TTS, NLP] for Contact Center AI.	Please specify the contact center software used at the bank	It will be shared to the selected bidder
153	Annexure-1 Scope of Work& Functional Requirement	Point No. 20: The Chat Bot should support various channels including Web, Mobile app (iOS and Android), Social Media platforms like WhatsApp, Facebook Messenger, WeChat, Twitter, Instagram etc. The solution should allow direct messaging from these social media but not limited to	Can you provide the number of users expected for each of the channels like Web, Mobile App, Social Media, Whatsapp	It will be shared to the selected bidder
154	Annexure-1 Scope of Work& Functional Requirement	Point No. 23: Ecommerce BOT for powering services such as recharges, bill payments, cab, laundry, events & movie booking, health, bus, train and hotel flight booking, local search and deals.	Will the bot be used for retail customers as well ? Are the ecommerce services in the bot targeted to the Corporate and SME customers ? Please clarify	Bot shall be used for all mentioned purposes.

155 Annexure-1 Scope of Work: Functional Requirement	Point No. 25: Customer Feedback - Integration with Bank Systems to get feedback and reviews from Banks existing Customers. Automatically segmenting Push Notifications to customer by Bot: Segmentation entails classifying your users into more specific audiences based on attributes like activity, location, and interests. With these defined audiences, Bot should be able to craft messaging that is more appropriate or appealing to these users. This approach can ensure that every message you send to your subscribers will be more relevant and lead to greater engagement. News and Announcements. Subscription Messaging. Customer Survey as and when Bank requires. Increase frequency of usage for products by pushing offers and other promotional activities on different products like Banners. The solution should be capable of generating, different cross-promotional messages that can be triggered based on the intent or keywords that are captured in the chat messages initiated by the user.	How many such outbound campaigns per customer are planned every month. What is the total number of outbound every month	It will be shared to the selected bidder
156 Annexure-1 Scope of Work: Functional Requirement	Point No. 25: Customer Feedback - Integration with Bank Systems to get feedback and reviews from Banks existing Customers. Automatically segmenting Push Notifications to customer by Bot: Segmentation entails classifying your users into more specific audiences based on attributes like activity, location, and interests. With these defined audiences, Bot should be able to craft messaging that is more appropriate or appealing to these users. This approach can ensure that every message you send to your subscribers will be more relevant and lead to greater engagement. News and Announcements. Subscription Messaging. Customer Survey as and when Bank requires. Increase frequency of usage for products by pushing offers and other promotional activities on different products like Banners. The solution should be capable of generating, different cross-promotional messages that can be triggered based on the intent or keywords that are captured in the chat messages initiated by the user.	As per our understanding the push notifications will happened through digital channels such as mobile apps. Please confirm the channels. Is SMS service needed ?	Yes

157	Annexure-1 Scope of Work& Functional Requirement	Point No. 40: ChatBot solution should be able to handle minimum 1000 concurrent Chat Sessions, conversation response accuracy of 97%, ChatBot uptime of 99.50% on quarterly basis.	Is the concurrency expected to be 1000 chats/second ? Please clarify	Yes	
158	Annexure-1 Scope of Work& Functional Requirement	Point No. 40: ChatBot solution should be able to handle minimum 1000 concurrent Chat Sessions, conversation response accuracy of 97%, ChatBot uptime of 99.50% on quarterly basis.	What is the concurrency expected for voice bot for IVR integration.		1000
159	Annexure-1 Scope of Work& Functional Requirement	Point No. 43: The services to be provided on SaaS model. (It is a software distribution model in which a dedicated cloud provider hosts application and make them available to end users over the internet) with high availability. Bidder has to comply all the existing and regulatory guidelines.	Is the bank okay with a fully managed cloud hosted model instead of a SaaS model. Please clarify	Bidder to comply to RFP	
160	Annexure-1 Scope of Work& Functional Requirement	Point No. 43: The services to be provided on SaaS model. (It is a software distribution model in which a dedicated cloud provider hosts application and make them available to end users over the internet) with high availability. Bidder has to comply all the existing and regulatory guidelines.	Can we propose an on-premise deployment model?	Bidder to comply to RFP	
161	Annexure-1 Scope of Work& Functional Requirement	Point No. 43: The services to be provided on SaaS model. (It is a software distribution model in which a dedicated cloud provider hosts application and make them available to end users over the internet) with high availability. Bidder has to comply all the existing and regulatory guidelines.	Will the bank provide necessary infrastructure for DC/DR in case of an on-premise deployment.	Yes	
162	Annexure-1 Scope of Work& Functional Requirement	Point No. 45: The proposed solution must contain payment system that helps the end user to make payments in chat environment via various available payment options.	Are there any existing payment systems which can be leveraged for integration. Please provide details.	Bank will expose APIs for such integrations	
163	Annexure-1 Scope of Work& Functional Requirement	Point No. 47: BOT platform should provide for a live agent dashboard for seamless transfer of entire chat to the live agent. ChatBot System should be integrated with Bank's Call center for further assistance from Call Center Executives	Please provide Call center software for live agent integration	It will be shared to the selected bidder	

164	Annexure-1 Scope of Work& Functional Requirement	Point No. 47: BOT platform should provide for a live agent dashboard for seamless transfer of entire chat to the live agent. ChatBot System should be integrated with Bank's Call center for further assistance from Call Center Executives	Can you please provide details on the capacity of the existing call center. How many calls are handled per day by the existing agents?	It will be shared to the selected bidder
165	Annexure-1 Scope of Work& Functional Requirement	Point No. 59: Bidder should program ChatBot with personality that reflects organization brand, style and values as customer appreciates expression of empathy and patience. Bidder is responsible for ChatBot UX & UI design of which below jobs shall be covered - Wireframes & Flow design for ChatBot Conversation UI (CUJ). Integration of caricature with ChatBot solution.	What does virtual personality mean - Is it a virtual image/icon or is it a digital human avatar. Please clarify	Digital Human Avatar
166	Annexure-1 Scope of Work& Functional Requirement	Point No. 63: BOT should be capable of supporting fuzzy search as well as search within documents for unstructured data or content.	Please provide number of documents that will need to be fed to the BOT to support search and text analytics	It depends on the use cases. The information will be shared during implementation
167	Annexure-1 Scope of Work& Functional Requirement	Point No. 67: Out-of-box deployment to Phone, IVR, and SMS Smart Assistants (Alexa, Google Home, bank's own robots available in select branches, etc.) must be available.	Should integration with Google Assistant and Alexa be considered as part of the scope of this RFP?	It will be shared to the selected bidder
168	Annexure-1 Scope of Work& Functional Requirement	Point No. 68: Solution should be able to set up a virtual ROBOT in external device (like an Animated Character).	Please clarify if the virtual robot is same as a AI powered digital human? Also please provide details on the external device	Yes. Virtual Bot: Like an AI Powered animated human like character with lip sync(Caricature) External Device: Like any external playback devices like Projector, Display TV etc.
169	Annexure-1 Scope of Work& Functional Requirement	Point No. 70: Pre-built integration adaptors must be available for most of the backend systems.	We assume that the relevant REST APIs will be exposed for integrations with each of the backend systems. Please confirm	Yes
170	Annexure-1 Scope of Work& Functional Requirement	Point No. 72: System should provide support for integration of Bank's Systems through API calls with Whatsapp services. System should ensure that only authorized application can invoke such APIs.	We assume Canara Bank will provision the necessary Whatsapp business accounts for integration. Please confirm	Yes
171	Annexure-1 Scope of Work& Functional Requirement	Point No. 75: The System should have proper Business Continuity Plan. As part of BCP The system should have Data Center & Disaster Recovery Center in different seismic zone and both should be hosted in India.	In case of fully managed cloud hosted solution, is the bank okay with different cloud vendors for DC and DR sites.	No Bidder to provide same cloud provider at DC and DR

