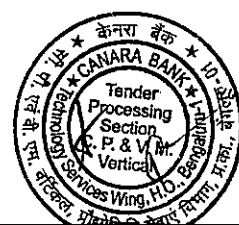


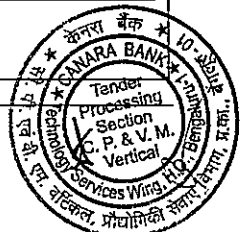
Corrigendum-2 to GeM Bid ref: GEM/2025/B/6055051 dated 18/03/2025 for Selection of service provider for End-to-End management of Credit Card Management Software Solution under OPEX model for a period of five (05) years in Canara Bank.

It is decided to amend the following in respect of the above RFP:

Sl No.	Section/ Annexure/ Appendix of GeM Bid	Clause No.	Existing Clause	Amended Clause/ New Addition
1.	Annexure-2 Pre-Qualification Criteria	Clause 11	The bidder should support office at Bengaluru for 24x7 support.  The Bidder should submit the details viz., address, phone no., email id and contact person Name & Mobile no. etc. with documentary proof	<u>The bidder should provide 24*7 support to the Bank</u>  The Bidder should submit the details viz., address, phone no., email id and contact person Name & Mobile no. etc. with documentary proof
2.	Annexure-8 Scope of Work	Clause 1.1 (k)	The solution should be capable of integrating with services accessible through API, web services, call center operations, IVR etc.	The solution should be capable of integrating with services accessible through API, web services, call center operations, IVR etc <u>with Bank's existing vendors</u>
3.	Annexure-8 Scope of Work	1.5 (f)	System should have capability to provide the Reward points details	System should have capability to provide the Reward points <u>details in the statement by integrating with the Bank's existing Rewards vendor.</u>
4.	Annexure-8 Scope of Work	1.6 (a)	Successful bidder shall manage printing and dispatch of physical statements through Personalization vendor authorized by the Bank	Successful bidder shall manage printing and dispatch of physical statements through <u>existing</u> Personalization vendor <u>onboarded</u> by the Bank
5.	Annexure-8 Scope of Work	4.1	Switch for Cards & UPI should be provided by the bidder as part of the solution.	<u>Switch for Cards should be provided by the bidder as part of the solution.</u>
6.	Annexure-8 Scope of Work	4.2.	Switch shall support normal card transactions for Credit Card and also support Credit Card on UPI transactions.	<u>Bidder to integrate with Bank's UPI Switch for Credit Card on UPI transactions.</u>



7.	Annexure-8 Scope of Work	11.5	New clause	Currently, Bank is having approx. 23 lakhs cards on file (approx. 10 lakhs active cards) which needs to be migrated to the new solution.
8.	Annexure-8 Scope of Work	11.6	New clause	Presently, approx. 90 lakhs transactions are processed per month out of which 45 lakhs pertains to financial transactions.
9.	Annexure-8 Scope of Work	19.39	Efficient and effective dispute resolution mechanism and handling of customer grievance; and Successful bidder should be able to implement all security objectives of the bank as per Banks Information Security Policy and Procedure and Digital Payment Security Control Policy.	Efficient and effective dispute resolution mechanism and handling of customer grievance; and Successful bidder should be able to implement all security objectives <u>as per PCI DSS Standards, RBI guidelines, Card Network, Cyber Security Policy</u> and Digital Payment Security Control Policy.
10.		20	<b>Data Retention</b>  The Successful Bidder Shall Store and Process the Bank's data as per the business Requirement. At all times, the Successful bidder shall ensure that the Data is stored in an independent Server/storage and there is no mixing of Data with other entity or competitor. Utmost Data Privacy should be ensured while Archiving and storing the data separately.  Purging & Archiving of Bank's Data shall be on mutual consent between the bank and the Successful bidder. The Successful bidder shall obtain explicit permission from the Bank, before purging of Deleting Data.	<b>Data Retention</b>  The Successful Bidder Shall Store and Process the Bank's data as per the business Requirement. At all times, the Successful bidder shall ensure that the Data is stored in an independent Server/storage and there is no mixing of Data with other entity or competitor. Utmost Data Privacy should be ensured while Archiving and storing the data separately.  Purging & Archiving of Bank's Data shall be on mutual consent between the bank and the Successful bidder. The Successful bidder shall obtain explicit permission from the Bank, before purging of Deleting Data. <u>Retention Period of the data is 5 years and Data Archival Period is 10 years.</u>

