

Replies to Prebid for EOI 07/2025-26 dated 26/03/2026 for Expression of Interest for Empanelment of FINTECH Companies for a period of 2 Years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	EOI Clause	Sub-Clause/ Technical Specification	Bidder's Query	Banks response
1				General	Kindly request the bank to share the word file of the EOI for the document preparation.	A copyable PDF copy of the EOI document is uploaded on the Canara Bank Website
2	2	EOI Details in Brief Description	5	Earnest Money Deposit (Refundable) Rs. 10,000/-	Kindly request the bank to waive off the Earnest Money Deposit (EMD) for Micro & Small Enterprise (MSEs) or Start-ups	Bidder to refer EOI terms and Conditions.
3	12	14. Tender Fee & Earnest Money Deposit	14.5	As per the extant guidelines by Government, Micro and Small Enterprises (MSE) and Startup companies are exempted from submitting Earnest Money Deposit (EMD)	Kindly request the bank to waive off the Tender Fee & EMD for Micro & Small Enterprise (MSEs) or Start-ups	EMD for the MSE and startups are exempted Tender Fee for the EOI stands deleted for all as per corrigendum 2
4	12	15. Submission of bids	15.2	The document is to be submitted in hard copy only	Kindly request the bank to consider soft copy/email submission also.	Bidder to refer EOI terms and Conditions.
5	34	Annexure-6	List of Major Customers in of the bidder in Last 3 Years and References	List of Major Customers in of the bidder in Last 3 Years and References	Kindly request the bank to confirm if we can submit the banks name where we have done implementations outside India. 1. Whether Global references are accepted? 2. Whether Fintech Empanelment letters from Banks in India will be accepted?	Bidder to refer EOI terms and Conditions.
6	44	Annexure-13	Make in India Certificate	Make in India Certificate (To be certified by Statutory auditor or cost auditor of the company (in the case of companies) for a tender value above Rs. 10 Crores giving the percentage of local content	Kindly confirm if the bidder will have to get the certification from Statutory auditor or cost auditor for Make in India Certificate, for this particular EOI, since this EOI doesnot require any commercial bid. Kindly clarify if the bank will also consider the EOI application from the previously empanelled Fintech vendors of Canara Bank. (EOI Reference No: EOI 04/2022-23 Dated 06/02/2023	Bidder to refer EOI terms and Conditions. Yes, The previously empanelled Fintech vendors have to make fresh submission for this EOI.
7				General	Does the bidder need to provide all the solutions mentioned under digital payment solutions, or can the bidder provide only some of them?	Mentioned segments and use cases are indicative in nature. Any use case which is within the scope of segment will be considered. Bidder to refer EOI terms and Conditions.
8	40		Digital Payment Solutions	Development of payment solutions like digital wallet, UPI, payment gateway, wearable, soft POS, etc. Customized merchant payment, merchant acquisitions, onboarding (verification and due diligence) solution.	Does the scope of Virtual Cards comprises only payments and transactions. If not, kindly elaborate on the complete scope of Virtual Cards.	Mentioned segments and use cases are indicative in nature. Any use case which is within the scope of segment will be considered. Bidder to refer EOI terms and Conditions.
9	40		Virtual Cards	Payments are made using virtual credit and debit cards for e-commerce and online transactions replacing physical cards.		



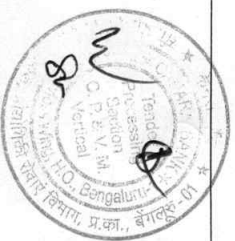
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10	41		Biometric enabled banking services	Enable bank to leverage biometric/non-touch based biometric/IRIS/face recognition data of customers for KYC, Payments, through various devices, etc.	Will non-touch-based biometrics, such as IRIS recognition, be mandatory requirement within the scope?	Mentioned segments and use cases are indicative in nature. Any use case which is within the scope of segment will be considered. Bidder to refer EOI terms and Conditions.



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11	42		Any other Unique Solution	API Management tools, Merchant Aggregator, Account Aggregator, Aggregators platforms, Video-KYC Solutions, etc. and any use case suitable for Financial Services.	We would like to suggest the following: 1. NETC FastTag Issuer and Acquirer 2. Transaction Orchestration 3. Fraud Risk Monitoring Solution 4. ATM Monitoring - Agent based Kindly confirm on the above suggested solutions.	Bidder to refer EOI terms and Conditions.
12	3				We request you to please provide us the EOI Document in the Word Format	A copyable PDF copy of the EOI document is uploaded on the Canara Bank Website
13	12	15.5	Submission of bids		We request you to please let us know if we can if we can share the tender document via courier instead of in person submission	Ensure to Submit the Tender document in Tender Box. Bidder to refer EOI terms and Conditions.
14	18	31	Exemption for Micro & Small Enterprise		We request you to please let us know we do have Udyam Certificate mentioning Small, also we have NSIC certificate for General . Please let know are we exempted from the EMD and Tender Fee	EMD for the MSE and startups are exempted Tender Fee for the EOI stands deleted for all as per the corrigendum-2
15	40	Scope of Work	Annexure 12 - Clause - 1 to 4	<p>The scope of work should include but not limited to the following:</p> <ol style="list-style-type: none"> Through this Expression of Interest (EOI), Bank envisages to empanel Fintech companies/start-ups for various requirements of the Bank. Limited tender option will be used for selecting vendor from empaneled Fintech companies/start-ups. This empanelment shall be based on the requirements of the Bank and availability of such experience and expertise with the bidder. Bidder can apply under multiple segments as mentioned in Point 4 below, provided they support the Technology. The scope shall involve study, design, development, integration, testing, implementation and maintenance of software solutions. Scope of work of the empaneled software vendors will include application development in the different areas which would include customization of a product solution in terms of adding new functionalities/changes, integration of new modules in an existing product solution or developing a new software solution or related activities like database support etc. The Bank invites the bidders for new development using state of the art technology and other IT Services from time to time based on its requirements. 	<p>Bank to kindly clarify whether empanelled vendors will be permitted to participate in bidding for all indicative use cases outlined in the EOI, or whether their participation will be restricted only to the specific domains/use cases indicated at the time of empanelment</p>	<p>Scope of work provides an indicative list of various segments and use cases Bidder may participate based on their core capabilities mapping with any of the segments/use cases.</p>



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16	40-42	Scope of Work	Annexure 12 - Clause 4	<p>4. The Bank invites the bidders for new development using state of the art technology and/or other IT Services from time to time based on its requirements. An indicative list of the requirements is detailed below:</p> <p>2. In House Development:</p> <p>a) For the applications developed as per the requirement of the Bank by the empaneled bidder, Bank shall own the Intellectual Property Rights</p> <p>b) The Vendor should provide to the Bank the Source code, object code / executable code, unit test cases, unit test code, and compilation procedures (build/make file, build scripts etc.).</p> <p>Source code quality report using reputed Code Quality Tools, Test Scripts for CIT/SITUAT of the developed application/customizations and subsequent upgrades, if any.</p> <p>c) In case of any change/modification in Source Code, all necessary functional and technical documentation (Technical specifications, Integration specifications, Application architecture/design, Integration architecture design. Test Cases documentation for CIT/SITUAT, Deployment guide on infrastructure servers, and Release notes) must also be delivered along with source code</p> <p>d) The vendor should adhere to regulatory guidelines.</p> <p>i) For products already developed, for which the empaneled vendor holds the IPR, Bank may purchase the IPR/ purchase perpetual licenses/ purchase subscription or implement escrow arrangement within the overall project outlay specified as per the prevailing policy of the Bank</p> <p>j) The product may be deployed on either CAPEX or OPEX Model based on the requirements of the Bank.</p> <p>k) The entity must ensure to comply with the Digital Personal Data Protection ACT, 2023 and amendments and other existing regulations/laws on consumer data protection and privacy.</p> <p>l) There should be adequate safeguards built in its IT systems to ensure that it is protected against unauthorized access, alteration, destruction and disclosure. Selected Bidders should submit the latest certifications before empanelment as applicable to this effect.</p> <p>m) The solution offered by the company should not violate any intellectual Property Rights. The bidder is solely responsible for any violation of intellectual Property Rights.</p>	<p>Bank to kindly clarify whether prior implementation experience is mandatory for each of the listed segments, or whether experience in similar or overlapping fintech domains will be considered acceptable for qualification.</p>	<p>Scope of work provides an indicative list of various segments and use cases. Bidder may participate based on their core capabilities mapping with any of the segments/use cases.</p>
17	42,43	Scope of Work	Annexure 12 - Clause 2	<p>Bank to kindly clarify whether the requirement for 100% IPR ownership applies only to solutions custom-developed specifically for the Bank, or whether it is also applicable to COTS/existing products that are proposed with customization.</p>	<p>Requirement will be shared at the time of floating of specific project related tender</p>	
18	29	Eligibility Criteria	Annexure 3 - Clause 8	<p>The bidder should provide 24*7 support to the Bank.</p>	<p>Bank to kindly clarify whether the requirement for 24x7 support is mandatory at the EOI stage or whether it will be applicable only post-award, to be evaluated and governed under the limited RFP/RFQ issued to shortlisted bidders.</p>	<p>AT EOI stage such person will act as Contact Point .</p>