172	Annexure-1 Scope of Work& Functional Requirement	Point No. 79: The chatbot solution must have the collection management capability.	Please elaborate	It will be shared to the selected bidder
173	Annexure-1 Scope of Work& Functional Requirement	Point No. 92: The customer's data must not be stored anywhere in the system provided by the vendor.	We typically store conversation logs to improve bot performance and to provide reporting/dashboarding on the conversations. Can the conversations logs be stored ? How many months/years of conversation history can be stored	The chatbot solution must have the collection management capability.
174	Annexure-1 Scope of Work& Functional Requirement	Point No. 114: Bidder should have capability to deploy the solution on-premises. In future, it is Bank's discretion to host the services on-premises for Business	As per our understanding , on-premise deployment seems to be a future option the bank might evaluate. In such a scenario, the bank will invest in procuring the software/hardware at that time. Please confirm	It will be shared to the selected bidder
175	Annexure-2 Technical Evaluation Parameters	Point No. 1: Implementation experience for AI/ML & NLP based Chatbot Solution. (a) Schedule Public/ Private Sector Bank: 3 Marks (max 9 marks) (b) NBFCs / Small Finance Banks: 2 Marks (max 6 marks) Note: Maximum three (3) Under each category will be considered for obtaining the total marks. Bidder has to furnish the recent purchase orders/Service level agreement to verify the same	Request you to amend the clause as bidder / OEM. These solutions are OEM driven and bidder won't be carrying such experience directly.	Bidder has to comply with RFP terms and conditions
176	Annexure-2 Technical Evaluation Parameters	Point No. 2: The Conversational ChatBot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional language's like Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odia etc., with Natural Language Processing (NLP) capabilities to identify user's query/request/complaints and respond accordingly. Note: The product/solution is expected to understand and work with good accuracy for Indian Language accents & dialects. 10 Language * 0.50 Marks = 5 Marks [Yes :5 Marks; No: 0 Marks] Note: Bidder has to furnish the artifacts verify the same.	Request you to amend the clause as bidder / OEM. These solutions are OEM driven and bidder won't be carrying such experience directly.	Bidder has to comply with RFP terms and conditions

177 Annexure-2 Technical Evaluation Parameters	Point No. 5: Experience in Integration for Banking Use Cases on AI/ML based Chatbot: (i)Balance Enquiry, (ii)e-Pass sheet, (iii)Mini statement, (iv)Loan Account Passsheet, (v)TD Account Passsheet, (vi)Loan Eligibility (Home, Vehicle etc.), (vii)Request for Cheque Book, (viii)Rate of Interest Enquiry (ix)Payment gateway Integration (x)Stock Broking, (xi)Tax Planning, (xii)Hot listing of Cards, (xiii) Add /Delete Beneficiary, (xiv)IMPS/RTGS/NEFT (xv)Fund Transfer/UPI/Intra Bank Transfers, (xvi)Lead Generation for financial Products - Credit Cards, (xvii) Loans and Insurance etc., (xviii)E-commerce services such as Mobile recharge, cab hotel, bus booking, (xix)Real-time assistance in locating ATM/Branch Location using GPS, (xx)Integration of caricature with ChatBot	Request you to amend the clause as bidder / OEM. These solutions are OEM driven and bidder won't be carrying such experience directly.	Bidder has to comply with RFP terms and conditions
178 Annexure-2 Technical Evaluation Parameters	Point No. 7: Digital Avatar /caricature: (a) New Innovative human alike digital representation (b) Support over text and voice (Live chat + OBD/VR) (c) Analytics support for Bot, support and speech Note: The bidder has to provide the artifacts for the verifying the same. The same may be verified by the Bank during technical evaluation.	Request you to amend the clause as bidder / OEM. These solutions are OEM driven and bidder won't be carrying such experience directly.	Bidder has to comply with RFP terms and conditions
179 Annexure-2 Technical Evaluation Parameters	Point No. 8: Presentation by the Bidder Note: The presentation is as per the Technical & Functional Requirement of Chatbot Solution in the presence of the technical committee. Bank may ask to showcase the particulars as per RFP in Live environment	Request you to amend the clause as bidder / OEM. These solutions are OEM driven and bidder won't be carrying such experience directly.	Bidder has to comply with RFP terms and conditions
180 Annexure-11 Draft Contract Agreement	Payment Terms	We request Bank to Amend the payment term to 60% payment against license supply, 20% on Sign off and 20% on go Live	Bidder has to comply with RFP terms and conditions
181 Annexure-5 Pre-Qualification Criteria	The bidder should have positive Net Worth as on 31/03/2022 and also should have not eroded by more than 30% in the last three financial years.	We request you to please delete this clause	Bidder has to comply with RFP terms and conditions

182	Annexure-5 Pre-Qualification Criteria	The Bidder should have minimum turnover of Rs.50.00 Crores from IT Solution/Services for each year for the last three Financial years.	We request you to change consider 50cr turnover for an average of last 3 FYs	Bidder has to comply with RFP terms and conditions
183	Annexure-1 Scope of Work& Functional Requirement	The BOT should support Scrapping & Crawling of Canara Bank Websites.	Please explain the use case for this requirement	It will be shared with the selected bidder
184	Annexure-1 Scope of Work& Functional Requirement	The ChatBot solution should have the capability to perform Cognitive Document Processing (CDP) & Cognitive Document Automation (CDA). CDP is a new platform, which harnesses cognitive capabilities such as artificial intelligence and machine learning to ease the burden of processing documents and extracting data from them. It can reduce costs, improve customer experience, and help to ensure regulatory compliance. CDA to automatically collecting required data from different types of documents, approving its validity, and make use of the extracted data adding relevant features and increasing its value.)	Please elaborate the requirement	It will be shared with the selected bidder
185	Annexure-1 Scope of Work& Functional Requirement	The product/solution should include a keypad (with both phonetic and native types of typing) to support input in Indian languages for Chabot.	We didnot understand the ask, please elaborate the requirement	It will be shared with the selected bidder
186	Annexure-1 Scope of Work& Functional Requirement	The BOT platform should also support voice-based navigation to relevant content on web channels.	We didnot understand the ask, please elaborate the requirement	It will be shared with the selected bidder
187	Annexure-1 Scope of Work& Functional Requirement	The BOT platform should also support rule based re-directing of chat to a relevant live agent based on customer or conversation type.	We will provide the reports in CSV format please confirm if it is ok.	Bidder to comply to RFP
188	Annexure-1 Scope of Work& Functional Requirement	Out-of-box deployment to Phone, IVR, and SMS Smart Assistants (Alexa, Google Home, bank's own robots available in select branches, etc.) must be available.	Browser based webapps will be supported	Bidder to comply to RFP
189	Annexure-1 Scope of Work& Functional Requirement	Solution should be able to set up a virtual ROBOT in external device (like an Animated Character).	Please give details of the system to be used	It will be shared with the selected bidder
190	Annexure-1 Scope of Work& Functional Requirement	Pre-built integration adaptors must be available for most of the backend systems.	For such integrations, we will need REST APIs from the bank side. We understand bank will provide the same.	Yes
191	Annexure-1 Scope of Work& Functional Requirement	Bot should be able to integrate with Bank's enterprise data warehouse for stats of data created during customer interaction.	Please confirm if API layer is available for us to integrate	Yes
192	Annexure-1 Scope of Work& Functional Requirement	The customer's data must not be stored anywhere in the system provided by the vendor.	Chat logs will be stored, please confirm	Bidder to comply to RFP