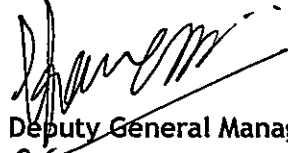



11.	Annexure-9 Technical & Functional Requirements Criteria	Clause 11	Existing Annexure-9 Technical & Functional Requirements Criteria	<u>Amended Annexure-9 Technical &amp; Functional Requirements Criteria attached with this Corrigendum</u>
12.	Annexure-10 Technical Evaluation Criteria	Clause 2 5 6	Existing Annexure-10 Technical Evaluation Criteria	<u>Amended Annexure-10 Technical Evaluation Criteria attached with this Corrigendum</u>
13.	Annexure-17 Bill of Material	Table-D	Existing Annexure-17 Bill of Material	<u>Amended Annexure-17 Bill of Material attached with this Corrigendum</u>

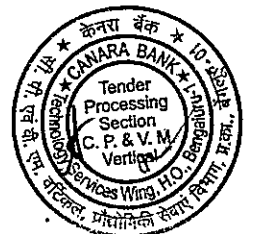
All the other instructions and terms & conditions of the above RFP shall remain unchanged.

Please take note of the above amendments while submitting your response to the subject RFP.

Date: 11/04/2025  
Place: Bengaluru

  
Deputy General Manager  


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Annexure-9  
Technical & Functional Requirements Criteria

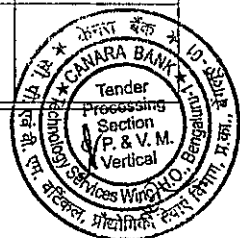
SUB: RFP for Selection of Service provider for End-to-End Management of Credit Card Management Software Solution under OPEX Model for a Period of Five (05) Years in Canara Bank

Ref: GEM/2025/B/6055051 dated 18/03/2025

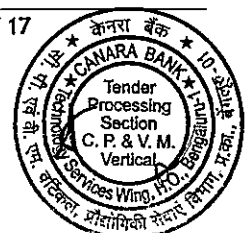
1. The bidder should provide their response to the Technical and Functional Requirements by giving the compliance level as explained below. Explanations/suggestions of the bidder against each requirement should be given in the Remarks column. If more explanation of a point is needed, documents can be attached to Remarks Column of the respective requirement.
2. All the requirements tabulated below are required for the technical evaluation purpose only. However, the Bidder shall provide all other required services/functionalities explicitly mentioned in the Scope of this RFP.

Compliance	Description	Marks
A	Already Available FULLY in the product.	1
B	Not Available but can be provided. Should be included in the version of the product being supplied before implementation. (Free of charge)	0

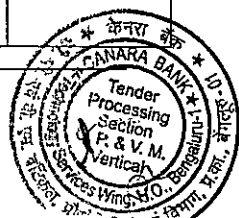
Sl. No.	Required Functionalities/Features	Internal	Max Mark	Bidder's Compliance (A,B)	Remarks
A.	<b>GENERAL FUNCTIONAL REQUIREMENTS</b>				
1.	System to integrate with Bank's Lending Platforms or any Onboarding Solutions provided by the bank (DLP/LAPS etc.)		1		
2.	The system must support issuance of multiple credit card products to a single customer within overall limit.		1		
3.	Provision to issue add-on cards within overall limit of customer.		1		
4.	Option to change the variant of card while renewal.		1		
5.	Provision to issue Corporate Card with add on cards - add on cards to have separate limits within overall limit of corporate.		1		
6.	System should support end to end TCS collection as per regulatory guidelines.		1		
7.	System should have capability to reverse the credit balance in the card at EOD.		1		
8.	The system is certified by VISA		1		
9.	The system is certified by MasterCard		1		
10.	The system is certified by NPCI		1		
11.	<b>The system is supporting CC on UPI transactions.</b>		1		
12.	System must be able to process payments through different types of channels (e.g. Cash, debiting account, cheque, account transfer, third party aggregator, Mobile		1		