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19	42,43	Scope of Work	Annexure 12 - Clause 2	<p>2. In House Development:</p> <p>a) For the applications developed as per the requirement of the Bank by the empaneled bidder, Bank shall own the Intellectual Property Rights</p> <p>b) The Vendor should provide to the Bank the Source code, object code / executable code, unit test cases, unit test code, and compilation procedures (build/make file, build scripts etc.).</p> <p>Source code quality report using reputed Code Quality Tools, Test Scripts for CIT/SITUAT of the developed application/customizations and subsequent upgrades, if any.</p> <p>c) In case of any change/modification in Source Code, all necessary functional and technical documentation (Technical specifications, Integration specifications, Application architecture/design, Integration architecture design, Test Cases documentation for CIT/SITUAT, Deployment guide on infrastructure servers, and Release notes) must also be delivered along with source code</p> <p>d) The vendor should adhere to regulatory guidelines.</p> <p>e) The software development will be carried out as per standard software development process and taking into consideration best practices followed worldwide.</p> <p>f) The software developed should be compatible with the current infrastructure of the Bank and should be forward compatible.</p> <p>g) The vendor shall undertake to provide appropriate on-site resource as well as other resources required as per Bank's requirement, to execute the various tasks assigned as part of the project,</p> <p>h) The Bank may decide to have mixed set of in-house and Vendor's resources for sustainable good quality of software development and Vendor should be agreeable to work under this setup</p> <p>and should agree to transfer necessary knowledge and skills to Bank personnel such as Functional Specifications, Technical specifications, Integration specifications, Application architecture / design, Integration architecture / design, Test Cases document (for CIT/SIT & UAT). Deployment guide on Infrastructure servers and release notes are mandatory</p>	<p>Requesting bank to kindly specify whether RBI / CERT-In / DPDP Act compliance certificates are required to be submitted at the EOI stage or whether these compliances will be sought during the RFP/RFQ stage or post-award during contract execution.</p>	<p>Refer Annexure -3 point no.13</p>



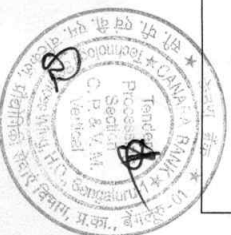
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				<p>deliverables apart from Source code & Build guides. i) For products already developed, for which the empanelled vendor holds the IPR, Bank may purchase the IPR/ purchase perpetual licenses/ purchase subscription or implement escrow arrangement within the overall project outlay specified as per the prevailing policy of the Bank j) The product may be deployed on either CAPEX or OPEX Model based on the requirements of the Bank. k) The entity must ensure to comply with the Digital Personal Data Protection ACT, 2023 and amendments and other existing regulations/laws on consumer data protection and privacy. l) There should be adequate safeguards built in its IT systems to ensure that it is protected against unauthorized access, alteration, destruction and disclosure. Selected Bidders should submit the latest certifications before empanelment as applicable to this effect. m) The solution offered by the company should not violate any Intellectual Property Rights. The bidder is solely responsible for any violation of Intellectual Property Rights.</p>		



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20	17-18	Indemnity	Clause 29.1	<p>29.1. 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:</p> <p>29.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER;</p> <p>29.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER;</p> <p>29.1.3. Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider</p>	<p>Requesting bank to clarify whether penalties / Liquidated Damages (LDs) will be defined and applicable only at the RFP/RFQ stage, and that the same will not be applicable during the EOI / empanelment stage.</p>	<p>Bidder to refer EOI terms and Conditions.</p>
21	18	Indemnity	Clause 29.3.2	<p>29.3.2. VENDOR/ SERVICE PROVIDER'S aggregate liability shall be subject to an overall limit of the total Cost of the project.</p>	<p>Bank to kindly confirm whether the liability cap, limited to the project cost, will be defined at the individual RFP/RFQ level, and that such provisions will not be applicable or finalized at the EOI / empanelment stage.</p>	<p>Bidder to refer EOI terms and Conditions.</p>
22	18	Indemnity	Clause 29.4	<p>29.4. The limits specified in above clause shall not apply to claims made by the Bank/third parties in case of infringement of intellectual property rights or confidential information, fraud or gross negligence or willful misconduct or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be actual claims.</p>	<p>Bank to kindly confirm whether unlimited liability will apply only in cases of proven fraud or willful misconduct, and that in all other cases the liability shall remain subject to the applicable liability cap as defined in the subsequent RFP/RFQ and contract</p>	<p>Bidder to refer EOI terms and Conditions.</p>
23	14	Conflict of interest	Clause 21	<p>21. Conflict of Interest</p> <p>21.1. BIDDER/VENDOR/ SERVICE PROVIDER represents and warrants that it has no business, professional, personal, or other interest, including, but not limited to, the representation of other clients, that would conflict in any manner or degree with the performance of its obligations under this Agreement.</p> <p>21.2. BIDDER/VENDOR/ SERVICE PROVIDER represents and warrants that if any suc 7 -ie actual or potential conflict of interest arises under this Agreement, if Vendor/Service Provider shall immediately inform the Bank in writing of such conflict.</p> <p>21.3. BIDDER/VENDOR/ SERVICE PROVIDER acknowledges that if, in the reasonable judgment of the Bank, such conflict poses a material conflict to and with the performance of VENDOR/ SERVICE PROVIDER'S obligations under this Agreement, then the Bank may terminate the Agreement immediately upon Written notice to VENDOR/ SERVICE PROVIDER; such termination of the Agreement shall be effective upon the receipt of such notice by VENDOR/ SERVICE PROVIDER.</p>	<p>Bank to kindly clarify whether termination without cause is applicable during the EOI / empanelment stage, or whether such a provision will be applicable only post-award of the individual RFP/RFQ and governed by the terms of the resultant contract.</p>	<p>Bidder to refer EOI terms and Conditions.</p>



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24	15	Issuance of limited RFP/RFQ	Clause 24	<p>Issuance of limited RFP/RFQ</p> <p>24.1. The Bank may issue limited RFP/RFQ to the shortlisted bidders as part of EOI. The Bank reserves the right to issue limited RFP/RFQ based on the responses and the requirement of the Bank.</p> <p>24.2. Only shortlisted applicants will be invited to participate in the limited RFP/RFQ Process. The shortlisted applicants will be provided with limited RFP/RFQ documents through E-mail or hand delivery. The vendors are required to respond accordingly.</p> <p>24.3. No interim enquiries will be entertained. The decision taken by the Bank shall be final and no representation or correspondence shall be entertained.</p> <p>24.4. Canara Bank reserves the right to accept / reject any or all expression of interest received in response to this advertisement without assigning any reasons, whatsoever.</p> <p>24.5. The Bank reserves the right to avail services independently on its own without reference to shortlisted bidders of EOI</p>	<p>Requesting bank to confirm whether commercial negotiations (including pricing and commercials) will be undertaken only at the individual RFP/RFQ stage, and that no commercial evaluation or negotiation will be carried out during the EOI / empanelment stage.</p>	<p>There Will be no commercial at the EOI stage. Bidder to comply with EOI Terms and Conditions.</p>
25	36	Non - Disclosure Agreement	Annexure 8	Confidentiality obligations	<p>Bank to kindly clarify whether Non-Disclosure Agreement (NDA) obligations are applicable only after empanelment, or whether such obligations also apply during the EOI evaluation phase.</p>	<p>Bidder to refer EOI terms and Conditions.</p>
26	36	Non - Disclosure Agreement	Annexure 8	Information disclosure	<p>Requesting Bank to confirm whether a mutual Non-Disclosure Agreement (NDA) can be executed during the RFP/RFQ stage, if required, prior to exchange of detailed technical, commercial, or confidential information between the Bank and the shortlisted bidders.</p>	<p>Bidder to refer EOI terms and Conditions.</p>