193 Annexure-1 Scope of Work& Functional Requirement	Application should implement countermeasures to protect against data leakage from side channels such as: 1. Web caches, 2. Keystroke logging, 3. Screenshots (OS Back grounding), 4. Logs 5. Temp Directories	We cannot control these actions by end-users for any channel. Canara bank can add restrictions on their mobile app or website.	Bidder to comply to RFP
194 Annexure-1 Scope of Work& Functional Requirement	Bidder should have capability to deploy the solution on-premises. In future, It is Bank's discretion to host the services on-premises for Business continuity or security purposes..	Please confirm if on-prem is a future requirement or under the current scope	It is as per Banks requirement, as and when needed.
195 Annexure-11 Draft Contract Agreement	If during the term of Contract, the performance in whole or in part by either Party [BANK/VENDOR/ SERVICE PROVIDER] of any obligations under the Contract is prevented or delayed by reason of war, destructive act of public enemy, civil commotion, sabotage, fires, floods, explosions, epidemic, quarantine restrictions, strikes, lock-outs, or acts of god (hereinafter referred to individually as an "Event" the notice of happening of which shall be given by either Party to the other within seven days of the date of occurrence of such Event), neither Party [BANK nor VENDOR/ SERVICE PROVIDER] shall be entitled to terminate this Contract nor have any claim for damages against the other by reason only of such non-performance or delay in performance.	Contract is prevented or delayed by reason of war, destructive act of public enemy, civil commotion, sabotage, fires, floods, explosions, epidemic, quarantine restrictions, strikes, lock-outs, or acts of god or any reason beyond its control	Bidder has to comply with RFP terms and conditions
196 Annexure-11 Draft Contract Agreement	Additional Clause	8.8: Service Provider may terminate this MSA immediately upon notice (or without notice in the case of non-payment), in case of any material breach of the terms of this MSA by the Bank which is capable of being remedied, but is not remedied within a period of 30 days of such breach.	Bidder has to comply with RFP terms and conditions

197	Annexure-11 Draft Contract Agreement	10.2. In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, VENDOR/ SERVICE PROVIDER shall at its choice and expense: [a] Procure for BANK the right to continue to use such deliverables; [b] Replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or [c] If the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse BANK for any amounts paid to VENDOR/ SERVICE PROVIDER for such deliverables, along with the replacement costs incurred by BANK for procuring equivalent equipment in addition to the penalties levied by BANK. However, BANK shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, VENDOR/ SERVICE PROVIDER shall be responsible for payment of penalties in case service levels are not met because of inability of the BANK to use the proposed solution.	If the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse BANK for any amounts paid to VENDOR/ SERVICE PROVIDER for such deliverables., along with the replacement costs incurred by BANK for procuring equivalent equipment in addition to the penalties levied by BANK. However, BANK shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, VENDOR/ SERVICE PROVIDER shall be responsible for service credits payment of penalties in case service levels are not met because of inability of the BANK to use the proposed solution.	Bidder to comply to RFP
198	Annexure-11 Draft Contract Agreement	Additional Clause	VENDOR/ SERVICE PROVIDER's aggregate liability shall be subject to an overall limit of the total Cost of the project for the period 12 months prior to which the claim arose.	Bidder to comply to RFP
199	Annexure-11 Draft Contract Agreement	No person of the bank or the contractors and third parties shall violate the social media policy of the bank.	Please share your social media policy	It will be shared with the selected bidder
200	Annexure-11 Draft Contract Agreement	Additional Clause	19. DISCLAIMER NOTWITHSTANDING ANYTHING TO THE CONTRARY, VENDOR/ SERVICE PROVIDER DOES NOT WARRANT THAT THE SERVICES WILL BE UNINTERRUPTED OR ERROR FREE; NOR DOES IT MAKE ANY WARRANTY AS TO THE RESULTS THAT MAY BE OBTAINED FROM USE OF THE SERVICES. EXCEPT AS EXPRESSLY SET FORTH IN THIS SECTION, THE SERVICES ARE PROVIDED "AS IS" AND COMPANY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED FOR ANY BREACH OF THE SERVICES WARRANTY. THE ONLY REMEDY AND VENDOR/ SERVICE PROVIDER 'S ENTIRE LIABILITY SHALL BE CORRECTION OF THE DEFICIENT SERVICES TO THE POSSIBLE EXTENT. 19. Whatsapp terms: If the Bank wishes to receive WhatsApp Business Solutions' services from the VENDOR/ SERVICE PROVIDER, VENDOR/ SERVICE PROVIDER(in its capacity of Business Solution Provider of WhatsApp) shall be responsible for creating the WhatsApp for Business Accounts for the Bank. By virtue of this MSA, the Bank shall not be authorized to resell WhatsApp Business Solutions. Further the Bank shall at all times adhere to the WhatsApp Business Solution Terms as available on https://www.whatsapp.com/legal/business-solution-terms	Bidder has to comply with RFP terms and conditions

201 ATC	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,	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.	Bidder has to comply with RFP terms and conditions
202 ATC	If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.	If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.	Bidder has to comply with RFP terms and conditions
203 ATC	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. In addition to the cancellation of purchase order, the Bank reserves its right to invoke the Bank Guarantee or foreclose the Security Deposit given by the bidder towards non- performance/non-compliance of the terms and conditions of the contract, to appropriate towards damages.	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. In addition to the cancellation of purchase order, the Bank reserves its right to invoke the Bank Guarantee or foreclose the Security Deposit given by the bidder towards non- performance/non-compliance of the terms and conditions of the contract, to appropriate towards damages.	Bidder has to comply with RFP terms and conditions
204 ATC	within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the selected bidder.	 within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the selected bidder.	Bidder has to comply with RFP terms and conditions
205 Payment Terms	Payment schedule for Integrated Whatsapp & Chatbot	OTD - 50% on contract sign-off & 50% on go-live in place of monthly arrears, please change it to Quarterly advance payments for recurring charges	Bidder to comply to RFP
206 Payment Terms	Bank will not pay any amount in advance.	Please allow advance payment to facilitate the best of services	Bidder to comply to RFP

