

Replies to Pre bid queries for GEM/2025/B/5963892 dated 17/02/2025 for Selection of Service Provider for Supply, Installation, Implementation, Integration, Customization and Maintenance of Card Rewards Program for a period of five(05) years in Canara Bank

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
1	57	Annexure-2 Pre-Qualification Criteria	Annexure-2 Pre-Qualification Criteria	The Net Worth of bidder should not be negative as on 31/03/2024 and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2024.	We humbly request that As we a registered MSME & a recognised Startup under DIPP guidelines (which gives exemption on Financials and Experience), we hereby request you to amend the criteria to positive Network.	Bidder to comply with RFP terms and conditions
2	70	Annexure-9 Technical and Functional Requirements	Required Functionalities/Features: 1	The Bidder should have end-to-end solution for Card Rewards with separate modules for Credit, Debit and Prepaid cards and other products to manage Canara Reward program for the Bank's Cards holders.	Does this mean that there would be 3 reward portals or a consolidated portal	The Bidder should have end-to-end solution for Card Rewards with 3 separate modules in a consolidated portal.
3	74	Annexure-10 Technical Evaluation Criteria	The Bidder should have managed a cumulative total of atleast 20 Lakhs Customer Rewards Accounts for Schedule Commercial Banks in India in last one year as on the date of submission of bid.	The bidder has to provide relevant purchase order/work order / engagement letter along with copy of Satisfactory letter/reference letter or email from client along with copy of purchase order from the Concerned Organization clearly mentioning the count of accounts managed	The PO, work order may not mention the number of customers managed and is confidential information. Also the partner may not part with the customer data count. So a self declaration based on RBL POS data can be submitted to bank. We would furnish PO, agreement etc	Bidder to refer Corrigendum-3
4	74	Annexure-10 Technical Evaluation Criteria	The Bidder should have processed atleast 4 crore transactions per month for any one Schedule Commercial Bank in India in last one year as on the date of submission of bid.	The bidder has to provide relevant purchase order/work order / engagement letter along with copy of Satisfactory letter/reference letter or email from client along with copy of purchase order from the Concerned Organization clearly mentioning the count of accounts managed	The PO, work order may not mention number of transactions processed and is confidential information. So a self declaration along with Processing Volumes and load managed can be submitted	Bidder to refer Corrigendum-3
5	58	Annexure-2 Pre-Qualification Criteria	The Bidder should have managed a cumulative total of atleast 20 Lakhs Customer Rewards Accounts for Schedule Commercial Banks in India in last one year as on the date of submission of bid.	The bidder has to provide relevant purchase order/work order / engagement letter along with copy of Satisfactory letter/reference letter or email from client along with copy of purchase order from the Concerned Organization clearly mentioning the count of accounts processed.	We kindly request the bank the bank to relax the mentioned point for Startup/MSME classified Bidders	Bidder to comply with RFP terms and conditions
6	59	Annexure-2 Pre-Qualification Criteria	The Bidder should have processed atleast 4 crore transactions per month for any one Schedule Commercial Bank in India in last one year as on the date of submission of bid.	The bidder has to provide relevant purchase order/work order / engagement letter along with copy of Satisfactory letter/reference letter or email from client along with copy of purchase order from the Concerned Organization clearly mentioning the count of transactions processed.	Please Clarify whether the mentioned transaction is based on network, Payment gate way or Delivery channel.	total no of transaction done by cards through POS & Ecom.