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27	40		Annexure-12	Scope of Work - Point 3 & Point 4	The scope covers application development, integration, and maintenance using state-of-the-art technology. Does the Bank currently mandate or plan to mandate containerized deployment (e.g., Docker/Kubernetes) for applications developed by empaneled vendors?	Requirements will be project specific. Bidder to refer EOI terms and Conditions.
28	40		Annexure-12	Scope of Work - Point 3 & Point 4	If containerized deployments are in scope, does the Bank have specific guidelines for securing container images across all three layers – application base images (e.g., Python, Node.js, .NET, Java runtime), infrastructure images (e.g., Kafka, Redis, PostgreSQL, Elasticsearch), and middleware images (e.g., Nginx, HAProxy, API gateways) – used in production environments?	Requirements will be project specific. Bidder to refer EOI terms and Conditions.
29	40		Annexure-12	Scope of Work - Cyber Security and Fraud Prevention	Does the Bank require or plan to require the use of distroless container images – which eliminate unnecessary OS packages, shells, and package managers – to minimize the attack surface and reduce CVE exposure in containerized workloads?	Requirements will be project specific. Bidder to refer EOI terms and Conditions.
30	40		Annexure-12	Scope of Work - Cyber Security and Fraud Prevention	Does the Bank require or plan to require compliance with the SLSA (Supply-chain Levels for Software Artifacts) framework to ensure build integrity, provenance attestation, and tamper-proof software delivery for container images deployed in production?	Requirements will be project specific. Bidder to refer EOI terms and Conditions.
32	40		Annexure-12	Scope of Work - Cyber Security and Fraud Prevention	Does the Bank mandate SBOM (Software Bill of Materials) generation and cryptographic image signing for all container images – base, infrastructure, and middleware – deployed across the Bank's environments?	Requirements will be project specific. Bidder to refer EOI terms and Conditions.
33	43		Annexure-12	Scope of Work - Point (I)	This clause requires adequate safeguards against unauthorized access and disclosure. Does the Bank require empaneled vendors to ensure continuous vulnerability remediation of container images to maintain a near-zero CVE posture across the container estate?	Requirements will be project specific. Bidder to refer EOI terms and Conditions.
34	40	Annexure-12 (Scope of Work)	General Scope, Clause 1 & 4	Product-Based Fintech vs. Custom Development	The Scope of Work covers both custom development services and references 'products already developed' (Clause i, Page 43). Please confirm whether fintech companies offering pre-built SaaS/platform-based products (e.g., Lending OS, Credit Decisioning, Collections Platform) are eligible for empanelment, and how existing product capabilities will be assessed in Annexure-12.	Requirements will be project specific. Bidder to refer EOI terms and Conditions.



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35	43	Annexure-12 (Scope of Work)	In-House Dev, Clause (i)	IPR on Existing Products - Engagement Model	Clause (i) states that for products where the vendor holds IPR, the Bank may purchase IPR, perpetual license, or subscription. Please clarify: (a) Will subscription/licensing engagements for existing products also be routed through the limited tender process post-empanelment? (b) Does the Bank have a preferred model (CAPEX/OPEX/Subscription) for SaaS-based fintech products?	Requirements will be project specific. Bidder to refer EOI terms and Conditions.
36	8	Section 6 (Scope of Empanelment)	Clause 6.2	Minimum Business Guarantee / Volume Commitment	The EOI states that the Bank will float limited tenders among empaneled vendors as requirements arise. Please clarify: (a) Is there a minimum business guarantee or indicative engagement volume committed to empaneled vendors over the 2-year period? (b) On what basis (e.g., L1 price, technical score, rotation) will the Bank decide which empaneled vendor receives a specific limited tender?	Bidder to comply with EOI terms and Conditions.
37	43	Annexure-12 (Scope of Work)	Clause (k)	DPDP Act 2023 Compliance Evidence	Clause (k) mandates compliance with the Digital Personal Data Protection Act 2023. Please clarify what specific documentation is required at EOI stage to demonstrate DPDP compliance—whether a self-declaration by the authorized signatory is sufficient, or whether an independent audit report / Data Protection Impact Assessment is required.	Refer Annexure -3 point no.13
38	-	-	General	General	RFE document in a scanned copy. Request the Bank to share the word format file of the document.	A copyable PDF copy of the EOI document is uploaded on the Canara Bank Website
39	28	Annexure - 3	Eligibility	The Bidder has to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners has not participated in the bid process.	"If the bidder and its subsidiary have two distinct offerings & solutions under the same indicative segment, can they participate independently. Alternatively, Can the bidder and subsidiary with distinct offering each, participate for two different indicative segments? Please clarify."	No, The bidder and the subsidiary can not participate independently. Bidder to comply with EOI terms and Conditions.



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40	28	Annexure-3 Sl. No. 5	Min. Turnover (Rs. 25L avg. 3-year)	Minimum average annual turnover of Rs. 25 Lakhs for last 3 financial years (2022-23, 2023-24 & 2024-25) from Indian operations	<p>Request: Remove the minimum annual turnover threshold as an eligibility gate for Udyam-registered MSME entities at the EOI stage.</p> <p>Deep-technology AI infrastructure companies invest capital in R&D and open-source development during early years. A backward-looking revenue gate excludes precisely the innovative MSME vendors this EOI seeks to empanel – whose value lies in technical capability and product maturity, not historical billing.</p> <p>Financial qualification is more appropriately assessed at the RFP/RFQ stage, where MSME platform vendors may participate alongside a qualified System Integrator (e.g., LTIMindtree, Dell) who satisfies project-level financial thresholds.</p> <ul style="list-style-type: none"> Waive the minimum turnover threshold for Udyam-registered MSME entities at the EOI stage. Accept Udyam Registration Certificate as sufficient proof of MSME status for this exemption. <p>Request: Waive the Net Worth eligibility condition for Udyam-registered MSME entities at the EOI stage.</p> <p>MSME companies in R&D-intensive AI domains routinely carry investment-phase financials that reflect net worth erosion due to sustained technology investment – not financial distress or operational failure. This is particularly true for companies building AI inference infrastructure, open-source platforms, and sovereign AI stacks where multi-year investment precedes commercialization.</p> <p>The Annexure-15 NPA undertaking (not blacklisted, not under CIRP/insolvency, no pending cases) provides sufficient financial integrity assurance for EOI-stage empanelment. Net worth verification can be more appropriately deferred to the RFP/RFQ stage.</p> <ul style="list-style-type: none"> Waive the Net Worth condition for Udyam-registered MSMEs at the EOI stage. Defer net worth verification to limited RFP/RFQ stage, where SI partnership addresses project-level financial criteria. 	<p>The annual turnover is exempted for the MSE and Strups as per govt of India Guidelines.</p>
41	28	Annexure-3 Sl. No. 6	Net Worth (Not negative: <30% erosion as on 31/03/25)	Net Worth of bidder should not be negative as on 31/03/2025 and should not have eroded more than 30% in the last three financial years ending 31/03/2025	<p>Request: Confirm that Udyam-registered MSME entities shall be evaluated at the EOI stage primarily on technical capability, legal standing, and regulatory compliance – with financial thresholds deferred to the RFP/RFQ stage.</p> <p>For MSME platform providers, the Bank's interest is best served by evaluating:</p> <ul style="list-style-type: none"> Technical competence and product maturity in the relevant technology domain Open-source contributions, research publications, and benchmark performance 	<p>Bidder to refer EOI terms and Conditions.</p>



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42	27-30	Sec. 5 & Annexure-3 (Overall)	Technical Capability Evaluation Framework	Overall eligibility evaluation framework – request for technical-capability-first evaluation for MSME entities at EOI empanelment stage	<ul style="list-style-type: none"> Ability to provide 24x7 support and demonstrated enterprise deployment capability Regulatory compliance (DPDP Act 2023, RBI guidelines on AI and data localization) Legal standing: non-debarment, non-NPA, authorized signatory, no conflict of interest <p>This approach aligns with the Government of India's Public Procurement Policy for MSEs, enables access to India's most innovative deep-technology MSME ecosystem, and ensures the Bank is not restricted to legacy vendors with strong historical balance sheets but limited innovation capability.</p> <ul style="list-style-type: none"> Confirm that prior experience requirements may similarly be waived at EOI stage for Udyam MSMEs. <p>Request to include 'Enterprise GenAI Platform Providers' as a distinct empanelment segment within the EOI scope, covering: sovereign AI inference and model management platforms, multi-vendor agentic orchestration infrastructure, integrated guardrails and observability platforms, and hardware-agnostic runtimes supporting on-premise and air-gapped deployment.</p> <p>The current EOI scope, as read with Annexure-12, focuses empanelment primarily on application-layer FinTech vendors delivering point solutions. However, a GenAI roadmap of Canara Bank's scale and regulatory complexity requires a foundational sovereign platform layer beneath all agent and application development.</p> <p>Without empaneling platform providers at this infrastructure layer, every FinTech application vendor empaneled under this EOI will independently deploy incompatible, ungoverned AI stacks – creating:</p> <ul style="list-style-type: none"> Vendor lock-in at the model and runtime level, making future model transitions costly Security gaps and inconsistent guardrail coverage across AI use cases Uncontrolled token cost proliferation with no bank-wide AI FinOps visibility Data egress risks as each vendor routes inference through its own cloud endpoint Inability to enforce uniform RBI-mandated data localization and audit trail requirements <p>A sovereign enterprise GenAI platform – when empaneled alongside application vendors – acts as the governed AI operating system of the Bank: ensuring every model, agent, and AI interaction operates under unified security policy, observability, and cost governance, regardless of which FinTech application vendor built it.</p>	<p>Bidder to refer point no. 18(Evaluation of EOI) of the EOI document.H67</p>
43	7-8, 40-42	Sec. 6 & Annexure-12 (Scope)	Empanelment Scope – GenAI Platform Providers	Scope of Empanelment and Scope of Work (Annexure-12): currently covers FinTech application, agent development, and ML capabilities; no explicit category for sovereign Enterprise GenAI Platform Providers	<p>Mentioned segments and use cases are indicative in nature.Any use case which is within the scope of segment will be considered.</p> <p>Bidder to refer EOI terms and Conditions.</p>	<p>Mentioned segments and use cases are indicative in nature.Any use case which is within the scope of segment will be considered.</p> <p>Bidder to refer EOI terms and Conditions.</p>



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Sl. No.	Page No.	Section / Annexure / Appendix	EOI Clause	Sub-Clause/ Technical Specification	Bidder's Query	Banks response
44	13	16- Bid opening	16	Bid opening	This mirrors how leading banks globally are structuring their AI programs: one governed inference and orchestration platform, many application vendors building on top – rather than N independent AI stacks operating in isolation.	No. It is not compulsory for a representative from Bidder to be present during the Bid opening. Bidder to comply with EOI terms and Conditions.
45	19	31.1.3. Micro and Small Enterprises (MSEs)	31.1.3	31.1.3. Micro and Small Enterprises (MSEs) registered under Udyam Registration are eligible to avail the benefits under the policy. MSEs would be treated as owned by SC/ ST or Women entrepreneurs; in the case of proprietary MSE, proprietor(s) are SC /ST or Woman; in the case of partnership MSE, the SC/ ST or Women partners hold at least 51% (fifty-one per cent) shares in the unit; in the case of Private Limited Companies, SC/ ST or Women promoters hold at least 51% (fifty-one per cent) share.	Our organization is a Limited company and registered under MSME Act, are we also eligible for EMD exemption?	EMD for the MSE and startups are exempted Tender Fee for the EOI stands deleted for all as per the corrigendum-2
46	28	Annexure 3 -- Eligibility Criteria	The Net Worth of bidder should not be negative as on 31/03/2025 and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2025.		We request this clause be relaxed for Startups & MSMEs who have raised external funding. The reworded clause may read as: The Net Worth of bidder should not be negative as on 31/03/2025.	Bidder to comply with EOI terms and Conditions.
47	36	Annexure-8	Non-Disclosure Agreement		Do we have to procure stamp paper for NDA document	Bidder to comply with EOI terms and Conditions.
48					We kindly request you to extend the submission deadline for the tender till 30 th April'26 ,to enable us to complete the process smoothly.	Bidder to refer corrigendum-1
49	40	Annexure 12		Scope of work	Please clarify if we should show our compliance to the "probable use cases" while submitting this annexure.	Compliance to scope of work has to be ensured without any omission.
50	44	Annexure 13		Make In India	Please clarify if Annexure 13 for "Make in India" should be filled and submitted as part of EOI or during supplying the required product/solution to the Bank. Without a clarity on what product is to be supplied to the bank and its commercial value, this annexure cannot be filled and auditor's certificate cannot be obtained.	Bidder to comply with EOI terms and Conditions.
51	40	Annexure 12		Scope of work	Can we add or propose any new Use cases which bank can consider. Example: Bank can consider strengthening the email security policies beyond DKIM/BIMI to cover senders' identification verification to combat phishing/spoofing/impersonation attacks.	Scope of work mentions "Any unique solution" to accommodate any solution which fits banking requirement.



Replies to Prebid for EOI 07/2025-26 dated 26/03/2026 for Expression of Interest for Empanelment of FINTECH Companies for a period of 2 Years in Canara Bank

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52	15	24.2	Only shortlisted applicants will be invited to participate in the limited RFP/RFQ Process. The shortlisted applicants will be provided with limited RFP/RFQ documents through E-mail or hand delivery. The vendors are required to respond accordingly.		Will only shortlisted vendors be intimated for RFP floated by Bank?	Only shortlisted applicants will be invited to participate in the limited RFP/RFQ Process. Bidder to comply with EOI terms and Conditions.
53	27	Annexure 3	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 19/07/2024.	Eligibility criteria	If in case quoting for multiple products/solutions then will separate Ml declaration required or we can quote in the single sheet itself	Bidder to comply with EOI terms and Conditions.
54	40	Annexure 12			Should we mention only the indicative segment and use cases for which we wish to be empanelled or should we mention the entire list while submitting the application form in Annexure 12	Mentioned segments and use cases are indicative in nature. Any use case which is within the scope of segment will be considered. Bidder can indicate their area of specialisation in point 12 of Annexure 4.
55	Scope of Empanelment	Empanelment Procedure	Clause 7	Empanelment Procedure - Existing vendors	For vendors who are already providing technology services had were also pre-empaneled as a Fintech to Canara Bank. Is fresh empanelment under this EOI mandatory participate in future RFP's under Fintech category?	Yes, The previously empanelled Fintech vendors have to make fresh submission for this EOI.
56	34	Annexure 6	List of Major customers in of the bidder in last 3 years and references	General	Kindly confirm if we can mask PO values incase of submission of PO.	Bidder can mask the PO values incase of submission of PO.
57	11	Preparation of Bids	All pages of EOI should be stamped.....to sign the bid document	General	Can the bidder submit the bid with digital signatures on each page? Or is it compulsory to physically sign each page along with rubber stamp on each page please confirm	All pages of EOI should be stamped and signed by Authorized Signatory of the Bidder.
58	12	Submission of Bid	15.5 Bids sent through post/courier.....dropped to tender box	General	Request you to please allow courier for submission since we donot have a local presence at Bangalore.	Ensure to Submit the Tender document in Tender Box. Bidder to refer EOI terms and Conditions.
59	34	Annexure 12	Scope of work: Cyber Security and Fraud Prevention	Developing robust security measures to protect financial transactions and customer data from cyber threats and fraud using advanced authentication mechanism, biometrics, encryption techniques and AI powered fraud detection systems.	Need more details on expectations of cyber security and cyber thread.	Requirements will be project specific



Replies to Prebid for EOI 07/2025-26 dated 26/03/2026 for Expression of Interest for Empanelment of FINTECH Companies for a period of 2 Years in Canara Bank

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60	34	Annexure 12	Scope of work: Big data and Analytics:	Store and process big data to gain insights, make data driven decisions and improve financial services. Development/Application of ML models in data mining to identify risk. Automation of the data analysis using AI/ML and visualization/summarization using GenAI.	What kind of risk is expected? For example: Fraud Risk etc? What is the use case here? Need more clarity	Bidder to comply with EOI terms and Conditions. Use cases as mentioned under the Embedded Finance section in Annexure-12
61	34	Annexure 12	Embedded Finance:	Integrate bank's financial services into a traditionally non-financial service platforms such as e-commerce, CRMS, online marketplaces, payment gateways, etc. like EMI, BNPL based products, etc	What is Behavioral Biometrics and Device Intelligence considered under this section?	Mentioned segments and use cases are indicative in nature. Any use case which is within the scope of segment will be considered. Any use case which is within the scope of segment will be considered.
62	34	Annexure 12	Scope of work: Biometric Enables banking services:	Enable bank to leverage biometric/non-touch based biometric/RIS/face recognition data of customers for KYC, Payments, through various devices, etc.	Is the Bank looking for AML solution or can the bidder provide details of AML solution offered by the Bidder?	Mentioned segments and use cases are indicative in nature. Any use case which is within the scope of segment will be considered.
63	35	Annexure 12	Scope of Work: Any other Unique Solution:	API Management tools, Merchant Aggregator, Account Aggregator, Aggregator platforms, Video-KYC Solutions etc. and any use case suitable for Financial Services. Usage a small hardware Items like Debit Card/cheque book printing devices with advance technologies, Devices with software to scan a cheque and withdrawal/credit slips and verify the account, customer signature etc through AI and provide first hand verification to counter staff, Note counting machine with serial number and denomination wise reports for EOD tallying or any new technologies which can be used at branches to ease the customer handling effectively.	Need more information on use case or expectations from this requirement?	Mentioned segments and use cases are indicative in nature. Any use case which is within the scope of segment will be considered.
64	34	Annexure 12	Scope Of work: Generative AI/Agentic AI	Development of customer service chatbots and voice-bots, employee knowledge assistant, Incident Ticket Management, Pro-active customer outreach, document analyser etc.	How should we submit the compliance to Eligible items under Annexure 12, Do we need to submit a solution overview document or just give Yes/No compliance in Annexure 12?	Bidder has to submit Annexure 12 on the letter head as specified in the EOI document. Bidder to comply with EOI terms and Conditions.
65	33	Annexure 12	General Query	General Query	If the answer to above question is Yes, Please provide us the details of the expected contents in the document?	Bidder has to submit Annexure 12 on the letter head as specified in the EOI document. Bidder to comply with EOI terms and Conditions.
66	33	Annexure 12	General Query	General Query	Whose details are expected here?	The Bidder should submit the office details viz., address, phone no., email id and contact person Name & Mobile no. etc. with documentary proof Bidder to refer EOI terms and Conditions.
67	29	Annexure 3	8. Eligibility Criteria	The Bidder should provide 24/7 support. The Bidder should submit the details viz., address, phone no., email id and contact person Name & Mobile no. etc. with documentary proof		