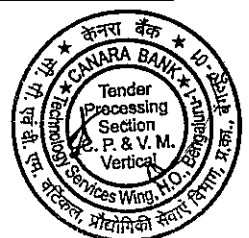
Sl. No.	Required Functionalities/Features	Max Mark	Bidder's Compliance (A,B)	Remarks
	Banking, Internet Banking, Payment Gateway, NEFT, IMPS, BBPS, UPI, RTGS, ECS, CECS/NACH etc.) on real time basis.			
13.	System must be able to set up EMI with different interest rates and expiry within an existing unsecured revolving account.	1		
14.	System must have option for EMI conversion to customer through multiple channels like mobile app, web-portal, CMS portal, APIs for third party integration etc.	1		
15.	System must have option for integration with different POS and Payment Gateway systems on-boarded by Bank for EMI conversion during transaction.	1		
16.	System to have provision of EMI for individual transaction over a cut off limit / billed amount.	1		
17.	System should support EMI conversion of multiple transactions as per the bank requirement.	1		
18.	System should support foreclosure of EMI.	1		
19.	System should support NCMC functionality with wallet creation and other functionalities as given by the Rupay network.	1		
20.	The system should support reason-based replacement of cards.	1		
21.	System should be able to set up balance transfers with different interest rates.	1		
22.	System to have capability to generate alerts for transactions, limit breach, Statement generation, reminders for due amount, card inactive, campaigns etc. by Bank	1		
<b>B.</b>	<b>CARD GENERATION &amp; PROCESSING</b>			
23.	System should support batch processing for data for card generation.	1		
24.	System should support real time processing of data for digital on-boarding.	1		
25.	The user must be able to configure templates for emboss/encode files (card personalization files) for different products.	1		
26.	The system must have Hardware Security Modules for Card and PIN Verification and to generate CVV/CVC.	1		
<b>C.</b>	<b>PRODUCT DEFINITION</b>	1		
27.	System should have capability to enable bank to set up multiple products with configurable attributes such as limits, transaction set, billing cycle, credit profile, loyalty plan etc.	1		
28.	System should have capability to enable bank to create/define products based on the market segment and card product positioning, without software customization.	1		



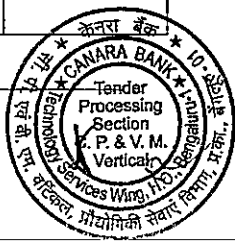
Sl. No.	Required Functionalities/Features	Max Mark	Bidder's Compliance (A,B)	Remarks
29.	System should have capability to enable bank to define different transaction set for card products viz. limits, transaction set, billing cycle, credit profile, loyalty plan, cashback, discounts, vouchers, interest rate, interest calculation and repayment methods.	1		
30.	System should have capability to enable bank to define/set up Secured cards.	1		
31.	System should have capability to enable bank to define/set up Co-branded Cards.	1		
32.	System should have capability to enable bank to define/set up Corporate/ Business Cards	1		
33.	System should have capability to enable bank to define maximum No. of add-on cards be issued for retail and corporate customers.	1		
34.	The system shall support sub-limit for add-on card subject to overall account limit of the principal card.	1		
35.	System should support both 6 Digits and 8 Digits BINs/IINs	1		
36.	System should have capability to enable bank to maintain fee for each product	1		
37.	System should have capability to enable bank to maintain the waiver of the fee for each product	1		
D.	<b>BILLING &amp; STATEMENT</b> <span style="float: right;">Inter</span>			
38.	System should have capability to enable bank to configure billing cycles for every product, multiple billing cycles as well as changing the billing cycles on request from cardholder.	1		
39.	System should have capability to enable bank to define late charge fees and interest when payment is not received by the Due Date after grace period.	1		
40.	System should have capability for revolving facility of repayment.	1		
41.	System should have capability to define billing template for each statement.	1		
42.	System should have the capability to provide the separate transactions details for the Add on cards in the statement.	1		
43.	System should have capability to provide the Reward points details	1		
44.	Successful bidder shall provide the statement through e-mail and Whatsapp in password protected PDF format.	1		
45.	The Successful bidder should provide an option to the customer to choose sending soft copy (e-mail) or hard copy or both (soft copy and hard copy) of statement at any point of time	1		
E.	<b>CARD CONTROL &amp; LIMITS</b>			
46.	System should have capability to enable bank to provide the options for Card control to block/unblock channels	1		