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7	74	Annexure-10 Technical Evaluation Criteria	The Bidder should have managed a cumulative total of atleast 20 Lakhs Customer Rewards Accounts for Schedule Commercial Banks in India in last one year as on the date of submission of bid.	No. of Accounts: >20 Lakhs :15 Marks 20 Lakhs : 10 Marks	We kindly request the bank the bank to relax the mentioned point for Startup/MSME classified Bidders	Bidder to comply with RFP terms and conditions
8	67	Annexure-8 Scope of Work	Annexure-8 Scope of Work	1.1.The Bidder should be able to conceptualize, design, implement and manage customer loyalty and rewards program for the Bank's Credit, Debit, Prepaid Cards Customers and Employee Rewards Program. Identify the specific target segments and designing solutions as and when felt necessary by the bank	outsourcing is allowed? With regards to redemption partner/communication partner and call center etc.,	It is an End to End solution and 3 Modules (Credit, Debit, Prepaid Cards) The Bidder should be able to conceptualize, design, implement and manage customer loyalty and rewards program & Identify the specific target segments and designing solutions as and when felt necessary by the bank and to comply with RFP terms and conditions.
9	36	Section G – General conditions	Human Resource Requirement	4.1.The selected bidder shall provide a contingent of well trained personnel and extend necessary mentoring and operational support to the intermediary network of agents, etc. as part of the solution/service	Is the vendor expected to send a onsite resource or support is enough?	Support is enough
10	72	Annexure-9 Technical and Functional Requirements	Annexure-9 Technical and Functional Requirements	The bidder should own Customer Care centre with dedicated Toll-free number to handle daily calls.	M2P can provide L2 support, request bank to allow vendor to outsource.	Bidder to comply with RFP terms and conditions
11	13	SECTION C · DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Project timelines	1.4 The selected Bidder should adhere to the following timelines for completion of the scope of work. The new environment should be setup as per project scope, technical and functional requirements within a total period of twelve (12) weeks from the date of acceptance of the Purchase order or thirteen (13) weeks from the date of Issuance of the Purchase order	Request bank to extend the timeline to to 16 weeks	Bidder to comply with RFP terms and conditions
12	71	Annexure-9 Technical and Functional Requirements	Annexure-9 Technical and Functional Requirements	14 The Bidder should have the infrastructure for providing 24x7 support and attending timely to the customer grievances about the Rewards program.	Vendor can provide L2 support. Request bank to provide L1 support. As bank have better control and details of the customer.	Bidder to comply with RFP terms and conditions
13	74	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	3 The Bidder should have processed atleast 4 crore transactions per month for any one Schedule Commercial Bank in India in last one year as on the date of submission of bid.	Request bank to reduce the no of transactions to less than 1cr	Bidder to comply with RFP terms and conditions
14	67	Annexure-8 Scope of Work	Annexure-8 Scope of Work	1.10.The Bidder should maintain Bank's data in dedicated server with additional DR Site	What does the additional DR site mean? Need clarity	The Bidder is required to provide a DR



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15	69	Annexure-8 Scope of Work	Annexure-8 Scope of Work	5.1.Monthly report on customers' profile created	Request Bank to confirm if whitelisted SFTP path is alright for transerring the files	in SFTP, click button option should be given to extract monthly report on customers profile.
16	11	Section B: Introduction	3. About RFP	3.1. The Bank intends to on-board vendor for Selection of Service Provider for End to End Management of Card Rewards Program for Credit, Debit and Prepaid Cards in Canara Bank for period of five (05) years as per the terms & conditions, technical requirements and scope of work described elsewhere in this document.	Considering best practices in the industry, it is requested to expand the scope of the RFP to include other lines of business of the bank like Assets, Liabilities etc inorder to implement a successful bank wide loyalty program like other competing leading banks	Bidder to comply with RFP terms and conditions
17	27	Section D: Bid Process	13. Submission of Bids	13.1. The bidder has to submit their response in GeM portal before the bid end date & time mentioned in the GeM bid document. The physical documents (viz., EMD, Integrity Pact etc.,) should be submitted to the below mentioned officials before the bid end date & time at the Venue specified in the Bid Schedule.	Considering the clause has "etc." mentioned, requesting an exhaustive list of documents/requirements which are to be submitted in hard copy apart from the EMD and Integrity pact.	Bidder has upload the documents in the GeM portal. Hard copy of Integrity Pact and EMD BG needs to be submitted.



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18	43	Section G - General Conditions	18. Protection of Data	<p>18.2. Where the terms of the RFP/Gem Bid/PO/Agreement require any data to be maintained by the Bank, the Bank agrees to grant, Vendor/Service provider such access and assistance to such data and other materials as may be required by Vendor/Service Provider, for the purposes of correcting loss or damage to Bank data. If any data to be shared between the Bank and Vendor/Service provider for the purpose of the contract, the same shall be shared through secured channels in an encrypted manner. The Vendor/ Service Provider shall process the relevant data at _____ (furnish the location). If the Vendor/ Service Provider proposes any change in data processing location, the same shall be notified to the Bank before the change of location. Vendor/Service provider is required to adhere to RBI guidelines for storage of data in India as per regulatory requirements/instructions, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank. The data if any to be stored by the vendor shall be stored in an encrypted manner. Vendor/Service provider will be liable to bank for any event for security breach and leakage of data/information. No biometric data shall be stored/ collected in the system associated with the vendor, unless allowed under extant statutory guidelines. The</p>	Please advise on what should be filled by the bidder in the blank space mentioned in the clause mentioned alongside.	Location details will be shared with the succesful bidder
19	58	Annexure 2: Pre-Qualification Criteria	Annexure 2: Pre-Qualification Criteria	<p>8. The Net Worth of bidder should not be negative as on 31/03/2024 and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2024</p>	We request a revision to the net worth criterion, considering the extraordinary circumstances of the past three financial years. The COVID-19 pandemic and rapidly evolving loyalty and fintech landscape have necessitated significant R&D investments, impacting financials. We kindly request revising the criterion from 30% to 50% or simplifying it to: "The bidder's Net Worth as on 31/03/2024 should be positive."	Bidder to comply with RFP terms and conditions