207	ATC	The selected bidder has to get itself annually audited by internal/ external empaneled Auditors appointed by the Bank/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/such auditors in the areas of products (IT hardware/software) and services etc., provided to the Bank and the selected bidder is required to submit such certification by such Auditors to the Bank. The selected bidder and or his/their outsourced agents/subcontractors (if allowed by the Bank) shall facilitate the same. The Bank can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the selected bidder. The selected bidder shall, post a reasonable notice period, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the Bank.	Upon prior written notice of 30 days. The selected bidder has to get itself annually audited by internal/ external empaneled Auditors appointed by the Bank/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/such auditors in the areas of products (IT hardware/software) and services etc., provided to the Bank and the selected bidder is required to submit such certification by such Auditors to the Bank. The selected bidder and or his/their outsourced agents/subcontractors (if allowed by the Bank) shall facilitate the same. The Bank can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the selected bidder. The selected bidder shall, post a reasonable notice period, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the Bank.	Bidder has to comply with RFP terms and conditions
208	ATC	The selected bidder shall, whenever required by the Bank, furnish all relevant information, records/data to such auditors and/or inspecting officials of the Bank/Reserve Bank of India and or any regulatory authority. The Bank reserves the right to call and/or retain for any relevant material information/reports including auditor review reports undertaken by the selected bidder (e.g., financial, internal control and security reviews) and findings made on selected bidder in conjunction with the services provided to the Bank. Notwithstanding anything contained in this Agreement, in no event selected bidder will be asked to share its cost, P&L and its financial details and other Confidential information not related to this Agreement.	The selected bidder shall, whenever required by the Bank, furnish all relevant information, records/data to such auditors and/or inspecting officials of the Bank/Reserve Bank of India and or any regulatory authority. The Bank reserves the right to call and/or retain for any relevant material information/reports including auditor review reports undertaken by the selected bidder (e.g., financial, internal control and security reviews) and findings made on selected bidder in conjunction with the services provided to the Bank. Notwithstanding anything contained in this Agreement, in no event selected bidder will be asked to share its cost, P&L and its financial details and other Confidential information not related to this Agreement.	Bidder has to comply with RFP terms and conditions
209	Annexure-1 Scope of Work& Functional Requirement	The Conversational ChatBot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional languages like Hindi, Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odia etc., with Natural Language Processing (NLP) capabilities to identify user's query/request/complaints and respond accordingly. In future, provision to implement other Regional languages as per industry standards should be available without any extra cost to Bank. Note: The product/solution is expected to understand and work with good accuracy for Indian Language accents & dialects.	Number of languages will impact the license cost and implementation. Please confirm what all languages you want to start with and add in future.	Bidder to provide all languages as mentioned in the RFP terms
210	Annexure-1 Scope of Work& Functional Requirement	The Bidder should be able to support voice on all channels like Android, iOS, Web, WhatsApp (UI Menu driven ChatBot) and IVR.	Please provide more details around Voicebot on WhatsApp channel	It will be shared with the selected bidder

211	Annexure-1 Scope of Work& Functional Requirement	The BOT platform should also support voice-based navigation to relevant content on web channels.	Please provide more details on voice-based navigation	It will be shared with the selected bidder
212	Annexure-1 Scope of Work& Functional Requirement	The BOT should support Voice Banking through API integrations.	Are you looking for voice biometrics to authenticate the users before using the voice-bot?	Yes
213	Annexure-1 Scope of Work& Functional Requirement	ChatBot Solution should support speech-to-text (STT) conversion of the user's voice and text-to-speech (TTS) conversion for the ChatBot's spoken response. Solution should also have connectors to use Smart Assistants such as Alexa, Google Home, etc. and Phone, IVR, SMS/email etc.	Please clarify on using Voicebot on SMS/ email channels	API based integration is proposed here. APIs will be shared with the selected bidder.
214	Annexure-1 Scope of Work& Functional Requirement	Platform should support Voicebot integration with contact center [STT, TTS, NLP] for Contact Center AI.	Which Contact Center solution (STT, TTS and NLP) are you using currently or planned?	It will be shared with the selected bidder
215	Annexure-1 Scope of Work& Functional Requirement	The technology should be easily extensible to different platforms such as Mobile Banking, Internet banking, UPI, Mobile wallet, e-Mail/SMS integration, Social Media platforms like Facebook, Twitter, Instagram, and Whatsapp.	Need clarity on chatbot integration with UPI, Mobile Wallet, email/ SMS channels	API based integration is proposed here. APIs will be shared with the selected bidder.
216	Annexure-1 Scope of Work& Functional Requirement	The Chat Bot should support various channels including Web, Mobile app (IOS and Android), Social Media platforms like WhatsApp, Facebook Messenger, WeChat, Twitter, Instagram etc. The solution should allow direct messaging from these social media but not limited to	Please provide the complete query	It will be shared with the selected bidder
217	Annexure-1 Scope of Work& Functional Requirement	The proposed solution must contain payment system that helps the end user to make payments in chat environment via various available payment options.	Need clarity on this	API only will be provided by the Bank, if any payment system is involved
218	Annexure-1 Scope of Work& Functional Requirement	xiii. Marketing and advisory services for customer acquisition	Need clarity on this	It will be shared with the selected bidder
219	Annexure-1 Scope of Work& Functional Requirement	BOT platform should provide for a live agent dashboard for seamless transfer of entire chat to the live agent. ChatBot System should be integrated with Bank's Call center for further assistance from Call Center Executives.	Which Call Center solution are they using for live chat and voice?	It will be shared with the selected bidder
220	Annexure-1 Scope of Work& Functional Requirement	Out-of-box deployment to Phone, IVR, and SMS Smart Assistants (Alexa, Google Home, bank's own robots available in select branches, etc.) must be available.	Do robots support web based interface?	Yes
221	Annexure-1 Scope of Work& Functional Requirement	Pre-built integration adapters must be available for most of the backend systems.	Please share the list of backend system you want connectors for	It will be shared with the selected bidder
222	Annexure-1 Scope of Work& Functional Requirement	The chatbot solution must have the collection management capability.	Please provide more details around it	It will be shared with the selected bidder

223	Annexure-1 Scope of Work& Functional Requirement	Solution should be capable of easy Integration option, Integration Connectors to popular CRMs, Databases, Search Engines, Live Chat Vendors, IVRS and ERP software.	Please list the systems currently in use / planend for this requirement	It will be shared with the selected bidder
224	Annexure-5 Pre-Qualification Criteria	Point 1 - The bidder (including its OEM, if any) should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/2020.	Humble request you to update the clause as below: The bidder/OEM should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/2020.	Bidder to comply to RFP
225	Payment Terms	20.1 - Point 1 - Enterprise License with unlimited usage Cost for the contractual period.	Request Bank to please confirm the tentative maximum number of conversations monthly/quarterly/yearly. This will help us to prepare our commercials accordingly	Bidder to comply to RFP
226	Annexure-2 Technical Evaluation Parameters	Point 2 - The Conversational ChatBot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional language's like Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odiya etc., with Natural Language Processing (NLP) capabilities to identify user's query/request/complaints and respond accordingly.	request bank to please confirm the total number of languages required for conversation	The same is provided in RFP
227	Annexure-1 Scope of Work& Functional Requirement	Point D-20: Platform Independent The Chat Bot should support various channels including Web, Mobile app (iOS and Android), Social Media platforms like WhatsApp, Facebook Messenger, WeChat, Twitter, Instagram etc. The solution should allow direct messaging from these social media but not limited to	Request bank to make WeChat and Twitter as Optional as not many users prefer chatbots on these platforms.	Bidder to comply to RFP
228	Onsite Resources	Point 12.1 - The selected bidder has to provide onsite resources on 365x24x7 and should have OEM Certification for the proposed solution with minimum 5 years of Implementation, Operations & Hands-on experience.	Request you to change/modify the experience of the onsite resource from 5 years to 2-5 years of experience.	Bidder to comply to RFP
229	Penalties & Liquidated damages	19.1. Penalties/Liquidated damages for delay in completing Phase-I would be as under: 19.3. Penalties/liquidated damages for integration: Result in imposing Penalty of 0.50%	Requesting bank to change the penalty of 0.50% to 0.05%	Bidder to comply to RFP
230	General Query	On-prem	Can we propose only cloud solution?	The solution must be deployed on cloud. However Solution must have capability to be hosted on-premises
231	Delivery, installation, integration, commissioning and maintenance	10.2 Project Timelines - point 10.2.1 - Supply, Installation and Implementation of the Solution should be completed within six (6) weeks from the date of acceptance of the Purchase Order or within seven (7) weeks from the date of issue of Purchase Order whichever is earlier.	Request for increase in timeline from 6 weeks to 10 to 12 weeks as there are lots of applications /services to integrate.	Bidder to comply to RFP
232	Delivery, installation, integration, commissioning and maintenance	Point 10.2. Project Timelines: 10.2.4. Phase-I (UAT and DC & DR Installation)	If the solution is Cloud based, is this clause applicable for cloud based solution?	Yes