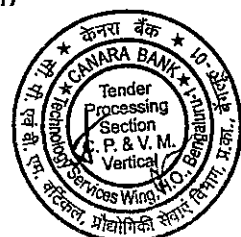
Sl. No.	Required Functionalities/Features	Max Mark	Bidder's Compliance (A,B)	Remarks
	like ATM, POS, ECOM, NFC, UPI (separately for Domestic & Cross Border transactions).			
47.	Setting per transaction limits (separately for Domestic & Cross Border transactions), daily limits, periodic limits ATM, POS, ECOM, NFC, UPI channels.	1		
48.	Setting separate limits for domestic and international transactions.	1		
49.	System should have capability to enable customer to set the spend limit within the sanctioned limit of the card	1		
<b>F.</b>	<b>RECONCILIATION</b>			
50.	System should have end to end reconciliation process.	1		
51.	System should generate reports for reconciliation for all chargeback activities (Including fee collection incoming or outgoing)	1		
52.	System should have provision for reconciliation of rewards points.	1		
53.	System should have provision to integrate with Bank's Reconciliation system.	1		
<b>G.</b>	<b>DISPUTE AND GRIEVANCE MANAGEMENT</b>			
54.	System must support the full life cycle of financial transactions - presentments, Re-presentments, Retrieval Requests, Chargebacks, Pre-Arbitration, Pre-compliance, Arbitration & Compliances etc., in accordance with rules of the concerned association (VISA / MasterCard / Rupay or any other network onboarded by the Bank.)	1		
55.	System should provide Online Dispute Resolution facility.	1		
56.	It should facilitate posting of chargeback to cardholder account in the event of valid chargeback.	1		
57.	The system must have ability to suspend a posted transaction due to cardholder dispute.	1		
58.	The system must have ability to repost transactions on resolution.	1		
59.	The system must have ability to temporarily exempt fee for the disputed transactions.	1		
60.	The system must have able to automatically refund the transactions.	1		
61.	The statements must specify the transaction details and disputed amounts.	1		
62.	The system should be able to compute the shadow credit for the disputed transactions	1		
<b>H.</b>	<b>SWITCH FOR CARDS &amp; UPI</b>			
63.	Switch shall support normal card transactions for Credit Card and also support Credit Card on UPI transactions.	1		



Sl. No.	Required Functionalities/Features	Max Mark	Bidder's Compliance (A,B)	Remarks
64.	Switch shall support transactions for Credit Card on UPI transactions.	1		
65.	It must support industry standard message formats (ISO 8583(all versions), XML etc.).	1		
66.	New BINs/Cards should be added online without bringing down the System / Switch network.	1		
67.	The system should support AES, DES, triple DES, IBM 3624/ ANSI X 9.9/ ISO 9654 or any other latest method of PIN verification. The system should support PIN of variable length.	1		
68.	System should support EMV, NFC, RF, NCMC transactions	1		
I.	<b>COLLECTION &amp; NPA MANAGEMENT</b>			
69.	System should support Daily aging analysis for delinquent accounts: Date Past Due (DPD) Management.	1		
70.	System should support automated reminders/notices for SMA and NPA accounts.	1		
71.	The system shall support asset classification and provisioning requirements specified by RBI.	1		
72.	The system shall support asset classification and provisioning requirements as per Bank's requirements	1		
73.	The system shall support suspension of unrealized interest/charges for NPA accounts.	1		
74.	The system should be complied with RBI prudential norms on Income Recognition and Asset Classification.	1		
75.	The system must allow account to toggle between NPA and Normal based on pre-defined norms.	1		
76.	The system should have the capability to include the NPA date in the statement for the delinquent customers	1		
J.	<b>ACS</b>			
77.	OTP Authentication Service for Rupay PaySecure, Verified by Visa and Master Secure Code, 3DS for all ecom Transactions for Bank's Credit Card Holders.	1		
78.	System should have option to trigger OTP to the Card Holders' registered mobile number for ecom transactions.	1		
79.	System should have option to trigger OTP to the Card Holders' registered Email Id for ecom transactions.	1		
80.	OTP should be valid only for pre-configured period from the time of generation.	1		
81.	Access Control Server (ACS) and 3D-Secure (3DS) Services offered by the Service Provider should be in	1		