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20	58	Annexure 2: Pre-Qualification Criteria	Annexure 2: Pre-Qualification Criteria	10. The Bidder should have managed a cumulative total of atleast 20 Lakhs Customer Rewards Accounts for Schedule Commercial Banks in India in last one year as on the date of submission of bid.	1. Considering banks might hesitate to certify the number of actual accounts they hold, the same can be supported by our system screenshots signed by our authorized signatory. Please confirm 2. We believe this should be a count of the customers being handled for accrual considering accrual involves ledger management for all customers eligible for the program while banks/organizations which run on a redemption only program model do not need ledger management. Please confirm.	1. Kindly include the number of actual accounts handled for Reward Program in referenece letter issued by Scheduled commercial bank 2. Yes, count of the customers being handled for accrual considering accrual involves ledger management for all customers eligible for the program.
21	68	Annexure - 8: Scope of Work	Scope of Work	Clause 1.11.12 - 1000 products catalogues	Requesting clarity on the clause, does this mean that atleast 1000 physical merchandise SKUs should be present in the merchandise catalogue available for customers to redeem?	Bidder should offer attractive redemption options to customers which include 1000 products catalogues, Bidder to comply with RFP terms and conditions
22	69	Annexure - 8: Scope of Work	Marketing & Creative Development	4.3. Designing, printing & dispatch of publicity material like posters, leaflet etc. to help the Bank carry out card promotion with the Rewards program feature.	While the bidder can assist the bank for designing and conceptualizing the marketing and creative aspects of the program, trust the cost involved in actual printing/deployment of marketing material/campaigns will be borne by the bank	Physical Printing Cost will be born by the bank and all other cost will be borne by the bidder
23	69	Annexure - 8: Scope of Work	Marketing & Creative Development	4.4. Digital Marketing of the program - Deploys regular email and SMS communications to the card holders regarding awareness, timely offers redemption, Canara Bank Reward points statement etc.	While the bidder can assist the bank for designing and conceptualizing the marketing and creative aspects of the program, trust the cost involved in actual printing/deployment of marketing material/campaigns will be borne by the bank	Physical Printing Cost will be born by the bank and all other cost will be borne by the bidder
24	69	Annexure - 8: Scope of Work	Marketing & Creative Development	4.5. Launch various campaigns at their cost with prior approval from Bank during festive season to accelerate the spends of Canara Bank cardholders.	While the bidder can assist the bank for designing and conceptualizing the marketing and creative aspects of the program, trust the cost involved in actual printing/deployment of marketing material/campaigns will be borne by the bank	Physical Printing Cost will be born by the bank and all other cost will be borne by the bidder



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25	69	Annexure - 8: Scope of Work	MIS Reports	5.5. Monthly Statement of Bank Account	Trust monthly statement of bank account is not relevant in this RFP context. Kindly confirm or correct our understanding	Monthly statement of reward points per customer profile
26	71	Annexure 9: Technical and Functional Requirements	Annexure 9: Technical and Functional Requirements	15. The bidder should own Customer Care center in India with dedicated Toll-free number for handling customer queries regarding Rewards program	We understand from this clause the bidder should handle a dedicated call center along with toll free number and email support for all queries from customers on the loyalty program, kindly confirm the understanding	yes, Bidder to comply with RFP terms and conditions
27	83	Annexure-16: Bill of Material	Table-A: One-time Implementation Cost	Tax for Column a --> % Tax	We believe this should be defined as 18%. Please confirm	Bidder has to quote applicable GST
28	84	Annexure-16: Bill of Material	Table- B: Administrative fee for reward points for 5 Years	Tax for Column c --> % Tax	We believe this should be defined as 18%. Please confirm	Bidder has to quote applicable GST
29	84	Annexure-16: Bill of Material	Table- B: Administrative fee for reward points for 5 Years	Administrative fee for 5 years (Excl. of tax)	We believe this formula needs the correction and it should be - c - $(a/25,00,000)*b*60$	Bidder to refer Corrigendum-3
30	84	Annexure-16: Bill of Material	Annexure-16: Bill of Material	Annexure-16: Bill of Material	There is no clarification on the payment against the Reward Points redeemed on the portal. We believe this will be reimbursed by the bank at actuals. Currently, point value is 25 paise and this will be reimbursed by the bank, based on the actual value plus taxes if any. Please confirm	Payment against the reward points redeemed on the portal will be reimbursed by the Bank at actuals. Bank reserve the right to change value of Reward points.
31	85	Annexure-16: Bill of Material	Table- C: Fee for Redemption requests of reward points for 5 Years	Tax for Column c --> % Tax	Referring to Circular No. 243/37/2024-GST from Govt, Ministry of Finance, we believe this should be defined as 0%. Please confirm. The same is being followed across our banking clients currently	Bidder has to quote applicable GST
32	86	Annexure-16: Bill of Material	Table-D: Cost for additional requirements/ enhancements /Change Requests	Tax for Column d --> % Tax	We believe this should be defined as 18%. Please confirm	Bidder has to quote applicable GST
33	89	Annexure 19: DUE DILIGENCE REPORT	DUE DILIGENCE REPORT	DUE DILIGENCE REPORT	We believe this is to be filled by bank SPOC internally. Please advise if this needs to be filled by the bidder	The mentioned annexure needs to be submitted by the successful bidder