Replies to Prebid for EOI 07/2025-26 dated 26/03/2026 for Expression of Interest for Empanelment of FINTECH Companies for a period of 2 Years in Canara Bank

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68	13	Clause 18	Clause 18	Evaluation Criteria	Kindly share the detailed evaluation/scoring criteria that will be used to assess and shortlist bidders, so that applicants can prepare their proposals accordingly.	Bidder to refer point no. 18(Evaluation of EOI) of the EOI document.
69	16	Intellectual Property rights	25.1 Intellectual Property Right	The Vendor/Service Provider shall not be obligated to defend or be liable for any claim, cost, or damage to the extent such infringement arises out of (a) the Bank combining with, adding to, or modifying the Software beyond such combinations, additions, or modifications as are contemplated under this Agreement by the Bank's employees or authorised personnel; (b) the Bank's use of third-party software or systems not supplied by the Vendor/Service Provider, the deployment or use of which gives rise to the alleged infringement; (c) the Bank's failure to deploy updates or upgrades provided by the Vendor/Service Provider that would have avoided the alleged infringement; (d) the Bank's failure to follow reasonable Documentation or written instructions provided by the Vendor/Service Provider that would have rendered the Software non-infringing; or (e) any revision or alteration to the Software without the Vendor/Service Provider's prior written consent; or (f) the creation or modification of the Software by the Vendor/Service Provider in compliance with written specifications furnished by the Bank	Please accept addition of exclusions as the Vendor is only responsible for infringement arising from the Software as delivered. The Vendor cannot be liable for issues caused by Bank modifications, third-party integrations, failure to implement updates, or use outside agreed documentation, as these are beyond the Vendor's control.	Bidder to comply with EOI terms and Conditions.



Replies to Prebid for EO1 07/2025-26 dated 26/03/2026 for Expression of Interest for Empanelment of FINTECH Companies for a period of 2 Years in Canara Bank

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70	16	Intellectual Property rights	25.2.3 - Intellectual Property Right	<p>If the rights to use cannot be procured or the deliverables cannot be replaced or modified, the Vendor / Service Provider shall accept the return of the deliverables and reimburse the Bank for the pro-rata fees paid for the unused portion of the affected Software.</p> <p>Any replacement or modification of the deliverables shall be mutually agreed between the Parties, acting reasonably and in good faith. Any liability towards replacement costs, if applicable, shall be limited to direct and reasonable costs, solely attributable to the Vendor / Service Provider's material breach, and in any event shall not exceed the license fees paid by the Bank for the affected Software under the Agreement.</p>	<p>Please accept revision.</p> <p>We understand the concern regarding service continuity. However, service credits are linked to measurable SLA performance of an operational system. In an IP infringement scenario, the system itself may be legally restricted from use, and therefore SLA metrics are not applicable.</p>	<p>Bidder to comply with EOI terms and Conditions.</p>
				<p>In no event shall the Vendor / Service Provider be liable for any indirect, consequential, incidental, or punitive damages, or for any costs arising from third-party systems, integrations, or the Bank's environment.</p> <p>The remedies set out in this Clause shall constitute the sole and exclusive remedies available to the Bank in respect of the matters covered herein.</p>	<p>The clause already provides defined remedies (procure / replace / refund), and applying service credits in addition would result in overlapping remedies for the same event. The liability cap has been retained to ensure that the Vendor's exposure remains proportionate to the value of the Agreement and commercially reasonable.</p>	



Replies to Prebid for EOI 07/2025-26 dated 26/03/2026 for Expression of Interest for Empanelment of FINTECH Companies for a period of 2 Years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	EOI Clause	Sub-Clause/ Technical Specification	Bidder's Query	Banks response
71	17	29.1.3 - Indemnity	29.1.3 - Indemnity	<p>Fines or penalties levied on the Bank resulting from supervisory actions, solely to the extent directly and solely caused by the proven breach, default, or non-performance of the Vendor / Service Provider in the performance of its obligations under this Agreement</p> <p>For the avoidance of doubt, the Vendor / Service Provider shall not be liable for any non-compliance arising from (i) the Bank's systems, processes, or environment, (ii) third-party systems, integrations, or dependencies, (iii) configurations, customizations, or instructions provided by or on behalf of the Bank, or (iv) changes in applicable laws or regulatory requirements.</p> <p>In any event, the Vendor / Service Provider's liability under this Clause shall be limited to direct losses and shall not exceed the license fees paid by the Bank</p>	<p>We request that liability for fines or penalties be appropriately limited.</p> <p>As a regulated entity, the Bank remains responsible for compliance with applicable regulatory and supervisory requirements. Any supervisory actions or penalties are determined based on the Bank's overall systems, processes, controls, and regulatory obligations, which extend beyond the Software and are not solely within the Vendor's control.</p> <p>Given that the Software operates within the Bank's environment and interfaces with multiple internal and third-party systems, it would not be appropriate to attribute such penalties directly and solely to the Vendor.</p> <p>Accordingly, the clause has been revised to limit liability only to instances where fines or penalties arise directly and solely from the Vendor's proven breach in performance of its obligations, and further subject to exclusions and a defined liability cap to ensure proportionate and commercially reasonable risk allocation.</p>	<p>Bidder to comply with EOI terms and Conditions.</p>
72	18	29.3.1 - Indemnity	29.3.1 - Indemnity	<p>All indemnities shall survive the expiry or termination of the Contract, to the extent required under applicable law; however, such survival shall be subject to the terms and conditions of this Agreement, including the limitation of liability provisions, and shall apply only to claims arising from events occurring during the Term of the Contract.</p>	<p>Please note, survival is aligned with applicable law and subject to the Agreement and limitation of liability to avoid open-ended exposure and ensure proportionate risk allocation</p> <p>Request addition. The exclusion of indirect, consequential, and punitive damages is appropriate, as such losses are inherently uncertain, remote, and not within the reasonable control of the Vendor.</p> <p>Given that the Software is deployed within the Bank's environment and operates in conjunction with multiple internal systems and third-party integrations, any indirect or consequential losses may arise from a combination of factors beyond the Vendor's control and therefore cannot be fairly attributed to the Vendor alone.</p>	<p>Bidder to comply with EOI terms and Conditions.</p>
73	18	29.3.2 - Indemnity	29.3.2 - Indemnity	<p>In no event shall the VENDOR / SERVICE PROVIDER be liable for any indirect, consequential, incidental, special, or punitive damages, including loss of profits, loss of business, loss of data, or loss of opportunity, whether arising in contract, tort, or otherwise.</p>	<p>Request addition. The exclusion of indirect, consequential, and punitive damages is appropriate, as such losses are inherently uncertain, remote, and not within the reasonable control of the Vendor.</p> <p>Given that the Software is deployed within the Bank's environment and operates in conjunction with multiple internal systems and third-party integrations, any indirect or consequential losses may arise from a combination of factors beyond the Vendor's control and therefore cannot be fairly attributed to the Vendor alone.</p> <p>Accordingly, limiting liability to direct and actual losses ensures that the Vendor is responsible only for measurable and attributable impact</p>	<p>Bidder to comply with EOI terms and Conditions.</p>



Replies to Prebid for EOI 07/2025-26 dated 26/03/2026 for Expression of Interest for Empanelment of FINTECH Companies for a period of 2 Years in Canara Bank

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74	27	Annexure 3	1 -The bidder should either be class - 1 in public		Please explain this in details , what is required in this ?	Bidder to comply with EOI terms and Conditions.
75	29	Annexure 3	8 - Th bidder should provide the 2*7 support to the bank		What documentary proof is required for this? Which documents do we need to submit?	The Bidder should submit the office details viz., address, phone no., email id and contract person Name & Mobile no. etc. with documentary proof Bidder to refer EOI terms and Conditions.
76	29	Annexure 3	9 - Any bidder (including OEM And OSD)		If it is not applicable, do we still need to submit any documents?"	Bidder to comply with EOI terms and Conditions.
77	40 -43	Annexure 12	4 - Indicative segment		Kindly clarify whether we are required to select only the services we intend to provide, or if we should print and submit the entire list of services. Additionally, for the in-house development section (points A to M), please confirm whether any certificates or supporting documents are required for the specified points.	Compliance to scope of work has to be ensured without any omission.
78	45	Annexure - 14			If it is not applicable, do we still need to fill it out and submit it	Kindly mention NA in case of not applicable and submit the Annexure 14.
79					Kindly clarify whether we are required to submit documents not listed in the checklist, such as the company profile, Memorandum of Association (MOA), Articles of Association (AOA), and other related documents	Bidder to comply with EOI terms and Conditions.
80					Kindly clarify whether the physical presence of an authorized person is mandatory at the time of bid submission and opening, or if a representative of the organization carrying an authorization letter would be acceptable.	Physical presence is not mandatory Bidder to refer EOI terms and Conditions.
81	9	7.2	Duration	Empanelment Procedure	For vendors currently empaneled under EOI 01/2023-24, will the current empanelment remain valid until its original 3-year expiry, or is re-application under this new EOI mandatory?	Yes, The previously empanelled Fintech vendors have to make fresh submission for this EOI.
82	43	Annexure 12	Clause (k)	Data Protection	Will the Bank provide a standardized compliance framework or checklist specifically for the Digital Personal Data Protection Act, 2023 for empaneled vendors?	Bidder to comply with EOI terms and Conditions.



Replies to Prebid for EOI 07/2025-26 dated 26/03/2026 for Expression of Interest for Empanelment of FINTECH Companies for a period of 2 Years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	EOI Clause	Sub-Clause/ Technical Specification	Bidder's Query	Banks response
83	31, 40		Annexure 4, Annexure 12		We understand that empanelment is sought across multiple service segments; Is it mandatory for the bidder to participate for all stacks mentioned in scope of work or bidder can participate in selected segments Kindly clarify if there is a specific template or format to indicate the service segments we are bidding for.	Scope of work provides an indicative list of various segments and use cases. Bidder may participate based on their core capabilities mapping with any of the segments/use cases. Refer Annexure-4 of the EOI Document
84	28	Annexure-3	Eligibility Criteria #5	Average annual turnover for FY 2022-23, 2023-24 & 2024-25 with Audited Balance Sheet copies and CA certificate with UDIN	Also, in Annexure 4 - Applicant's Profile, there is a section to mention the "Technology stack used or proposed". Please confirm whether this section is to specify the service segments we propose to participate in. FY 2024-25 ended on 31 March 2026. Audited financials may not be available by the bid submission deadline of 27 April 2026. Will the Bank accept provisional / management-certified financials for FY 2024-25, with audited copies to be submitted subsequently?	Technology stack used or proposed in the given solution
85	29	Annexure-3	Eligibility Criteria #8	The bidder should provide 24x7 support to the Bank with documentary proof	Is 24x7 support infrastructure required to be operational from the date of empanelment, or from the date of award of a specific project under a limited RFP/RFQ?	Bidder to refer EOI terms and Conditions.
86	9	Clause 8	Duration of Empanelment	Empaneled for a period of 2 years subject to annual review	What parameters / criteria will be used for the annual review, particularly for empaneled vendors who have not been awarded any project during the review period?	This will act as Point of contact
87	40	Annexure 12 - Scope of Work	4	Bidder can apply under multiple segments as mentioned in Point 4 below, provided they support the Technology.	Do we need to submit separate applications for each domain, or does participation in the current process qualify us to participate in future RFP/RFQs across all domains?	As per the bank's requirement and guidelines
88		Annexure 1		Whether the Bid is authenticated by authorized person? copy of the Board Resolution and the Power of Attorney and KYC documents evidencing the authority delegated to the authorized signatory to be submitted in Conformity to Eligibility Criteria?	Will Board Resolution accepted in place of Power of Attorney?	Refer Annexure-4 to provide area of specialization Bidder to submit a copy of the Board Resolution and the Notarized Power of attorney /Letter of authority if authority is sub delegated as mentioned in Board Resolution and KYC documents evidencing the authority delegated to the authorized signatory
89		Annexure 12		Scope of Work	Please advise in which Annexure Bidder has to submit the list of Segments. Bidder wants to participate.	Refer Annexure-4 and 12 to provide area of specialization
90	NA	Scope of Empanelment	General	Fintech Services Scope	Kindly clarify whether payment aggregation, UPI acquiring, BBPS, and merchant onboarding services are included within the empanelment scope.	Falls in Digital Payment Journey mentioned in scope of work.



Replies to Prebid for EOI 07/2025-26 dated 26/03/2026 for Expression of Interest for Empanelment of FINTECH Companies for a period of 2 Years in Canara Bank

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91	40	Scope of Work (Annexure 12)	Detailed Scope	Digital Journeys	Request confirmation whether end-to-end digital payment journeys including collections, reconciliation, settlement, and reporting fall under scope.	Mentioned segments and use cases are indicative in nature. Any use case which is within the scope of segment will be considered. Specific requirements would be called out in project based scope of work.
92	NA	Eligibility Criteria	Experience	Past Experience	Please clarify minimum experience requirements for fintech/payment companies (in years, clients, or transaction volumes).	Bidder to comply with EOI terms and Conditions.
93	NA	Evaluation of EOI	Evaluation Criteria	Selection Process	Request detailed evaluation methodology, scoring matrix, and weightage for empanelment.	Bidder to comply with EOI terms and Conditions.
94	NA	Limited RFP/RFQ	Post Empanelment	Business Allocation	Clarify whether empaneled vendors will be guaranteed business or only invited for future RFPs.	Bidder to comply with EOI terms and Conditions.
95	NA	SLA & Performance	General Terms	Service Levels	Request clarity on expected SLAs, uptime requirements, and penalty structure for fintech services.	Bidder to comply with EOI terms and Conditions.
96	NA	Data Security	Compliance	Regulatory Requirements	Kindly confirm applicable compliance standards (PCI-DSS, RBI PA guidelines, ISO, etc.) required for empanelment.	Bidder to comply with EOI terms and Conditions.
97	NA	Integration	Technical	APIs & Integration	Request details on integration expectations with Bank systems (CBS, UPI switch, BBPS, etc.).	Such requirements are project specific and will be communicated as and when required
98	NA	Settlement	Financial	Settlement Cycle	Clarify expected settlement timelines (T+0, T+1) and reconciliation requirements.	Requirement will be shared at the time of floating of specific project related tender
99	NA	Commercial Model	Not Defined	Pricing	Request clarity on commercial engagement model - ADR, revenue sharing, fixed fee, or hybrid.	Such requirements are project specific and will be communicated as and when required
100	17	Subcontracting	Clause 28	Subcontracting	Clarify whether fintechs can partner with banks/NBFCs/technology providers for service delivery.	Subcontracting is not allowed Bidder to comply with EOI terms and Conditions.
101	NA	Indemnity	Liability Clause	Liability Cap	Request clarification on liability cap, especially for payment-related services involving third-party networks.	Bidder to comply with EOI terms and Conditions.
102	NA	Data Localization	Regulatory	Data Storage	Confirm whether all payment data must be stored within India as per RBI guidelines.	Bidder to comply with EOI terms and Conditions.
103	44	Make in India	Annexure 13	Local Content	Clarify applicability of local content requirement for fintech/payment services.	Bidder to comply with EOI terms and Conditions.
104	NA	Contract Duration	Empanelment	Duration	Confirm whether empanelment guarantees participation in all fintech-related projects during 2-year period.	Participation is subject to bidder's expertise and bank's requirement defined at the time of floating of RFP/RFQ
105	NA	Intellectual Property	IPR Clause	Ownership	Clarify ownership of developed solutions, APIs, and integrations under this empanelment.	Bidder to comply with EOI terms and Conditions.