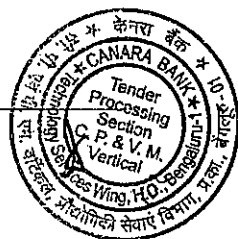
Sl. No.	Required Functionalities/Features	Max Mark	Bidder's Compliance (A,B)	Remarks
	compliance with the guidelines/ mandates issued by the Respective Card Schemes for Payments Systems.			
82.	System should have the facility of Offline OTP for ecom transactions.	1		
83.	System should have the facility of Push Notification for ecom transactions.	1		
84.	Solution should have Admin portal in CMS for Bank users to monitor and resolve the customer complaints related to ACS.	1		
K.	FRM			
85.	The system should highlight transactions originating from Blacklisted countries or transaction from different-different countries in very short period etc.	1		
86.	Rule based Fraud management system support	1		
87.	System should have options to configure/ block the transactions based on Country.	1		
88.	System should have options to configure/ block the transactions based on Amount Range limit.	1		
89.	System should have options to configure/ block the transactions based on City / Merchant / Bank etc.	1		
90.	System should have options to configure/ block the transactions based on Merchant.	1		
91.	The system should have capabilities to build, modify, delete, activate or deactivate rules within the system.	1		
92.	Capability to add notes along with date, time & analyst id.	1		
93.	Able to restrict transactions by MCC, at card level.	1		
94.	Able to restrict transactions by Merchant ID/Card Acceptor ID and Terminal ID	1		
95.	Able to restrict transactions by international/Domestic limits, at card level.	1		
96.	Defining velocity limits and defining an authorization (approve, decline, capture, refer) response action in case velocities are breached	1		
97.	System should be capable to authorize/decline the transactions based on the Risk Score received in the Transaction	1		
L.	CMS Portal			
98.	Web-based CMS portal (integrated with Bank's single sign authentication system) to Branches/Offices for view and updation of credit card details. The following are the salient features of the portal.	1		
99.	Maintenance of Card Master Data.	1		
100.	Integration with Bank's Lending platform/DLP for fresh issuance and updation of Cards limits.	1		



Sl. No.	Required Functionalities/Features	Max Mark	Bidder's Compliance (A,B)	Remarks
101.	Provision to display master data to a user.	1		
102.	System should have maker checker facility for all financial and non-Financial Transactions and master updation /creation /modifications.	1		
103.	Provision to block/unblock card with maker-checker facility	1		
104.	Provision hotlist the card with or without maker-checker facility	1		
105.	Provision for lodging disputes of failed transactions, enabling global usage of card facility, enabling revolving repayment facility.	1		
106.	Provision to change the billing date of a customer should be available as front end option.	1		
107.	System should have Provision to maintain Standing instruction in package.	1		
108.	System should have provision for Customer Grievance Management.	1		
109.	System should have provision for Collection Management for SMA and NPA customers.	1		
110.	360-degree view of card account like profile of customer, image of card, current outstanding amount, last payment made, credit limit, card limit, reward points, features of card etc. <i>Inter</i>	1		
111.	View of unbilled transactions	1		
112.	Statement of previous periods <i>not</i>	1		
113.	Display of Transactions History for a period	1		
114.	Display of Payment History for a period	1		
115.	Add on card details / provision to deactivate add on card.	1		
116.	Hot list the card/request reissuance of card.	1		
117.	Balance transfer request	1		
118.	Card upgrade request	1		
119.	Activate/Deactivate Card	1		
120.	Channel Enable Disable (ATM/POS/ECOM/NFC) and limit management	1		
	Total Marks	120		
	Marks after Normalization	30		

**NOTE:**

- The bidder should score minimum 70% marks from the above Technical & Functional requirements against total marks to qualify under the Technical Proposal evaluation.
- The selected bidder shall own the responsibility to demonstrate that the services offered are as per the specification/performance stipulated in this RFP and as committed by the bidder in the Presentation scheduled by the Bank as part of Technical Evaluation.
- Bidder should showcase above specifications/ features and provide relevant document.



- Bidder to note that all features agreed by the bidder, must be available for demonstration during "Presentation and Product Demonstration". During evaluation, if any of the criteria mentioned as compliant is not found in the solution, marking will be modified in the respective category as evaluated by the Bank & Bank's decision shall be binding on the bidders.