Table D - 233 Charges for Offsite Resources	Dedicated Offsite Support charges	Section 12: Page 6 - refers to Onsite Resources where as in Annexure 10 - Bill of Material - Offsite charges are requested. kindly confirm whether onsite of offsite support is required	Onsite resources are required
234 General Query	Conversational Chatbot	1. How many overall unique conversations (monthly) are expected? 2. Use Cases that need to be automated. 3. What are the Back-end systems that need to be integrated 4. Number of human agents in the Support team? 5. New WhatsApp Business API account required or will use the existing one? 6. Number of APIs 1. Monthly call volume* 2. Average call duration* 3. Total number of agents* 4. Nature of calls What type of calls are incoming vs outgoing. Ex: a payment reminder will be an outgoing call and support issues are incoming calls a. Inbound calls b. Outbound calls 5. Rough split of inbound vs outbound calls This helps us determine what % of calls can be successfully automated. Usually, outgoing calls are easier to automate than the ones incoming. 6. Split of agents - inbound vs outbound 7. The call team is inhouse or outsourced Most of the time, businesses have a small in-house team and a large outsourced team. 8. If it is a split, how are tasks split between in-house and outsourced Usually, in-house teams are used to drive sensitive and more critical work like user authentication, KYC, escalation etc while those outsourced solve mundane and L1 queries 9. The primary language of calls Brands usually have a few languages heavily used and a longtail of other languages. It can also differ by region ex. Swiggy Hyderabad will be Telugu + English and NCR will be Hindi + English 10. Is IVR being used? 11. If IVR is used, what is the deflection rate achieved? Deflection rate is the number of calls that got solved at the IVR level without need of a human support agent	It will be shared with the selected Bidder
235 General Query	Voicetbot - Call Volume and Team	1. What calling platform is used? Ex. Avaya, Genisys, Cisco 2. Are integration APIs available? 3. Have they integrated any other third-party system to this telephony infra using APIs before? 4. Call storage a. What % of calls are stored? At times, brands do not store 100% of the calls to save on data storage costs. b. Are calls stored in mono or stereo format? This is a key factor in determining the STT quality while doing agent analysis c. What data format is used for call storage The best STT happens from lossless formats. Popular formats like mp3, flac while are supported but usually STT accuracy drops.	It will be shared with the selected Bidder
236 General Query	Infrastructure		APIs are available for integration. Rest information will be shared with selected bidder

237	General Query	Project Requirements	1. Usual API and workflow details related to bot building 2. Access to 100 hours of relevant call logs 3. API details of telephony server through which voice calls will be sent/received This will mostly require a tech integration call between the customer tech team, voice platform vendor and OEM 5. Will this be internal Project or released to actual customers 6. The volume of calls daily/monthly expected 7. Success criteria for the Project?	It will be shared with the selected Bidder
238	Annexure-1 Scope of Work& Functional Requirement	The BOTs should not be restricting the conversation using a certain template or pattern. It should be a conversational AI platform with the following capabilities: a) The solutions should be comprehensive, readily available intelligent COTS(Commercially Off the shelf software) products/solutions based on Artificial Intelligence & Machine Learning platforms. b) Solution should use best in class AI/ML/NLP powered, industry ready bot templates. These templates shall be ready to use prebuilt mechanism to deploy the journeys in one click. Journeys can include directed dialog and open-ended dialog flow that will be trained to offer a smooth, automated conversational experience to users. c) The solution should be based on robust frameworks. d) The product/solution should be a continually trained solution. e) The chatbot solution should be able to converse with corporate and SME customers in natural language, instead of being rule-based or functioning on an IVRS system.	1. Who are the different set of end users? 2. Is it for internal user or for external user?	1. As per Banks requirement 2. Both
239	Annexure-1 Scope of Work& Functional Requirement	The SWE (Subject Matter Expert) shall share the information/FAQ and the solution shall convert the information ready for BOT conversation, documents like Pdf, Excel, Word, CSV etc. * For example: Internal guidelines like circular/Memos/Special communications in pdf, excel, word, csv format should be converted to information and should be made available to users through Bots.	"1. Please specify all specific document format 2. What is the mode of sharing the information"	It will be shared with the selected bidder.
240	Annexure-1 Scope of Work& Functional Requirement	The BOT should support Scrapping & Crawling of Canara Bank Websites.	How frequently bank websites get updated?	It will be shared with the selected bidder.
241	Annexure-1 Scope of Work& Functional Requirement	BOT should be able to support and work with both Rule Based AI model and Machine Learning Model.	"1. What is the current status? 2. How many rule based AI model need to be deployed?"	Bank is not having any Bot system as of now.
242	Annexure-1 Scope of Work& Functional Requirement	The product/solution should include a keypad (with both phonetic and native types of typing) to support input in Indian languages for Chabot.	How many indian languages bot need to be supported? And, how many indian languages are supported by bank contact center?	BOT supported languages are available in RFP. Contact center related details be provided to selected bidder

243	Annexure-1 Scope of Work& Functional Requirement	The Conversational ChatBot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional languages like Hindi, Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odiya etc., with Natural Language Processing (NLP) capabilities to identify user's query/request/complaints and respond accordingly. In future, provision to implement other Regional languages as per industry standards should be available without any extra cost to Bank. Note: The product/solution is expected to understand and work with good accuracy for Indian Language accents & dialects.	In first phase, what are the minimum number of indian languages BOT needs to support. Can you please provide the list of indian languages of first phase.	BOT supported languages are available in RFP.
244	Annexure-1 Scope of Work& Functional Requirement	The Bidder should be able to support voice on all channels like Android, IOS, web, WhatsApp (UI Menu driven ChatBot) and IVR.	Can you please provide the list of all channels and platform?	The channels are mentioned in the RFP document
245	Annexure-1 Scope of Work& Functional Requirement	The BOT should support Voice Banking through API integrations.	"1. Bank is going to provide the API for this? Yes/No 2. We need to understand the process flow for voice banking integration."	1. Yes 2. It will be provided to the selected bidder
246	Annexure-1 Scope of Work& Functional Requirement	ChatBot Solution should support speech-to text (S2T) conversion of the user's voice and text-to-speech (T2S) conversion for the ChatBot's spoken response. Solution should also have connectors to use Smart Assistants such as Alexa, Google Home, etc. and Phone, IVR, SMS/Email etc.	"Can you provide the list of specific smart assistants instead of Smart Assistants such as Alexa, Google Home, etc. and Phone, IVR, SMS/Email etc.?"	It will be shared with the selected bidder.
247	Annexure-1 Scope of Work& Functional Requirement	The bot should be able to mask un parliamentary and unprofessional inputs from the end-users.	When the masking needs to be apply? At storage level or at presentation level?	Presentation level, but it may be as per Banks requirement
248	Annexure-1 Scope of Work& Functional Requirement	Platform should support Voicebot integration with contact center [STT, TTS, NLP] for Contact Center AI.	Do you have Contact Center AI?	It will be shared with the selected bidder.
249	Annexure-1 Scope of Work& Functional Requirement	The Chat Bot should support various channels including Web, Mobile app (IOS and Android), Social Media platforms like Whatsapp, Facebook Messenger, WeChat, Twitter, Instagram etc. The solution should allow direct messaging from these social media but not limited to	Could you be specific about all social media platforms instead of etc? And, also clarify not limited to?	The Bot must be deployed with major social media platforms
250	Annexure-1 Scope of Work& Functional Requirement	The Bot should be able to integrate with our Existing Internal Solutions like AD, SAS(Web Based Single Sign on System connected with AD and HRMS and used by all branches/offices of Canara Bank), Cannet (Internal Web site for employees), CTS(Case ID and Ticketing Systems), CBS(Core banking Solutions to assist the staff to operate the menus) etc.,	List out all different solutions and their purpose on the basis of BOT type?	It will be shared with the selected bidder.
251	Annexure-1 Scope of Work& Functional Requirement	Ecommerce BOT for powering services such as recharges, bill payments, cab, laundry, events timovie booking, health, bus, train and hotel flight booking, local search and deals.	"1. Is Bank going to provide the API for Ecommerce BOT? 2. Are you looking for payment option through chatbot?"	1. Yes 2. Yes

252	Annexure-1 Scope of Work& Functional Requirement	News and Announcements, Subscription Messaging, Customer Survey as and when Bank requires.	Enlist all channels from which you want to share News, Announcements, Messaging, and Customer Survey.	It will be shared with the selected bidder.
253	Annexure-1 Scope of Work& Functional Requirement	The selected bidder should analyses and train bot proactively on an on-going basis. Dashboard access is to be provided to Bank's team for effective real time monitoring.	1. How many Teams will access it? 2. Where the current analytics is developed?	It will be shared with the selected bidder.
254	Annexure-1 Scope of Work& Functional Requirement	Platform should have capabilities based on NLP i.e. built-in sentiment and tone detection, average deep learning-based model accuracy, automatic speech recognition and speech synthesis, semantic knowledge packs etc., Multi Language Support, Entity Skipping Flows, Automatic conversation validation, transcript analyzer toolkit, Goal-based flows and state tracking, forms & rating, rich GUI based workflow designer, Context Change detection/fulfillment, Context Expansion, NLU-NLG etc.	For automatic speech recognition and speech synthesis, bank will provide the label data of every customer and newly onboarded customer? If Yes then how many samples per customer? And, please provide the specific details instead of etc.	Yes. It will be provided to selected bidder.
255	Annexure-1 Scope of Work& Functional Requirement	The AI chatbot should be able to understand and respond to corporate and SME customer queries in both English and Hindi, or any other regional language as per the customer's requirements.	How many regional languages BOT need to support? And, who will the prespective users for raising the requirements?	Bot language support is as per RFP. Other details will be provided to selected bidder.
256	Annexure-1 Scope of Work& Functional Requirement	ChatBot must engage with bank's customers by broadcasting personalized reminders for payment, insurance dues, premium, update on complain status, policies, polls, surveys, targeted broadcasts to a particular age range.	Do you want BOT to be discriminative in nature? Or, for which age group Bot should target	It is as per the RFP.
257	Annexure-1 Scope of Work& Functional Requirement	The proposed solution must comprise of an interactive dashboard containing detailed MIS including data regarding calculation of uptime, system availability, penalties (if any) etc.	List out all the dashboards and their respective KPIs?	It will be shared with the selected bidder.
258	Annexure-1 Scope of Work& Functional Requirement	Financial Services through ChatBot: Following services are to be integrated with ChatBot which includes and not limited	List out all the Financial services and systems?	It will be shared with the selected bidder.
259	Annexure-1 Scope of Work& Functional Requirement	The BOT platform should also support rule based re-directing of chat to a relevant live agent based on customer or conversation type.	Do you want BOT need to differentiate between type of customer?	Yes
260	Annexure-1 Scope of Work& Functional Requirement	The solution shall contain a reporting/dashboard giving complete detailed overview of solution deployed with different metrics including but not limited to Active users, sessions per day initiated, user feedback, ratings, average daily no of sessions/user, Average daily number of chats handled by BOT, use case with most exits in between, improvement in AI, ML part etc and on other metrics proposed by customer.	What is expected number of reports/dashboards and custom metrics?	It will be shared with the selected bidder.

260	Annexure-1 Scope of Work& Functional Requirement	Solution should provide the real-time dashboard to help in generating industry specific actionable insights for brand management, reputation management, customer satisfaction assessment, and so forth. Solution should be capable of providing reports in different formats such as word, excel, CSV, PDF, etc. instantaneously	List out all the different formats and number of dashboards along with their granularity and their purpose?	It will be shared with the selected bidder.
262	Annexure-1 Scope of Work& Functional Requirement	The solution should provide various filters, criteria for generation of report/dashboard based on the channels and products.	How many reports/dashboards are required? And, who are the potential users?	It will be shared with the selected bidder.
263	Annexure-1 Scope of Work& Functional Requirement	The bot solution should be capable of having unlimited bot based on bank's requirement like web site bot, helpdesk bot, transactional bot, employee bot, customer bot etc.	How many bots required and their purpose? Are all BOTs are Rule based or ML Models based?	All Bots must be AI/ML based
264	Annexure-1 Scope of Work& Functional Requirement	BOT must have the support to provide response using rich media templates.	List out all rich media templates.	It will be shared with the selected bidder.
265	Annexure-1 Scope of Work& Functional Requirement	The solution must provide various inbuilt small talk libraries.	1. can you please elaborate it. 2. Do you want integrate the small talk library via any API?	It will be shared with the selected bidder.
266	Annexure-1 Scope of Work& Functional Requirement	Out-of-box deployment to Phone, IVR, and SMS Smart Assistants (Alexa, Google Home, bank's own robots available in select branches, etc.) must be available.	Similar question highlighted above in S.no. 9	Similar answer provided against S.no 9
267	Annexure-1 Scope of Work& Functional Requirement	Solution should be able to set up a virtual ROBOT in external device (like an Animated Character).	Please clarify where you want to set up a virtual ROBOT in external device	It will be shared with the selected bidder.
268	Annexure-1 Scope of Work& Functional Requirement	Bot should be able to integrate with Bank's enterprise data warehouse for stats of data created during customer interaction.	Do you want BOT only read the stats or write also in EDW? What is the current SCD level?	It will be shared with the selected bidder.
269	Annexure-1 Scope of Work& Functional Requirement	System should also provide support for future integration of other application integration.	How many systems(databases, ERP and so on) will get integrated?	It will be shared with the selected bidder.
270	Annexure-1 Scope of Work& Functional Requirement	The system should be scalable to meet any incremental requirement.	What is the current & Expected TPS (Transaction per second)?	Please refer the concurrent users mentioned in the RFP document.
271	Annexure-1 Scope of Work& Functional Requirement	The application needs to implement maker checker principle for activities like important business parameter updates that needs to be change in case of any System/requirement/API level changes.	Does it required 3rd party integration?	It is as per banks requirement.
272	Annexure-1 Scope of Work& Functional Requirement	The chatbot solution must have the collection management capability.	Can you please List out all system with whom chatbot need to be integrated for collection?	It will be shared with the selected bidder.
273	Annexure-1 Scope of Work& Functional Requirement	Solution should be capable of easy integration option, Integration Connectors to popular CRMs, Databases, Search Engines, Live Chat Vendors, IVRS and ERP software.	How many systems(databases, ERP and so on) will get integrated?	It will be shared with the selected bidder.

274	Annexure-1 Scope of Work& Functional Requirement	Should be able to provide following reports - Total users, active users, engaged users, new users, average number of conversations per user, users' demographics wise distribution, sessions per day, user feedback rating etc	what is the format of report? And list out all KPI's?	It will be shared with the selected bidder.
275	Annexure-1 Scope of Work& Functional Requirement	The reports thus generated in the portal should be downloadable / exportable.	what is the format of report that is going to downloaded / exported?	It will be shared with the selected bidder.
276	Annexure-1 Scope of Work& Functional Requirement	The entire process should be secure and end-to-end encrypted.	what is the encryption level? Do you want data on the go or at REST encryption?	Bidder to adhere best security practices. However data in transit must be encrypted
277	Annexure-1 Scope of Work& Functional Requirement	Separate modules for different levels of users with role based access for Business, IT, MIS etc.	Enlist all modules for different levels of users and role based access?	It will be shared with the selected bidder.
278	Annexure-1 Scope of Work& Functional Requirement	To share what compartmentalization techniques are employed to isolate Bank data from other customer's data	Can you please elaborate it.	To share what compartmentalization techniques are employed to isolate Bank data from other customer's data
279	Annexure-1 Scope of Work& Functional Requirement	Perform regular backup and recovery tests to assure that logical segregation and controls are effective.	Need specific understanding.	As per Backup policy of the Bank and the information will be shared with selected bidder
280	Annexure-1 Scope of Work& Functional Requirement	To comply with Bank's RTO/RPO requirement and retention policy.	what is the policy if CBS is down or there is any connectivity issue?	It will be shared with the selected bidder.
281	Annexure-1 Scope of Work& Functional Requirement	Application should have safeguards to protect itself from cross-site-scripting (XSS) attacks. The application should block special characters in all input fields.	Is any authentication field consist of special character in any application of the bank?	It will be shared with the selected bidder.
282	Annexure-1 Scope of Work& Functional Requirement	Application should restrict upload to specific types of files extensions, file size and content type	What are the allowed file extensions, file size, and content type?	It will be shared with the selected bidder.
283	Annexure-1 Scope of Work& Functional Requirement	The Conversational ChatBot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional languages like Hindi, Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odiya etc., with Natural Language Processing (NLP) capabilities to identify user's query/request/complaints and respond accordingly. In future, provision to implement other Regional languages as per industry standards should be available without any extra cost to Bank. Note: The product/solution is expected to understand and work with good accuracy for Indian Language accents & dialects.	Expected as Voice IVR or NLP based BOT in Voice?	It is as per the Bank requirement
284	Annexure-2 Technical Evaluation Parameters	Digital Avatar /caricature: (a) New innovative human alike digital representation (b) Support over text and voice (Live chat + OBD/IVR) (c) Analytics support for Bot, support and speech Note: The bidder has to provide the artifacts for the verifying the same. The same may be verified by the Bank during technical evaluation.	Please share the scope of analytics	It will be shared to the selected bidder

285	Annexure-1 Scope of Work& Functional Requirement	The SME (Subject Matter Expert) shall share the information/FAQ and the solution shall convert the information ready for BOT conversation, documents like Pdf, Excel, Word, CSV etc.* For example: Internal guidelines like circular/Memos/Special communications in pdf, excel, word, csv format should be converted to information and should be made available to users through Bots.	How to access such document? Is this manula upload or accessing from any sources?	It may be both.
286	Annexure-1 Scope of Work& Functional Requirement	The BOT should support Scrapping & Crawling of Canara Bank Websites.	Web content access to be provided to the platform.	It will be provided to the selected bidder
287	Annexure-1 Scope of Work& Functional Requirement	The ChatBot solution should have the capability to perform Cognitive Document Processing (CDP) & Cognitive Document Automation (CDA). CDP is a new platform, which harnesses cognitive capabilities such as artificial intelligence and machine learning to ease the burden of processing documents and extracting data from them. It can reduce costs, improve customer experience, and help to ensure regulatory compliance. CDA to automatically collecting required data from different types of documents, approving its validity, and make use of the extracted data adding relevant features and increasing its value.)	Is this mandatory requirement?	Yes.
288	Annexure-1 Scope of Work& Functional Requirement	The product/solution should include a keypad (with both phonetic and native types of typing) to support input in Indian languages for Chabot.	Whinc all languages to be considered?	As mentioned in RFP document
289	Annexure-1 Scope of Work& Functional Requirement	ChatBot solution should be able to handle minimum 1000 concurrent Chat Sessions, conversation response accuracy of 97%, ChatBot uptime of 99.50% on quarterly basis.	1000 session on Whatsapp and voice combined or each needs to support 1000?	Whatsapp is out of scope as of now.
290	Annexure-1 Scope of Work& Functional Requirement	Out-of-box deployment to Phone, IVR, and SMS Smart Assistants (Alexa, Google Home, Bank's own robots available in select branches, etc.) must be available.	Is this mandatory requirement?	Yes.
291	Annexure-1 Scope of Work& Functional Requirement	ChatBot solution must have no-code platform. No-code platform must have offer templates for different use cases – lead generation, basic customer support, product suggestions, surveys, and much more – so that the task building a new ChatBot can smoothly be taken on by anyone etc.	Flexible chatbot flow builder is expected, right?	Yes.

292	Annexure-2 Technical Evaluation Parameters	Implementation experience for AI, ML & NLP based Chatbot Solution. (a) Schedule Public/ Private Sector Bank: 3 Marks (max 9 marks) (b) NBFCs / Small Finance Banks: 2 Marks (max 6 marks) Note: Maximum three (3) Under each category will be considered for obtaining the total marks. Bidder has to furnish the recent purchase orders/Service level agreement to verify the same.	The criteria mentioned sounds restrictive. We request to remove Banking clients criteria to 1 Public Sector Bank with On premise Deployment and 2 financial institute or private clients . May we recommend that qualification criteria be restricted to DIRECT ASSOCIATION with Facebook (listed partner on their official website) & a declaration by the partner to have a certain minimum capacity capability .	Bidder has to comply with the RFP terms.
293	Annexure-2 Technical Evaluation Parameters	The Conversational ChatBot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional language's like Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odiya etc., with Natural Language Processing (NLP) capabilities to identify user's query/request/complaints and respond accordingly. Note: The product/solution is expected to understand and work with good accuracy for Indian Language accents & dialects. 10 Language * 0.50 Marks = 5 Marks [Yes : 5 Marks; No: 0 Marks] Note: Bidder has to furnish the artifacts verify the same.	Is the mentioned all the 10 Languages are mandatory to have a experiance in the Banks.?	Yes.
294	Annexure-2 Technical Evaluation Parameters	Availability of OEM for Chatbot configuration: (a) Do it yourself: 10 Marks (b) Vendor dependency: 5 Marks Note: The bidder has to submit the undertaking of the same or MAF. Experience in Integration for Banking Use Cases on AI/ML based Chatbot: (i)Balance Enquiry, (ii)e-Pass sheet, (iii)Mini statement, (iv)Loan Account Passsheet, (v)TD Account Passsheet, (vi)Loan Eligibility (Home, Vehicle etc.), (vii)Request for Cheque Book, (viii)Rate of Interest Enquiry (ix)Payment gateway integration (x)Stock Broking, (xi)Tax Planning, (xii)Hot listing of Cards, (xiii) Add /Delete Beneficiary, (xiv)IMPS/RTGS/NEFT (xv)Fund Transfer/UP/Intra Bank Transfers, (xvi)Lead Generation for financial Products - Credit Cards, (xvii) Loans and Insurance etc., (xviii)E-commerce services such as Mobile recharge, cab booking, bus booking	Clarify in regards to OEM	Solution must comply with the use cases mentioned here and may complied through Bidder/OEM
295	Annexure-1 Scope of Work & Functional Requirement	Inbuilt context handling capabilities should be there, allowing the user to swiftly switch between the entities.	Does customer is saying switching between intents or entities pls clarify	Intents

296	Annexure-1 Scope of Work& Functional Requirement	The Conversational ChatBot and Voice Bot solution should be able to interact with the user and respond to various basic level queries raised in regional languages like Hindi, Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odiya etc., with Natural Language Processing (NLP) capabilities to identify user's query/request/complaints and respond accordingly. In future, provision to implement other Regional languages as per industry standards should be available without any extra cost to Bank. Note: The product/solution is expected to understand and work with good accuracy for Indian Language accents & dialects.	Kannada, Telugu, Punjabi, Marathi, Tamil, Bengali, Malayalam, Gujarati, Odiya will be added by Delivery. Request the bank to waive off by POC	Bidder to comply as per RFP
297	Annexure-1 Scope of Work& Functional Requirement	The bot should be able to work on a real-time basis with the best of accuracy. The bot should have already been adequately trained on domain independent techniques for accurate results from the date of deployment.	This is part of NLP as voice BOT Performs the task of Speech to text and Text to speech then the Voice BOT hands over to NLP to process request. But once Voice BOT & VR Comes into the play Multi Intent and Context and memory of questions split into multiple input becomes important. Pl confirm if the same is also required. Will user provide those use cases and related data to train the BOT	It will be shared to the selected bidder
298	Annexure-1 Scope of Work& Functional Requirement	The bot should be able to mask un parliamentary and unprofessional inputs from the end-users.	Is it only applicable to voice bot as this feature is part of NLP also what will be action that has to be initiated post detection such language	It will be shared to the selected bidder
299	Annexure-1 Scope of Work& Functional Requirement	The Voice bot should acts like digital voice agents that can handle Personalized, empathetic and proactive conversation in real time with human like voice.	This requires BOT to handle multi intent and split intent efficiently. Else bot will fail. Pls confirm the same also it is part of NLP	Yes.
300	Annexure-1 Scope of Work& Functional Requirement	The technology should be easily extensible to different platforms such as Mobile Banking, Internet banking, UPI, Mobile wallet, e-Mail/SMS integration, Social Media platforms like Facebook, Twitter, Instagram, and Whatsapp.	Does customer want to see demo of all the social media listed. Also confirm scope of work for Instagram	The technology should be easily extensible to different platforms such as Mobile Banking, Internet banking, UPI, Mobile wallet, e-Mail/SMS integration, Social Media platforms like Facebook, Twitter, Instagram, and Whatsapp.
301	Annexure-1 Scope of Work& Functional Requirement	Ecommerce BOT for powering services such as recharges, bill payments, cab, laundry, events & movie booking, health, bus, train and hotel flight booking, local search and deals.	Ecommerce BOT eligibility is also acceptable?	Shall be accepted.
302	Annexure-1 Scope of Work& Functional Requirement	Customer Feedback	Do you want analytics and predictive analytics on the data collected from social media	May be required

303	Annexure-1 Scope of Work& Functional Requirement	Platform should have capabilities based on NLP i.e. built-in sentiment and tone detection, average deep learning-based model accuracy, automatic speech recognition and speech synthesis, semantic knowledge packs etc., Multi Language Support, Entity Skipping Flows, Automatic conversation validation, transcript analyzer toolkit, Goal-based flows and state tracking, forms & rating, rich GUI based workflow designer, Context Change detection/fulfillment, Context Expansion, NLU-NLG	1) Entity Skipping Flows - Is any other vendor complying 2) Context Change detection/fulfillment. This requirement should be emphasized 3) Mixed language and Romanised text should be part- We can request UAT format in which these can be added	It will be shared to the selected bidder
304	Annexure-1 Scope of Work& Functional Requirement	Named entity recognition is a tool, which uses process natural language tasks such as, text categorization, speech translation, and document classification. BOT should be able to perform the task of recognizing and classifying single and multi-word expression within chat instance that may refer to the name of the service or a specific entity like theatre name or an area which acts a strong differentiator from typical query based engines like Siri, Eva etc. BOT should be able to identify the Domain Keywords pertaining to Banking. eg Add-on Card, MB, IB, DIYA, Cr Card, CANDI, Dr Card etc. are indicative words. (List will be provided by Bank as and when required)	Pls clarify. The question is not understood	Named entity recognition is a tool, which uses process natural language tasks such as, text categorization, speech translation, and document classification. BOT should be able to perform the task of recognizing and classifying single and multi-word expression within chat instance that may refer to the name of the service or a specific entity like theatre name or an area which acts a strong differentiator from typical query based engines like Siri, Eva etc. BOT should be able to identify the Domain Keywords pertaining to Banking. eg Add-on Card, MB, IB, DIYA, Cr Card, CANDI, Dr Card etc. are indicative words. (List will be provided by Bank as and when required)
305	Annexure-1 Scope of Work& Functional Requirement	ChatBot must engage with bank's customers by broadcasting personalized reminders for payment, insurance dues, premium, update on complain status, policies, polls, surveys, targeted broadcasts to a particular age range.	List all the Medium of broadcast ?	It will be shared to the selected bidder
306	Annexure-1 Scope of Work& Functional Requirement	The services to be provided on SaaS model. (It is a software distribution model in which a dedicated cloud provider hosts application and make them available to end users over the internet) with high availability. Bidder has to comply all the existing and regulatory guidelines.	Is it on customer provided cloud	Bidder to provide end-to-end solution that will be on dedicated cloud. However, capability must be there to configure the solution on-premises also.



311 Annexure-2 Technical Evaluation Parameters		Implementation experience for AI, ML & NLP based Chatbot Solution. (a) Schedule Public/ Private Sector Bank: 3 Marks (max 9 marks) (b) NBFCs / Small Finance Banks: 2 Marks (max 6 marks) Note: Maximum three (3) Under each category will be considered for obtaining the total marks. Bidder has to furnish the recent purchase orders/Service level agreement to verify the same.	Request the bank to remove scoring for the Start up / MSME or else if the eligibility of the bidder and its OEM or Multiple OEM's can be used to qualify against this point	Bidder has to comply with RFP terms and conditions
Date: 07/02/2023 Place: Bangalore				 Deputy General Manager