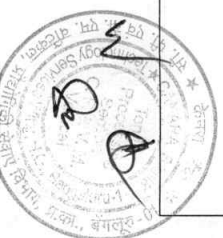
Replies to Prebid for EOI 07/2025-26 dated 26/03/2026 for Expression of Interest for Empanelment of FINTECH Companies for a period of 2 Years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	EOI Clause	Sub-Clause/ Technical Specification	Bidder's Query	Banks response
106	Annexure Section	Annexure-6	NA	List of Major Customers in Last 3 Years	Kindly clarify whether there is any minimum number of customer references/projects required to be submitted.	Bidder to refer EOI terms and Conditions.
107	Section 7	Empanelment	7	Evaluation Process	Kindly provide details on evaluation methodology, whether empanelment is based purely on eligibility compliance ?	Bidder to refer EOI terms and Conditions.
108	11	13	13.3	Preparation of Bids	It's mentioned that "All pages of EOI should be stamped and signed by Authorised Signatory of the Bidder. Do we need to sign & seal the whole EOI document along with Annexures.	Yes, Bidder to comply with EOI terms and Conditions. Yes, Bidder to comply with EOI terms and Conditions.
109	28	Annexure-3	5	Eligibility Criteria	Can we submit last 3 years financial statements including 2025-26?	Bidder to comply with EOI terms and Conditions.
110	28	Annexure-3	6	Eligibility Criteria	Can we get exemption from this clause being a Startup? Also, Can we submit this years Provisional Net worth along with three years financial years ending 31/03/2025 and will it be considered.	Bidder to comply with EOI terms and Conditions.
111	7-8, 40-42	Sec. 6 & Annexure-12 (Scope)	Empanelment Scope – GenAI Platform Providers	Scope of Empanelment and Scope of Work (Annexure-12): currently covers FinTech application, agent development, and ML capabilities; no explicit category for sovereign Enterprise GenAI Platform Providers	Request to include 'Enterprise GenAI Platform Providers' as a distinct empanelment segment within the EOI scope, covering: sovereign AI inference and model management platforms, multi-vendor agentic orchestration infrastructure, integrated guardrails and observability platforms, and hardware-agnostic runtimes supporting on-premise and air-gapped deployment. The current EOI scope, as read with Annexure-12, focuses empanelment primarily on application-layer FinTech vendors delivering point solutions. However, a GenAI roadmap of Canara Bank's scale and regulatory complexity requires a foundational sovereign platform layer beneath all agent and application development. Without empaneling platform providers at this infrastructure layer, every FinTech application vendor empaneled under this EOI will independently deploy incompatible, ungoverned AI stacks – creating: <ul style="list-style-type: none"> • Vendor lock-in at the model and runtime level, making future model transitions costly • Security gaps and inconsistent guardrail coverage across AI use cases • Uncontrolled token cost proliferation with no bank-wide AI FinOps visibility • Data egress risks as each vendor routes inference through its own cloud endpoint • Inability to enforce uniform RBI-mandated data localization and audit trail requirements 	Mentioned segments and use cases are indicative in nature. Any use case which is within the scope of segment will be considered.



Replies to Prebid for EOI 07/2025-26 dated 26/03/2026 for Expression of Interest for Empanelment of FINTECH Companies for a period of 2 Years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	EOI Clause	Sub-Clause/ Technical Specification	Bidder's Query	Banks response
112				The Net Worth of bidder should not be negative as on 31/03/2025 and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2025.	<p>This mirrors how leading banks globally are structuring their AI programs: one governed inference and orchestration platform, many application vendors building on top – rather than N independent AI stacks operating in isolation.</p> <p>We request the Bank to kindly confirm whether DPIT-recognised Startups incorporated after 31 March 2025 are exempt from this requirement under Clause 31.2.3, and whether a CA certificate confirming the current net worth position (as on the date of bid submission) would be acceptable in lieu of the 31 March 2025 position.</p>	Bidder to comply with EOI terms and Conditions.
113				Bidders are required to provide a list of major customers from the last 3 years along with documentary proof such as satisfactory letters or PO copies with work completion certificates.	<p>We request the Bank to kindly confirm that for DPIT-recognised Startups claiming relaxation under Clause 31.2.3, the submission of client engagement documentation from the period since incorporation (i.e., less than 3 years but covering the actual period of operations) along with the DPIT Certificate and Udyam Registration Certificate would be accepted in satisfaction of the Annexure-6 requirement.</p>	Bidder to comply with EOI terms and Conditions.
114	41	Annexure-12	Scope of Work	Cyber Security & Fraud Prevention	<p>The scope mentions "advanced authentication mechanism" broadly. Can the Bank clarify whether this includes specific requirements such as Multi-Factor Authentication (MFA), Zero Trust Architecture, or Identity and Access Management (IAM) solutions?</p>	Mentioned segments and use cases are indicative in nature. Any use case which is within the scope of segment will be considered.
115	41-42	Annexure-12	Scope of Work	Any Other Unique Solution / API Management	<p>Since API Management is listed as a use case, will API Security solutions (such as API gateway security, threat detection, payload encryption, payload integrity and OAuth-based controls) also fall within the empanelment scope?</p>	Mentioned segments and use cases are indicative in nature. Any use case which is within the scope of segment will be considered.
116	43	Annexure-12	Scope of Work	IT Security Safeguards	<p>The document states "adequate safeguards built in IT systems to ensure protection against unauthorized access, alteration, destruction and disclosure." Can the Bank specify which security standards or frameworks are expected – such as RBI Cybersecurity Framework, ISO 27001, SOC 2, or NIST?</p>	Requirement will be shared at the time of floating of specific project related tender
117	43	Annexure-12	Scope of Work	IT Security Safeguards / Certifications	<p>The document mentions that "Selected Bidders should submit the latest certifications before empanelment." Can the Bank provide a list of acceptable/mandatory security certifications (e.g., ISO 27001, CERT-in empanelment, PCI-DSS) specifically for cybersecurity companies?</p>	Refer Annexure-3 of the EOI document



Replies to Prebid for EOI 07/2025-26 dated 26/03/2026 for Expression of Interest for Empanelment of FINTECH Companies for a period of 2 Years in Canara Bank

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118	19-21	Section 31 – Exemptions for MSEs & Start-Up	Clause 31.2 – Start-Up Relaxation	Clause 31.2 – Relaxation of Prior Turnover & Prior Experience for DPIIT-Recognized Startups	<p>AutoCortx AI Technologies Pvt. Ltd. is a DPIIT-recognized Startup (Startup India Certificate No. DIPP218760) and a registered Micro Enterprise (Udyam No. UDYAM-MH-19-0427108, registered 09/04/2026). The company was incorporated on 10/08/2025 and commenced business on 10/09/2025. It therefore does not have three years of audited financial history as required under Eligibility Criteria Sl. No. 5 (average annual turnover of Rs. 25 Lakhs for FY 2022-23, 2023-24, 2024-25) and Sl. No. 6 (Net Worth not negative as of 31/03/2025).</p> <p>Clause 31.2 provides that the Procuring Entity may relax the conditions of prior turnover and prior experience for DPIIT-recognized Startups, subject to meeting quality and technical specifications.</p> <p>Query: (a) Please confirm whether submission of the DPIIT Startup India Certificate (No. DIPP218760) is sufficient to avail the relaxation under Clause 31.2 in lieu of three years of audited financials for Eligibility Criteria Sl. No. 5 and Sl. No. 6. (b) What specific financial documentation, if any, does the Bank require from a Startup incorporated in August 2025 as a substitute for the three-year audited balance sheets specified in Annexure-3?</p>	<p>EMD for the MSE and startups are exempted as per Govt of India Guidelines. Bidder to comply with EOI terms and Conditions.</p>
119	31	Annexure-4 – Applicant's Profile	Sl. No. 10 – Tax Identification	Applicant Profile – GSTIN field (Sl. No. 10, Annexure-4)	<p>Annexure-4 (Applicant's Profile), Sl. No. 10 requires submission of GSTIN along with PAN and bank details. AutoCortx AI Technologies Pvt. Ltd. was incorporated in August 2025 and is in the process of obtaining GST registration. GST registration is not listed as a mandatory eligibility criterion in Annexure-3 of the EOI.</p> <p>Query: (a) Please confirm whether absence of a GSTIN at the time of bid submission on 27/04/2026 will result in disqualification of the bidder. (b) If not disqualifying, please confirm whether submission of PAN, Certificate of Incorporation, and proof of GST registration application (ARN/acknowledgment) will be accepted in lieu of GSTIN for the purpose of profile submission under Annexure-4.</p>	<p>Bidder to comply with EOI terms and Conditions.</p>
					Annexure-12, Scope of Work lists 'Generative AI / Agent' AI as an indicative segment with use cases including employee knowledge assistant, document analyser, and pro-active customer outreach.	



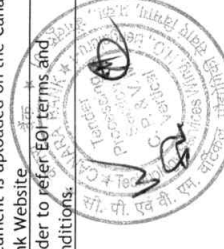
Replies to Prebid for EOI 07/2025-26 dated 26/03/2026 for Expression of Interest for Empanelment of FINTECH Companies for a period of 2 Years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	EOI Clause	Sub-Clause/ Technical Specification	Bidder's Query	Banks response
120	40-42	Annexure-12 – Scope of Work	Indicative Segment: Generative AI / Agentic AI	Scope of Work – Applicability of Regulatory Knowledge & Compliance AI under Generative AI / Agentic AI segment	<p>AutoCortex AI Technologies Pvt. Ltd. has developed RKCE (Regulatory Knowledge & Compliance Engine), an Agentic AI system purpose-built for Indian banks to navigate RBI and SEBI regulatory obligations – including circular tracking, obligation mapping, compliance gap analysis, and regulatory chatbot capability. This product operates on-premise within the bank's infrastructure with no public cloud dependency, aligning with RBI data localisation and IT governance guidelines.</p> <p>Query: Please confirm that a Regulatory Knowledge & Compliance AI system of the nature described above falls within the scope of the 'Generative AI / Agentic AI' segment (and/or 'Any other' Unique Solution' segment) under Annexure-12, and that bidders with such specialized compliance AI capabilities are eligible to respond to future limited RFPs/RFDs floated under this empanelment.</p>	<p>Mentioned segments and use cases are indicative in nature. Any use case which is within the scope of segment will be considered.</p>
121	42	Annexure 12 Scope of work	2. In house development	<p>b) The Vendor should provide to the Bank the Source code, object code / executable code, unit test cases, unit test code, and compilation procedures (build/make file, build scripts etc.). Source code quality report using reputed Code Quality Tools, Test Scripts for CIT/SIT/UAT of the developed application/customizations and subsequent upgrades, if any.</p> <p>c) In case of any change/modification in Source Code, all necessary functional and technical documentation (Technical specifications, Integration specifications, Application architecture/design, Integration architecture design, Test Cases documentation for CIT/SIT/UAT, Deployment guide on infrastructure servers, and Release notes) must also be delivered along with source code</p>	<p>Please clarify whether a source code escrow arrangement with a neutral third party is required for the application (including customizations and upgrades), and if so, the scope of source code and documentation to be escrowed, update frequency, escrow release trigger conditions, cost responsibility, and any applicable regulatory or audit compliance requirements</p>	<p>Requirement will be shared at the time of floating of specific project related tender</p>
122	28	Annexure 3	Eligibility Criteria	The new worth of the bidder should not be negative as on 31/03/2025 and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2025	<p>Kindly confirm whether the net worth erosion of not more than 30% over the last three financial years is to be calculated by comparing the bidder's net worth for FY 2024-25 with the immediately preceding financial year, or on a cumulative comparison with the net worth of the base year (2022-23) across the last three financial years. Further, please provide the formula / basis to be considered for compliance.</p>	<p>Bidder to comply with EOI terms and Conditions.</p>
123	18	29.3.1	Idemnity	All Idemnities shall survive notwithstanding expiry or termination of the contract	<p>We request the Bank to kindly clarify whether the indemnity obligations surviving post expiry or termination shall be limited to claims arising during the currency of the contract or whether they would also cover claims arising after contract completion.</p>	<p>Bidder to comply with EOI terms and Conditions.</p>
124	18	29.3.2	Idemnity	Vendors / Service Provider's aggregate liability shall be subject to an overall limit of the total cost project.	<p>We request the Bank to kindly confirm whether this aggregate liability cap shall apply to all contractual liabilities, including indemnity obligations under Clause 29.3, except where specifically excluded elsewhere in the EOI.</p>	<p>Bidder to comply with EOI terms and Conditions.</p>



Replies to Prebid for EOI 07/2025-26 dated 26/03/2026 for Expression of Interest for Empanelment of FINTECH Companies for a period of 2 Years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	EOI Clause	Sub-Clause/ Technical Specification	Bidder's Query	Banks response
125	11	13.3	Preparation of Bids	All pages of EOI should be stamped and signed by Authorised Signatory of the Bidder. All pages of the bid document should be serially numbered and shall be signed by the authorised person / s only. The person / s signing the bid shall sign all pages of the bid and rubber stamp should be affixed in each page.	Request consideration to amend the clause to permit submission of digitally signed documents in lieu of physical signing and stamping, in line with prevailing electronic tendering norms.	All pages of EOI should be stamped and signed by Authorized Signatory of the Bidder. Bidder to refer EOI terms and Conditions.
125	40	Annexure 12	Scope of work	Scope of work	Annexure-12 provides an indicative list of multiple FinTech solutions and use cases. We would like to clarify whether, at the EOI empanelment stage, it is mandatory for a bidder to have capability and experience across all the solutions listed in Annexure-12. Our understanding is that bidders may participate in the EOI based on specific solution segments aligned to their core capabilities, and that eligibility for individual use cases will be evaluated later at the time of floating limited RFPs/RFQs, wherein the bidder shall assess its eligibility and participate accordingly. Kindly confirm whether this understanding is correct.	Scope of work provides an indicative list of various segments and use cases. Bidder may participate based on their core capabilities mapping with any of the segments/use cases. Indicate specialization area in Annexure-4.
127	42	Annexure 12 Scope of work	2. In house development	b) The Vendor should provide to the Bank the Source code, object code / executable code, unit test cases, unit test code, and compilation procedures (build/make file, build scripts etc.). Source code quality report using reputed Code Quality Tools, Test Scripts for CIT/SIT/UAT of the developed application/customizations and subsequent upgrades, if any. c) In case of any change/modification in Source Code, all necessary functional and technical documentation (Technical specifications, Integration specifications, Application architecture/design, Integration architecture design, Test Cases documentation for CIT/SIT/UAT, Deployment guide on infrastructure servers, and Release notes) must also be delivered along with source code	Please clarify whether a source code escrow arrangement with a neutral third party is required for the application (including customizations and upgrades), and if so, the scope of source code and documentation to be escrowed, update frequency, escrow release trigger conditions, cost responsibility, and any applicable regulatory or audit compliance requirements	Requirements will be project specific
128	28	Annexure 3	Eligibility Criteria	The new worth of the bidder should not be negative as on 31/03/2025 and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2025	Kindly confirm whether the net worth erosion of not more than 30% over the last three financial years to be calculated by comparing the bidder's net worth for FY 2024-25 with the immediately preceding financial year, or on a cumulative comparison with the net worth of the base year (2022-23) across the last three financial years. Further, please provide the formula / basis to be considered for compliance.	Bidder to refer EOI terms and Conditions.
129	3	General	EOI Document	EOI Document available in scanned PDF format	Request the Bank to kindly provide an editable version (Word / searchable PDF) of the EOI document to facilitate accurate and efficient bid preparation.	A copyable PDF copy of the EOI document is uploaded on the Canara Bank Website.
130	9	Scope of Empanelment	6.2	Limited tenders among empaneled vendors	Request clarification on expected number/frequency of RFPs during empanelment period.	Bidder to refer EOI terms and Conditions.



Replies to Prebid for EO1 07/2025-26 dated 26/03/2026 for Expression of Interest for Empanelment of FINTECH Companies for a period of 2 Years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	EOI Clause	Sub-Clause/ Technical Specification	Bidder's Query	Banks response
131	9	Scope of Empanelment	6.5.1	Performance obligations	Request clarity on defined SLAs and penalty structure applicable post empanelment.	Bidder to refer EO1 terms and Conditions.
132	9	Empanelment Procedure	7.2	Duration of empanelment	Request confirmation if performance review criteria for continuation will be shared.	Bidder to refer EO1 terms and Conditions.
133	11	Preparation of Bids	13.2	Physical submission requirement	Request consideration for digital submission (soft copy) of actual bid response	Bidder to refer EO1 terms and Conditions.
134	12	Submission of Bids	15.5	No courier/post	Request reconsideration to allow courier submissions due to logistical constraints.	Bidder to refer EO1 terms and Conditions.
135	13	Evaluation of EO1	18.1	Evaluation process	Request details on evaluation methodology and scoring criteria.	Bidder to refer EO1 terms and Conditions.
136	13	Evaluation of EO1	18.3	Shortlisting	Request clarity on maximum number of vendors to be empaneled.	Bidder to refer EO1 terms and Conditions.
137	14	Clarifications of Offers	19.1	Clarifications	Request timeline for responding to clarification queries during evaluation.	Bidder to refer EO1 terms and Conditions.
138	14	Clarifications of Offers	19.2	Normalization process	Request explanation on normalization methodology to ensure transparency.	Bidder to refer EO1 terms and Conditions.
139	14	Modification/Cancellation	20.2	Cancellation rights	Request assurance that cancellation post empanelment will involve prior notice.	Bidder to refer EO1 terms and Conditions.
140	General	Commercials	NA	Commercial engagement	Request clarification on commercial model (fixed cost / TBM / outcome-based).	Bidder to refer EO1 terms and Conditions.
141	20	submission on gem	31.1.11	Commercial engagement	Additionally, the terms and conditions of the GTC (Gem terms & conditions) with regard to the MSES exemption enshrined in the Gem portal (gem.gov.in) shall be applicable.	Bidder to refer EO1 terms and Conditions.

Date 27-04-2026
Place Banagalore


Deputy General Manager