**DECLARATION:**

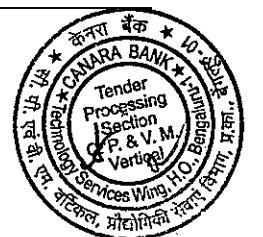
1. We hereby confirm that we have various certificates/bench mark testing standards for the items quoted to meet the intent of the Bid.
2. We hereby confirm that we have back to back arrangements with third party software for providing continuous and un-interrupted support to meet SLAs obligations as per bid terms.
3. We hereby confirm that the information submitted above is true to the best of our knowledge. We understand that in case any discrepancy is found in the information submitted by us our tender is liable to be rejected.
4. We hereby comply with the above Technical Specification without any deviations.

Date:  
Place:

Signature with seal  
Name:  
Designation:

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**Annexure-10**

**Technical Evaluation Criteria**

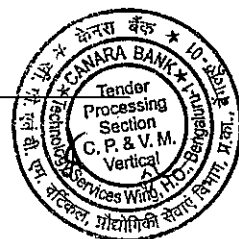
(Should be submitted on Company's letter head with company seal and signature of the authorized person)

**SUB: RFP for Selection of Service provider for End-to-End Management of Credit Card Management Software Solution under OPEX Model for a Period of Five (05) Years in Canara Bank**

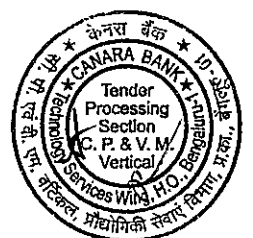
**Ref: GEM/2025/B/6055051 dated 18/03/2025.**

Bank will evaluate the technical proposals of all eligible Bidders based on the documents submitted for the below mentioned criteria:

Sl. No.	Particulars	Scoring methodology	Max Marks	Documents to be submitted For award of mark
1.	The bidder/OEM should have provided complete implementation experience in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last three years as on the date of submission of bid.	No. of Organisations: ≥ 5 organizations: 10 marks ≥ 3 organisations & ≤ 4 organisations: 7 marks ≥ 1 organisations & ≤ 2 organisations organization: 5 marks	10	The bidder has to provide relevant purchase order/work order / engagement letter along with copy of Satisfactory letter/reference letter or email from the Concerned Organization.
2.	Solution should have maintained atleast 10 Lakh Credit Cards in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last three years as on the date of submission of bid.	No. of Cards: ≥ 20 lakhs cards: 12 marks ≥ 15 lakhs cards & < 20 Lakh cards: 7 marks ≥ 10 laks cards & < 15 Lakh cards: 5 marks	12	The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter or email from the Concerned Organization clearly mentioning about the number of cards maintained.
3.	The proposed Solution (hosted in Private Data Centre/ Private Cloud) should have been implemented and being maintained in any Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Foreign Banks in India during last three years as on the date of submission of bid.	No. of Private Data Centre/ Private Cloud Implementations: ≥ 2 implementations: 5 marks 1 implementation: 2 marks	5	The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter/ email from the Concerned Organization clearly mentioning about cloud implementation.



4.	The Bidder/OEM must have successfully implemented/ maintaining proposed solution in Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks from the date of submission of bid.	No. of years: >6 years: 5 marks > 3 years & ≤ 6 years: 3 marks 3 years: 1 marks	5	The bidder/OEM has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter/ email from the Concerned Organization.
5.	The Bidder/OEM should have handled Monthly Credit Card Transactions in last one year as on the date of bid submission.	<u>Above 1 crore: 10 marks</u> >70 lakh to ≤ 1 crore: 5 marks >50 lakhs to ≤ 70 lakhs: 3 marks	<u>10</u>	Certificate/email from the serving organisation confirming the transaction count along with satisfactory performance.
6.	<b><u>Bidder should have valid accreditation as below:</u></b> 1. <u>Latest Information security ISO/IEC 27001:2022 or above as and when standards updated.</u> 2. <u>ISO 9001(Quality Management System - QSM)</u> 3. <u>ISO/IEC 20000 (IT Service Management - ITSM)</u> 4. <u>SOC 1 Type II Audit Report</u>	Each Certification contains 2 marks	<u>8</u>	Copy of valid certificate shall be enclosed. (Certificates with more than one years from the issue date will be considered)
7.	Compliance to Technical and Functional Specifications as per Section-B of Annexure-9	As per Functional & Technical Compliance based on the responses from the Bidder as per the Section-B, Annexure-9 and demonstrable at Presentation Demo and assessed by Bank.  Marks obtained in Section-B.	30	Bidder to note that all features must be available for demonstration during Presentation/ Product Demonstration. During evaluation, if any of the criteria mentioned as compliant is not found in the solution, marking will be modified in the respective category as evaluated by the Bank & Bank's decision shall be binding on the bidders. It is mandatory for Bidders to have all functionalities listed. Any non-compliance may lead to bidder's disqualification at the sole discretion of Bank.