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34	91	Appendix - A	Instructions to be noted while preparing/submitting Part A - Technical Proposal	19) Letter for EMD Return as per Annexure-17. 20) Due diligence report as per Annexure-18.	There is no Annexure-17 available in the RFP document. Letter of EMD return is mapped against Annexure-18 & Due Diligence report is mapped against Annexure-19 in the RFP document. We believe this is a minor typographical error and above numbering should have been Annexure-17 & Annexure-18 respectively. Please confirm.	Bidder to refer Corrigendum-3
35	58	Annexure 2: Pre-Qualification Criteria	The Bidder should have a stable and scalable Rewards technology platform of its own (OSD/OSO) with access to source code, so that any changes required by the Bank may be carried out expressly.	The bidder should submit self-declaration on the Company's letter head to this effect along with documentary evidence.	Specify documentary evidence	If bidder should have its own rewards management system, then bidder should submit self-declaration on the Company's letter head to this effect along with documentary evidence/ here we mention the rewards technology platform is OEM.
36	59	Annexure 2: Pre-Qualification Criteria	The Bidder should have processed atleast 4 crore transactions per month for any one Schedule Commercial Bank in India in last one year as on the date of submission of bid.	The bidder has to provide relevant purchase order/work order / engagement letter along with copy of Satisfactory letter/reference letter or email from client along with copy of purchase order from the Concerned Organization clearly mentioning the count of transactions processed.	Confirm 4 Crore is number of transactions or value	4 crores is the number of transactions done through debit, credit & prepaid card through POS & ECOM per month
37	70	Annexure 9: Technical and Functional Requirements	Annexure 9: Technical and Functional Requirements	The above mentioned Rewards Modules should have capability to integrate with Bank's Card Management System of Credit, Debit and Prepaid Cards.	1) What integration options available with Canara Bank. 2) How can we fetch data. 3) Confirm if Canara Bank is open for integrating vendor API for data transfer?	Since bank is going with RFP for End to End solution for Card Management System of Credit, Debit and Prepaid Cards; the bidder should have capability to integrated with the system .
38	70	Annexure 9: Technical and Functional Requirements	Annexure 9: Technical and Functional Requirements	The Reward Management System should be integrated with the Bank's Mobile Banking App, Net Banking and other platforms through a Single Sign-On for a seamless customer experience as required by Bank.		
39	70	Annexure 9: Technical and Functional Requirements	Annexure 9: Technical and Functional Requirements	Redemption categories include on Real time booking of Movie ticket, Air Ticket, Bus ticket, in store redemption, Merchandize, Mobile recharge, DTH recharge, vouchers etc.	Request for more detail information on this point	Bidder has to provide real time redemption categories include on booking of Movie ticket, Air Ticket, Bus ticket, in store redemption, Merchandize, Mobile recharge, DTH recharge, vouchers etc.



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40	74-75	Annexure-10 Technical Evaluation Criteria	The bidder should have experience in implementation and managing Rewards Program for Scheduled Commercial Banks in India during last 3 years as on the date of submission of bid.	The bidder has to provide relevant purchase order/work order / engagement letter along with copy of Satisfactory letter/reference letter or email from client along with copy of purchase order from the Concerned Organization.	Confirm we submit an existing client's agreement copy as an alternate	Bidder to comply with RFP terms and conditions
41	83-87	Annexure-16: Bill of Material	Annexure-16: Bill of Material	Commercials Submission	Request for an indicative numbers for accrual & redemption	Bidder to refer Bill of Material for the indicative numbers

Date: 15-03-2025  
Place: Bengaluru

  
Deputy General Manager  