8.	Bidder's Presentation/ Demonstration	Points will be assigned by an internal committee as per Table P-1	20	Presentation to be conducted as per the schedule provided by Bank.
Total Maximum Marks			100	

Note: The bidder should score minimum 70% of marks out of 100 marks for qualifying under Technical Evaluation. The bidders qualified under Technical Evaluation will be eligible for commercial opening.

**Under point no. 6, marks will be allotted based on the number of certifications submitted. However, Successful bidder has to complete all the certifications before Go-Live.**

**Presentation of proposal:**

Canara Bank will schedule the presentations and intimate the time and locations to the bidders. Failure of a bidder to complete a scheduled presentation may result in the rejection of that Bidder's proposal.

**Table P-1**

Sl. No.	Presentation Agenda	Maximum Marks
1.	Work plan and methodology covering complete scope of work	7
2.	Best IT architecture with latest technology, Approach and Methodology	5
3.	Solution's capabilities Inter	3
4.	Compliance, Security & Risk Management	3
5.	Future Scalability	2
	<b>Maximum Marks for Presentation</b>	<b>20</b>

**Terms & Conditions**

- Bidder to note that all features must be available for demonstration during Presentation/ Product Demonstration. During evaluation, if any of the criteria mentioned as compliant is not found in the solution, marking will be modified in the respective category as evaluated by the Bank & Bank's decision shall be binding on the bidders. It is mandatory for Bidders to have all functionalities listed. Any non-compliance may lead to bidder's disqualification.
- Bank reserves the right to conduct interviews of the proposed team members.
- In case of absence of the allotted resource, the standby should perform the job of the absentee.
- Bank may reject such manpower if bank is not satisfied with his/her performance.

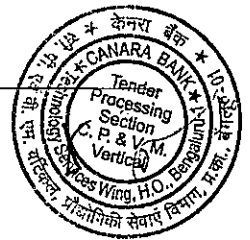
**Declaration:** We hereby confirm that the information submitted above is true to the best of our knowledge. We understand that in case any discrepancy is found in the information submitted by us, our response to this RFP is liable for rejection.

Date:

Signature with seal

Name:

Designation :



**Annexure-17**  
**Bill of Material**

(Should be submitted on Company's letter head with company seal and signature of the authorized person)

SUB: RFP for Selection of Service provider for End-to-End Management of Credit Card Management Software Solution under OPEX Model for a Period of Five (05) Years in Canara Bank

Ref: GEM/2025/B/6055051 dated 18/03/2025.

**Notes**

1. These details should be on the letterhead of Bidder and each & every page should be signed by an Authorized Signatory with Name and Seal of the Company.
2. Please be guided by RFP terms, subsequent amendments and replies to pre-bid queries (if any) while quoting.
3. Do not change the structure of the format nor add any extra items.
4. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.

**Table - A**  
**Cost for Management of Credit Cards**

[Amount in Indian Rupees]

Sl. No.	Requirement Details	Management Cost Per Card (Excl. of Tax)	Tentative No. of Cards					Total number of cards for 5 Years g=(b+c+d+e+f)*12	Total Cost of management of cards for 5 Years (Excl. of Tax) h=g*a	Tax for Column 'h'		Total Cost of management of cards for 5 Years (Incl. of tax) k=h+j
			Cards per month for 1 <sup>st</sup> year b	Cards per month for 2 <sup>nd</sup> Year c	Cards per month for 3 <sup>rd</sup> Year d	Cards per month for 4 <sup>th</sup> Year e	Cards per month for 5 <sup>th</sup> Year f			Tax % i	Tax Amt. j	
1.	Cost for Management of Credit Cards		22,00,000	32,00,000	44,00,000	62,00,000	84,00,000					
2.	Total Cost For Management of Credit Cards for a Period of Five (05) Years											

**Note:** The number of Cards mentioned above is indicative in nature for calculation of TCO and it may increase or decrease as per the actual usage. Bidder has to provide the service at the same rate quoted above during the entire contract period.

**Table-B**  
**One-time Implementation and Migration Cost**

[Amount in Indian Rupees]

Sl. No.	Details	Total Cost (Excl. of tax) a	Tax for Column a		Total Cost (Incl. of tax) d=a+c
			% tax b	Tax Amt. c	
1.	One time implementation and Migration Cost				
2.	Total One time implementation and Migration Cost				



**Table-C**  
**Cost for additional requirements/ enhancements /Change Requests**

[Amount in Indian Rupees]

Sl. No.	Description	Charges Per Man day (Excl. of Tax)	No. of man days per year#	No. of Years	Total Cost (Excl. of Tax)	Tax for column d		Total Cost (Incl. of Tax)
						% Tax	Tax amt.	
		a	b	c	d=(a*b*c)	e	f	g=d+f
1.	Cost for any additional requirements/ enhancements /Change Requests		100	5				
2.	Total Cost for additional requirements/ enhancements /Change Requests							

# Number of man days mentioned above is indicative only. However, the no. of man days shall be as per actual utilization. The charges quoted above shall be fixed for the entire contract period.

- Cost for above customization does not include the regulatory and compliance requirements. Bidder has to undertake such changes without any additional cost to the bank.
- Cost for customization should be based on time and effort.

**Table-D**  
**Cost for ACS**

[Amount in Indian Rupees]

Sl. No.	Requirement Details	ACS Cost Per Transaction (Excl. of Tax)	Tentative No. of ACS Transactions					Total number of Transactions for 5 Years	Total Cost of ACS Transactions for 5 Years (Excl. of Tax)	Tax for Column 'h'		Total Cost of ACS Transactions for 5 Years (Incl. of tax)
			ACS Transactions per month for 1 <sup>st</sup> Year	ACS Transactions per month for 2 <sup>nd</sup> Year	ACS Transactions per month for 3 <sup>rd</sup> Year	ACS Transactions per month for 4 <sup>th</sup> Year	ACS Transactions per month for 5 <sup>th</sup> Year			% Tax	Tax Amt.	
		a	b	c	d	e	f	g=(b+c+d+e+f)*12	h=g*a	i	i	k=h+i
1.	Cost for ACS		10,00,000	15,00,000	20,00,000	25,00,000	30,00,000					
2.	Total Cost For Management of Credit Cards for a Period of Five (05) Years											



**Note:** The number of ACS Transactions mentioned above is indicative in nature for calculation of TCO and it may increase or decrease as per the actual usage. Bidder has to provide the service at the same

rate quoted above during the entire contract period.

**Table-E**  
**Total Cost for 5 Years Contract Period**

[Amount in Indian Rupees]

Sl. No.	Details	Total Cost (Inclusive of taxes)
1.	Total Cost For End-to-End Management of Credit Cards as per Table-A	
2.	Total One time implementation and Migration Cost as per Table-B	
3.	Total Cost for additional requirements/ enhancements /Change Requests as per Table-C	
4.	<u>Total Cost for ACS transactions as per Table-D</u>	
5.	<u>Total Cost of Ownership for a period of 5 years</u> <u>[Sum of rows 1,2, 3 &amp; 4]</u>	

**Undertaking**

- i. Bill of material is submitted on the letter head and is signed by an Authorized Signatory with Name and Seal of the Company.
- ii. We confirm that we have gone through RFP clauses, subsequent amendments and replies to pre-bid queries (if any) and abide by the same.
- iii. We have not changed the structure of the format nor added any extra items. We note that any such alternation will lead to rejection of Bid.
- iv. We agree that no counter condition/assumption in response to commercial bid will be accepted by the Bank. Bank has a right to reject such bid.
- v. We are agreeable to the payment schedule as per "Payment Terms" of the RFP.

Date:  
Place:

Signature with seal  
Name:  
Designation:

