

Corrigendum-2 to GeM Bid ref. no: GEM/2025/B/6914450 dated 21/11/2025 for Selection of vendor for Supply, Installation, Implementation, Integration and Maintenance of Debit Card Management Software Solution for a period of five (05) years in Canara Bank

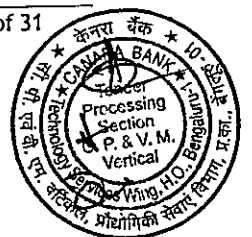
It is decided to amend the following in respect of the above GeM bid:

a. GeM bid document (Bid End date/ Bid Opening Date, Page no. 1 of 7)

Description	Existing details	Amended details
Bid End Date/Time	29/12/2025, 15:00:00	<u>30/12/2025, 15:00:00</u>
Bid opening Date/Time	29/12/2025, 15:30:00	<u>30/12/2025, 15:30:00</u>

b. GeM Bid Document/ATC Clauses:

Sl No	Section/Annexure/Appendix of GeM Bid	Clause No.	Existing Clause	Amended Clause
1.	Section C - Deliverable And Service Level Agreements	1.Project Timelines	Existing Project Timelines	<u>Amended Project Timelines attached with this Corrigendum</u>
2.	Section C - Deliverable And Service Level Agreements	8.Warranty/Support	8.3.The comprehensive warranty of Five (05) years for Software, OS, licenses etc., and One year (01) for the Debit Card Management Solution will start from the date of installation	<u>8.3.The comprehensive warranty of Five (05) years for Software, OS, licenses etc., and One year (01) for the Debit Card Management Solution should start from the date of go live.</u>
2.	Annexure-2 Pre-Qualification Criteria	Annexure-2 Pre-Qualification Criteria	Existing Annexure-2 Pre-Qualification Criteria	<u>Amended Annexure-2 Pre-Qualification Criteria attached with this Corrigendum</u>
3.	Annexure-8 Scope of Work	Annexure-8 Scope of Work	Existing Annexure-8, Scope of Work	<u>Amended Annexure-8, Scope of Work attached with this Corrigendum</u>
4.	Annexure-9 (A) Sizing of Hardware, Software/OS for UAT, DC & DRC	Annexure-9 (A) Sizing of Hardware, Software/OS for UAT, DC & DRC	Existing Annexure-9 (A), Sizing of Hardware, Software/OS for UAT, DC & DRC	<u>Amended Annexure-9 (A), Sizing of Hardware, Software/OS for UAT, DC & DRC attached with this Corrigendum</u>

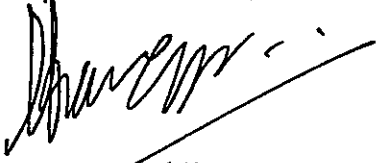


5.	Annexure-10 Technical Evaluation Criteria	Annexure-10 Technical Evaluation Criteria	Existing Annexure-10, Technical Evaluation Criteria	<u>Amended Annexure-10, Technical Evaluation Criteria attached with this Corrigendum</u>
6.	Annexure-17 Bill of Material	Annexure-17 Bill of Material	Existing Annexure-17 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.

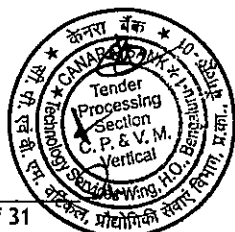
Please take note of the above amendments while submitting your response to the subject RFP.

Date: 22/12/2025
Place: Bengaluru


Deputy General Manager
S.O



- 1.5 The implementation will be deemed as incomplete if any component of the debit card operations and debit card issuance in Canara Bank along with card management software solution under CAPEX model as per scope is not delivered or is delivered but not installed and / or not operational or not acceptable to the Bank after acceptance testing / examination. In such an event, the implementation will be termed as incomplete and debit card operations and issuance in Canara Bank along with card management software solution under CAPEX model will not be accepted.
- 1.6 Application must be **PCI - SSF certified** as on bid submission date (as per latest version / standard or any updation) and it should be bidder's responsibility to ensure the continuity of certification during the tenure of the contract. In case, PCI-SSF certification is not available with the bidder at the time of Bid submission, the bidder is permitted on basis of declaration/undertaking for submission of PCI-SSF certification before Go-live of the proposed application.
- 1.7 Bank reserves the right to change/modify locations for supply of the items. In the event of any change/modification in the locations where the hardware/Software items are to be delivered, the bidder in such cases shall deliver, install and commission at the modified locations at no extra cost to the Bank.
- 1.8 If the selected Bidder fails to deliver and / or install the end-to-end debit card operations and issuance in Canara Bank along with Debit card management software solution (as per order within the stipulated time schedule), the same shall be treated as a breach of contract. In such a case, the Bank may invoke the Bank Guarantee/ forfeit the Performance Security without any notice to the Bidder.
- 1.9 Partial or incomplete or damaged delivery of materials will not be considered as delivered of all the ordered materials. Date of delivery shall be treated as date of last material delivered to the ordered locations if materials are not damaged. In case materials are delivered with damage, Date of delivery shall be treated as date of replacement of damaged material with new one. Delivery payment shall be paid against completion of delivery of all the ordered materials without any damage and proof of delivery duly certified by Bank's Officials, along with delivery payment claim letter.
- 1.10 End to End implementation of the solution will be deemed as complete only when the same is accepted by the Bank and sign off given in accordance with the terms & conditions of this RFP and satisfactory working of the solution.



Amended Annexure-2
Pre-Qualification Criteria

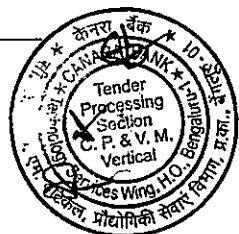
(Should be submitted on Company's letter head with company seal and signature of the authorized person)

SUB: Selection of vendor for Supply, Installation, Implementation, Integration and Maintenance of Debit Card Management Software Solution for a period of five (05) years in Canara Bank

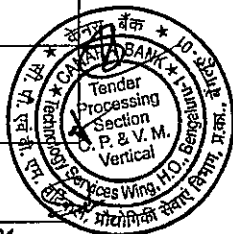
Ref: GEM/2025/B/6914450 dated 21/11/2025

We have carefully gone through the contents of the above referred RFP along with replies to pre-bid queries & amendment, if any and furnish the following information relating to Pre-Qualification Criteria.

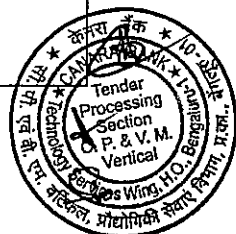
Sl. No.	Qualification Criteria	Documents to be submitted In compliance with Qualification Criteria	Bidders Response
1.	Signing of Pre-Contract Integrity Pact	The bidder should submit signed Pre-Contract integrity pact on Non-Judicial Stamp Paper of Rs.500/- or more (as per respective state Stamp Act whichever is higher) as per Appendix-F.	
2.	The Bidder (including OEM and OSD/OSO, if any) should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 19/07/2024.	Certificate of local content to be submitted as per Annexure-5 as applicable.	
3.	The bidder should provide confirmation that any person/ Partnership/ LLP/ Company including any subsidiary or holding company/ proprietorship connected to bidder directly or indirectly has not participated in the bid process.	The bidder should submit letter of confirmation on the Company's letter head to this effect.	
4.	The Company operating should be legally compliant company and can be: a. A partnership firm or a Limited Liability Partnership duly registered under the Limited Liability Partnership Act, 2008. (OR) b. Company duly registered in India as per Indian Companies Act, 1956 or Indian Companies Act, 2013. (OR) c. Proprietorship firm duly registered under the applicable shops and commercial Establishments Act and should be compliant to all the applicable laws.	Copy of Certificate of FIRM/LLP registration. (OR) Copy of Certificate of Incorporation and Certificate of Commencement of business in case of Public Limited Company or Certificate of Incorporation in case of Private Limited Company, issued by the Registrar of Companies. (OR) Copy of Certificate of registration under and Certificate of Commencement of business in case of Public Limited Company or Certificate of Incorporation in case	



Sl. No.	Qualification Criteria	Documents to be submitted In compliance with Qualification Criteria	Bidders Response
		of Private Limited Company, issued by the Registrar of Companies. For (c) Documentary proof for confirming registration of Proprietorship firm (e.g. Copy of Certificate of registration under shops and commercial Establishments Act., GST etc.)	
5.	Bidder should be the Original Equipment Manufacturer (OEM)/ Original Software Owner (OSO)/ Original Software Developer (OSD) of Solution. (OR) An authorized dealer/ distributor of the proposed Solution.	If the applicant is OSD/ OSO, an Undertaking Letter has to submit in this effect. (OR) If the bidder is an authorized dealer/ distributor, an authorization letter from their OEM and OSO/ OSD to deal/market their product in India and it should be valid for entire contract period from the date of submission of the bid.	
6.	The bidder should submit a declaration a. If not a group of company, Bidder Company is not owned or controlled by any Director, or Key managerial personnel of the Canara Bank or their relatives (or) b. If not a group of company, Bidder Company is owned or controlled by any Director, or Key managerial personnel of the Canara Bank or their relatives	Letter of Undertaking in company's letter head has to submit in this effect.	
7.	The bidder should have an average annual turnover of Rs.12 Crores during last 3 financial years (i.e., 2022-23, 2023-24 & 2024-25) from Indian operations. This must be the individual company turnover and not of any group of companies.	Bidder should submit Audited Balance Sheet copies for last 3 financial years i.e., 2022-23, 2023-24 & 2024-25 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number.	
8.	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.	The bidder should submit certificate from the Company's Chartered Accountant with UDIN to this effect.	
9.	<u>The Debit Card Management Solution should have implemented and maintaining in at least one Public</u>	<u>The bidder has to provide relevant purchase order/work order / engagement letter &</u>	



Sl. No.	Qualification Criteria	Documents to be submitted In compliance with Qualification Criteria	Bidders Response
13.	<p>The proposed DCMS application should be PA-DSS (Payment Application Data Security Standard) or PCI-SSF (Payment Card Industry Software Security Framework) Certified as on bid submission date.</p> <p>OR</p> <p>Bidder should be in process of PA-DSS (Payment Application Data Security Standard) or PCI-SSF (Payment Card Industry Software Security Framework) certification for the proposed DCMS application.</p>	<p>Copy of the Valid Certificate(s) to be provided.</p> <p>OR</p> <p>In case, Bidder is in process of PA-DSS/ PCI-SSF certification of the proposed, Relevant documents stating the PCI-SSF certifications status be provided to the Bank along with undertaking from the OEM and/or Bidder regarding submission of PA DSS/PCI-SSF certification before Go-live of the proposed solution</p>	
14.	<p>Any bidder (including OEM and OSD/OSO, if any) from a country which shares a land border with India will be eligible to bid, only if the bidder (including OEM and OSD/OSO) are registered with the Competent Authority. Bidder (entity) from a country which shares a land border with India means:</p> <p>a. An entity incorporated, established or registered in such a country; or</p> <p>b. A subsidiary of an entity incorporated, established or registered in such a country; or</p> <p>c. An entity substantially controlled through entities incorporated, established or registered in such a country; or</p> <p>d. An entity whose beneficial owner is situated in such a country; or</p> <p>e. An Indian (or other) agent of such an entity; or</p> <p>f. A natural person who is a citizen of such a country; or</p> <p>g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above.</p>	<p>A declaration stating "We have read the clause regarding restrictions on procurement from a bidder of a country which shares a land border with India. We further certify that we and our OEM are not from such a country or if from such a country, has been registered with Competent Authority. We hereby certify that we and our OEM fulfill all requirements in this regard and are eligible to be considered" to be submitted in Company's letter head.</p> <p>[Where applicable, evidence of valid registration by the Competent Authority shall be attached.]</p>	
15.	<p>Bidders should not be under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments as on date of submission of bid.</p>	<p>The bidder should submit self-declaration on the Company's letter head to this effect.</p>	

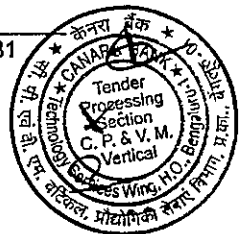


Sl. No.	Qualification Criteria	Documents to be submitted In compliance with Qualification Criteria	Bidders Response
16.	Authorization Certificate - Whether the Bid is authenticated by authorized person.	Bidder to submit a copy of the Board Resolution and the Notarized Power of attorney /Letter of authority if authority is sub delegated as mentioned in Board Resolution and KYC documents evidencing the authority delegated to the authorized signatory.	
17.	The Bidder and Bidder's parent company (applicable if both are different) should not have been declared Non-Performing Asset (NPA) and defaulter in repayment of instalments by any BFSI organization as on date of submission of the tender, otherwise the bid will not be considered.	Self-Declaration letter signed by Authorized Signatory to be submitted as per Annexure-20 Note: In case, the bidder is having any parent company, then both the Bidder and the Bidder's parent company to submit separate Annexure-20. Otherwise, Bidder alone has to submit Annexure-20.	

We confirm that the information furnished above is true and correct. We also note that, if there are any inconsistencies in the information furnished above, the bid is liable for rejection. All documentary evidence/certificates confirming compliance to Pre-Qualification Criteria should be part of the RFP.

Date:
Place:

Signature with seal
Name:
Designation :



Amended Annexure-8

Scope of Work

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

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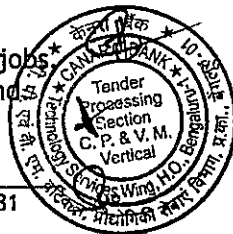
1. Debit Card Management System(DCMS)

The Successful bidder shall provide Debit Card Management System for the management of the entire Debit card cycle. DCMS solution should provide the services like Card Processing System, Product Setup, Debit Card Host, DCMS Portal, Dashboard for MIS/Reports etc. as detailed below:

The following are the key functions of DCMS:

1.1. General Functional Requirements:

- a) Bidder to provide the solution to branches/customer for Debit card application.
- b) The estimate debit card base is project to be around 20 crore including RRB during 5 year tenure including old data. The Vendor has to quote the sizing based on the above record.
- c) Bidder to provide DCMS solution for processing cards of its sponsored RRBs.
- d) System to integrate with Bank's Onboarding Solution (SAS/CBS/any other channel).
- e) Software should have debit card management such as card number generation, pin printing Embossing file generation etc. It should be able to manage multiple batches comprising different type of card (MasterCard, RuPay, VISA, etc.) can be run simultaneously and thus help in increasing the productivity of cards issuance process.
- f) The offered DCMS application must be scalable for handling up to 25 crore debit cards during the tenure of contract.
- g) The system should be capable of card management for all kinds of cards (viz. Debit Prepaid, Virtual, Wearable and other form factors /cards).
- h) Option to change the variant of card while renewal.
- i) Provision to issue Debit cards in batches in a day and on real-time basis.
- j) The solution must be capable of accepting multiple BIN, IIN numbers.
- k) The solution should be capable of integrating with services accessible through API, web services, call center operations, IVR etc.
- l) The solution must be able to comply with the mandates released from time to time of VISA/ MasterCard/ Rupay or any other network on-boarded by the Bank.
- m) Bidder to provide functionality for management of card stock inventory at branch, vendor level or other units.
- n) The solution must have Hardware Security Modules for Card and PIN Verification.
- o) The PIN Generation/change and Hot-listing of card option shall be provided through MB, IB, IVRS, Call center, ATM and any other mode as per bank requirement.
- p) The system must provide a batch scheduler for executing various system batch jobs. It should be possible to override the scheduler to execute a batch job on demand.



- b) Ability to set up multiple products with configurable attributes such as limits, transaction set.
- c) Ability to create/define products based on the market segment and card product positioning, without software customization.
- d) Ability to create new products with separate/different attribute plans.
- e) Able to define/set up co-branded cards.

1.5. Rewards programme module:

- a) System should provide the Reward points details.
- b) DCMS vendor will enable accounting of the reward points and provide APIs to integrate with any rewards vendor the Bank may engage with will be part of DCMS.

1.6. Card Control & Limits:

- a) System should have the capability to provide the options for Card control to block/unblock channels like ATM, POS, ECOM, NFC (separately for Domestic & Cross Border transactions).
- b) Setting per transaction limits (separately for Domestic & Cross Border transactions), daily limits, periodic limits ATM, POS, ECOM, NFC channels.
- c) Setting separate limits for domestic and international transactions.

1.7. System should support NCMC functionality with wallet creation and other functionalities as given by the Rupay network.

1.8. The system should support reason-based replacement of cards.

1.9. The system must support seamless linkage of the new card with the old card and existing account in all cases of replacement of an existing card.

1.10. System should generate a report on cards due for renewal (category wise -staff, VIP, Public etc.) and action must be through configurable parameters.

1.11. The date of generation must be a configurable number of days before the expiration date of cards.

1.12. The system should enable manual override to nominate certain cards for non-renewal.

1.13. System should support upgradation/Change Variant of the card on renewal based on the configurable parameters/Customer Request.

1.14. Provision to accept online application for card issuance and uploading of KYC and dispatch to customer address/branch address.

2. Integrations

2.1. System to integrate with Bank's CRM solution of Bank's Call Centre, IVRS system, AML System etc.

2.2. Bank have its Mobile and Internet Banking platforms. The Successful bidder needs to provide the APIs and Interfaces required for servicing the customers through Bank's Mobile & Internet Banking channels to the entirety of Debit Card Operations.

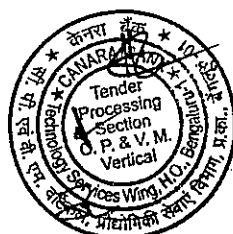
2.3. System to integrate with Bank's CBS system.

2.4. System to integrate with Loyalty Reward program vendor.

2.5. System to integrate with Bank's ATM switch.

2.6. Provision to integrate with Kiosk for issuance of the card.

2.7. System to integrate with Bank's MIS and Data Analytics Systems.



- 2.8. System to integrate with Bank's email and SMS system for generating SMS and emails to customers. Provision to integrate with Whatsapp channel.
- 2.9. Integration with any other third party service provider.
- 2.10. Any other integration as required by the Bank.

3. Portal

3.1. Bidder to provide web-based portal (integrated with Bank's single sign authentication system) to Branches/Offices for view and updation of Debit card details. The following are the salient features of the portal.

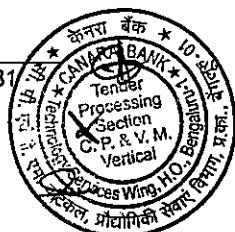
- a) Maintenance of Debit Card Master Data.
- b) Integration with Bank's SAS platform for fresh issuance and updation of Cards limits.
- c) Provision to display master data to a user.
- d) System should have maker checker facility for any Transactions and master updation /creation /modifications.
- e) Provision to block/unblock card with maker-checker facility.
- f) Provision to hotlist the card with or without maker-checker facility.
- g) Provision for enabling global usage of card facility.
- h) System to accept online application for card issuance and uploading of KYC/request form.
- i) App based access to branch & admin staff for customer request.

3.2. Other Features:

- a) Hot list the card/request reissuance of card.
- b) Change of limit within overall limit.
- c) Enable international usage of Debit card.
- d) Manage physical PIN or Green PIN.
- e) Debit Card upgrade request
- f) Activate/Deactivate Debit Card
- g) Portal for linking multiple account to a card and sending the update CAF to Switch.
- h) Provision for linking the card in CBS.
- i) Provision to display contact details of Bank, escalation matrix
- j) Card inventory and linking card in CBS as per bank requirements.

4. MIS Reports

- 4.1. The MIS generation shall be part of the Solution. Required MIS shall be provided by the Successful bidder periodically as desired by the Bank.
- 4.2. MIS report sought by the Bank pertaining to the scope of the RFP and day-to-day Business Operations shall be provided by the Successful bidder. All types of Status and Data movement for Card related activities should be captured through system and the Bank user shall be enabled to generate reports on their own. This would include various files for processing and also daily and periodic reports as needed by the Bank.
- 4.3. The Successful bidder should provide all the Debit Card related data/reports including Master data/reports, application data/reports, Debit card activation report, inactive debit card report etc. in the format specified by the Bank on periodic basis. In case of



any additional data/report required by the Bank or existing formats to be modified, same shall be provided by the Successful bidder at no additional cost.

- 4.4. The Successful bidder should also provide MIS reports/Data as per requirement from Regulator - RBI, NPCI and any other Regulatory Body.
- 4.5. All MIS/Reports should be provided through web based portal (GUI Interface) and can be downloaded preferably in MS-word/excel/pdf/any customized file format. If there is a requirement of any data in other format as required for regulatory compliance, the successful bidder should provide the same at no extra cost. The reports shall be exported to various formats like excel, CSV, text, PDF, XML & HTML etc.

5. Data Migration

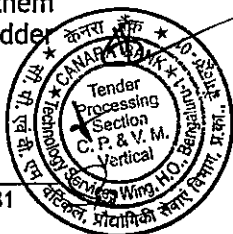
- 5.1. The successful bidder will be responsible for successful data migration from existing data available with the Bank/ existing service provider including RRB data. Bank or its existing vendor will provide Data Structures, Data Mapping for the source system, successful bidder to perform data mapping with the target system.
- 5.2. Migration of Keys & Configuration from existing Thales (9k/10k series) HSMS.
- 5.3. Specific plan of action has to be submitted for migration of data from old setup to new one which shall be vetted by the Bank technical team.

6. Regulatory Requirements

- 6.1. Any new government/ regulatory requirements that impact the provided solution to the Bank need to be incorporated as a feature upgrade or an enhancement or a patch and should be provided by the successful bidder.
- 6.2. Bidder to ensure that new DCMS application is compliant to all existing regulatory guidelines of GOI / RBI and any other regulatory authority and also adheres to requirements of IT Act 2000 (including amendments in IT Act 2008 and any other subsequent additions/amendments) and PCI-SFF certified. Bidder to ensure customization as per regulatory guidelines/scheme (Visa/MasterCard/Rupay) guidelines /audit requirement (Bank's internal / external /RBI Audit or any other audit) to be implemented as per Bank's requirement without any additional cost. In case if required efforts are more than 200 accumulated Man days which are being provided by the bidder free of cost, the cost for additional efforts required for customization will be as mutually agreed between Bank and Bidder.

7. Testing

- 7.1. The Bank to conduct "User Acceptance Testing" ("UAT") of the Solution for the purpose of ensuring that all the functionalities requested by the Bank are available and are functioning accurately. The UAT would be carried out for the Debit Card Solution proposed by the selected bidder. The detailed test cases along with test data and expected results shall be created by the selected bidder and approved by the Bank. The Bank may also add test cases if it identifies any gaps. The Bank shall participate in the UAT along with the bidder, all necessary support needs to be provided by the selected bidder to the Bank.
- 7.2. The selected bidder shall convey to the Bank that all the customizations that are required for "Go Live", as agreed upon and signed off by the Bank are completed and the solution is ready for final testing.
- 7.3. The Bank expects the test environment to be available to the bank at all times, for the purpose of testing.
- 7.4. Any deviations/discrepancies/errors observed during the testing phase will be formally reported to the selected Bidder and the selected bidder will have to resolve them immediately or within the UAT approach and guidelines formulated between the Bidder



and the Bank. The resolution timelines will be completely aligned to the project timeline of this RFP.

- 7.5. The selected bidder shall be responsible for maintaining appropriate program change control and version control for all the modifications/enhancements carried out during the implementation/testing phase.

8. Training:

- 8.1. The Selected bidder shall be responsible providing training to the Bank's Staff in the areas of Parameterization, Implementation, Migration, Operations, Management, Error Handling, System Administration, etc. The training should at least cover the following areas:

- o Functionality available in the solution
- o Product setup and Parameterization
- o Impact analysis
- o Techniques of generating various MIS reports
- o System and Application administration
- o Log analysis and monitoring.

- 8.2. The selected bidder will be expected to deliver to the Bank, one physical copy and one electronic copy of documentation for each of the deliverables and online context-sensitive help module included in the software to enable the Bank's personnel to use and understand the operations of the deliverables. The Bank may make additional copies of the Bank specific documentation for its internal use.

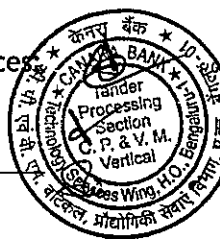
9. Hardware & Technical Requirements:

- 9.1. Bank will provide hardware support for onboarding DCMS solution.
- 9.2. System s/o will be provided by bidder like OS, DB, middleware or any.
- 9.3. DC and DR both at physical and virtual level. Bank will use the DR setup compulsorily during DR Drills. However, UAT setup is to provide at DC site only.
- 9.4. DCMS applications should be deployed in the Bank's DC & DR. All the proposed DCMS application/tools should be on premise & should work in Active-Passive mode.
- 9.5. Integration with various Bank's Interfaces like ATM switch, CBS components etc. and various servers (Email, SMS, Biometric, etc.)
- 9.6. Access to the system should be through two factor authentication either through both biometric authentication and password or through OTP validation and password to ensure that only authorized users gain access to the system. Complete Audit Trail & Audit Logs (All system & user activities) should be available. Also Access to system should be through secure session. Further access to system should be role based & configurable.
- 9.7. Integration with loyalty Rewards server of various vendors, Contact center CRM, IBS and Mobile banking server etc.
- 9.8. Card details in DCMS should be in sync with Switch, CBS and other supporting servers. In case of any deviation, the same is to be resolved on immediate basis without any extra cost to the Bank.
- 9.9. System should have provision to send alert (SMS, Email, etc.) to Customers for e.g. card/PIN dispatch, blocking, activation and re-PIN etc. Integration with SMS Alert Server for sending SMS and Integration with Mail Messaging Server for sending email.
- 9.10. DCMS application should support both ISO 8583, XML and any other such message formats for integration with other systems.
- 9.11. MIS reports as per Bank's requirement on dashboard.

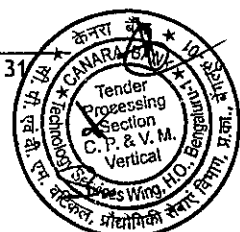


10. Information and Data Security Measures:

- 10.1. The Successful bidder shall take all necessary steps to ensure strict confidentiality, integrity & availability of the information managed throughout the Business Operations, even after the contract expires or is terminated for any reason. The Successful bidder should isolate and clearly identify the Bank's customer information, documents, records and assets to protect the confidentiality of the information and build strong safeguards.
- 10.2. The Successful bidder shall not disclose any Data/ information received from the Bank to any other person/ entity without prior written permission of the Bank and neither should use the data themselves for any other purpose without prior written permission from the Bank.
- 10.3. The successful bidder should comply with Payment Card Industry (PCI) prescriptions for comprehensive payment card security as per applicability/ readiness of updated versions of the standards such as:
- a) PCI-SSF (Payment Card Industry Software Security Framework).
 - b) PCI-HSM (Payment Card Industry Hardware Security Module)
- 10.4. The security controls to be implemented at HSM are:
- a) The HSMs should have logging enabled and should be integrated with SIEM solution, the logs must themselves be tamper proof;
 - b) HSM can become a single point of failure. This needs to be mitigated by 'clustering' of active-active for high availability and ensure secure backups;
 - c) Access to the HSM should be controlled through Access Control Lists (ACLs);
 - d) Separate ACLs should be maintained for each individual application to ensure application level isolation;
 - e) All access to HSM should be managed and monitored using a robust Privileged Identity and Access Management solution;
 - f) Decryption and validation of keys, PIN should be done at HSM;
 - g) Card PIN generation and printing should be directly at system connected HSM;
 - h) CVV generation and validation should be done at HSM;
 - i) Ensure HSM is implemented with secure PIN block format with controls to disable outputting PIN block in weaker format;
 - j) Secure key management for HSMs (such as LMKs, etc.); and
 - k) Security of the physical keys of the HSM device should be properly maintained.
- 10.5. Successful bidder shall ensure that card details of the customers are not stored in plain text at the Bank and its Successful bidder(s) locations, systems and applications.
- 10.6. Successful bidder shall also ensure that the processing of card details in readable format is performed in a secure manner to strictly avoid data leakage of sensitive customer information.
- 10.7. Successful bidder shall strictly adhere the safety measures especially during Audit regarding Card data scanning tools being used by the Bank to identify unencrypted (clear text) payments card data in the Bank's ecosystem.
- 10.8. In this context, the following safety measures to be put in place:
- a) Any tool (procured by/ from a third-party) for the purpose of scanning of unencrypted card data should first be tested in a test environment to understand the scope and impact of the tool's capabilities;
 - b) The scanning tool should be installed only in the Bank's premises on their devices.



- c) Card data scanning should not be done remotely;
- d) The discovered data, if any, must preferably reside in the scanning tool. Exportable card data must be appropriately masked. (No data, even masked, must be taken out of the Bank's premises/ infrastructure); and
- e) Limited access to service providers to conduct the scan or analyse the data, if at all, must be provided only on the Bank's devices.
- 10.9. Bank / Bidder to conduct VAPT at least on yearly basis from cert-in empanelled Auditor. VAPT testing should invariably cover compliance with various standards like OWASP. Vendor to allow access to Bank VAPT team to conduct the test and ensure compliance of the observations, vulnerabilities pointed out immediately.
- 10.10. If the source code is not owned by the Bank, then, in such cases, the Bank shall obtain a certificate from the application developer stating that the application is free of known vulnerabilities, malwares and any covert channels in the code.
- 10.11. The following measure are obligatory for VAPT (Vulnerability Assessment and Penetration Testing): -
- a) The VA shall be conducted at least on a half-yearly basis; PT shall be conducted at least on a yearly basis.
- b) VA/PT shall be conducted as and when any new IT Infrastructure or digital payment application is introduced or when any major change is performed in application or infrastructure;
- c) Testing related to review of source code/ certification shall be conducted/ obtained. This shall continue on a yearly basis, if changes/ upgrades have been made to the application during the year;
- d) Testing/ Certification should broadly address the objective that the product/ version/module(s) functions only in a manner that it is intended to do, is developed as per the best secure design/ coding practices and standards, addressing known flaws/threats due to insecure coding; and
- e) Penal provisions shall be included by the bank into third-party contractual arrangements for any non-compliance by the application provider.
- 10.12. Successful bidder shall redact/ mask customer information such as account numbers/ card numbers/ Mobile numbers/ UID numbers other sensitive information when transmitted via SMS/ e-mails.
- 10.13. Necessary controls to protect the confidentiality of customer data and integrity of data and processes associated with the digital product/ services offered;
- 10.14. Availability of requisite infrastructure e.g. human resources, technology, etc. with necessary back up;
- 10.15. Minimal customer service disruption with high availability of systems/ channels (to have minimal technical declines);
- 10.16. 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.
- 10.17. Support for version upgrade: In case of version/ change in existing Bank applications like ATM switch, IBS, Mobile Banking CBS, WhatsApp banking etc., the successful bidder should be able to integrate the proposed DCMS application to the new/ upgraded version of ATM Switch/ IBS Mobile Banking CBS, WhatsApp banking etc. while ensuring continuation of DCMS Services during up-gradation/migration. The Successful Bidder shall continue to provide services in case Bank wishes to change/upgrade the existing



Bank applications like ATM switch, IBS, Mobile Banking CBS, WhatsApp banking etc. or Card Management HW/SW or Card Personalization Vendor (s) without any extra cost to the Bank.

11. Data Retention

The Successful Bidder Shall Store and Process the Bank's data as per the business Requirement and in compliance to bank's data retention policy.

12. Skills and Qualifications Required for on-site resources

- 12.1. The on-site resources should be technically qualified and having minimum 1 year of experience in the solution provided by the vendor for development and implementation of the project along with managing, supporting and troubleshooting of issue, if any. Also, the resources supporting and monitoring the application and infrastructure should have sufficient experience and sound knowledge on the respective domain
- 12.2. The Bidder shall exercise due diligence and only after engage persons after background check, Police verification and having established identity, integrity, requisite qualifications and skills and deployment experience for all activities,
- 12.3. The Bank shall give Bidder and its personnel only physical access to the Support Location, and the designated hardware & Equipment to enable Bidder to provide the Maintenance & Support Services. Any mode of remote access will not be allowed from any Network outside Bank's Network.

Role/ Description	Experience	Educational Qualifications/Certifications/ Skills
L2	2 years and above	Bachelor's/Master's degree in Computer Science/ Information Technology/Computer Application/ Electronics/ Electronics & Communication Resource should have hands-on experience on proposed DCMS application Min. 2 years of operation on proposed DCMS application, management, <u>monitoring</u> and issue/bug troubleshooting exposure on proposed DCMS at BFSI environment. Excellent Communication skills.
L1	1 year and above	Bachelor's/Master's degree in Computer Science/ Information Technology/Computer Application/ Electronics/ Electronics & Communication Resource should have daily operation activities like but not limited report extraction, ticketing follow-up, daily & weekly status updates etc. experience on proposed DCMS application. Excellent Communication skills.

We comply with the above Scope of Work; Non-compliance to any of the scope of work will lead to disqualification in Technical proposal.

Date:
Place:

Signature with seal
Name:
Designation:



Annexure-9 (A)

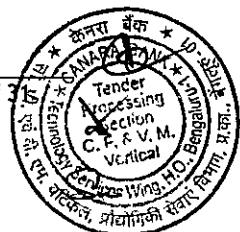
Amended Sizing of Hardware, Software/OS for UAT, DC & DRC

(to be submitted on the letter head of the company/firm with authorized signatory seal and sign)

Quoted Software/OS details for proposed Debit Card Management Solution for in UAT, DC & DRC Locations:

- 1) The bidder shall be responsible for Supply, Installation, Implementation, Integration and Maintenance of Debit Card Management Software Solution for a period of five (05) years in Canara Bank including the necessary Licenses, Software, Middleware, Operating System, Warranty support.
- 2) The bidders are required to quote for the entire solution including any Licenses, Software, Middleware, Operating System, Warranty support, etc. as may be required to fulfil the entire scope and requirements of the GeM bid.
- 3) The details of all such Licenses, Software, Middleware, Operating System, etc. as quoted by the bidder should be provided in the below format along with the Technical Bid.

Sl. No.	Components (Hardware/ Software) (specify the list of items)	Qty	Item Description with Specification Details	OEM of the Product	Physical/Virtual	Model/ Version Name	OS Details	Middleware Details (if applicable)	Database Details (if applicable)	CPU Configuration	RAM Configuration	Storage Configuration	Date of Release of Product	Date of End of Sale	End of Life (EOL) detail of the offered Product	End of Support (EoS) detail of the offered Product	
1.	Hardware / Appliance including OS for DC		App Server														
			Web Server														
			Data base Server														
			Any other (add more rows of required)														
2.	Hardware / Appliance including OS for DRC		App Server														
			Web Server														
			Data base Server														
			Any other (add more rows of required)														
3.	Hardware / Appliance including OS for UAT		App Server														
			Web Server														
			Data base Server														



		Any other (add more rows of required)																	
4.	Database Licenses																		
5.	Any other Software/ Licenses for deploying the proposed Solution at DC/DRC/UAT																		
6.	Any other Items																		

*** The quantity to be mention by the Bidder for implementation of DCMS solution. The Bank will provide the hardware except HSM and PIN Printer.**

DC (Should be in High Availability) & DRC Site (High Availability and in Sync DC Setup) - Bidder should suggest the architecture in consultation with solution architect along with justifications and should provide reasonable hardware components as per the requirements. DRC should be the replica of the DC site.

All the system Software proposed as part of solution must be enterprise licensed in the name of Canara Bank and not open sourced. If application is using Microservices, then line items should be provided accordingly.

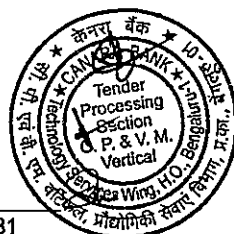
Note: At any point of time during the contract period, the resource utilization like CPU, Memory, Database etc. should not exceed 50 % of the total capacity.

Date:

Signature with seal

Name:

Designation:



Amended Annexure-10

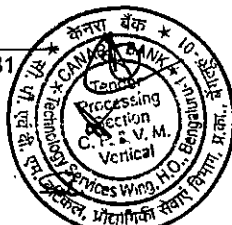
Technical Evaluation Criteria

SUB: Selection of vendor for Supply, Installation, Implementation, Integration and Maintenance of Debit Card Management Software Solution for a period of five (05) years in Canara Bank

Ref: GEM/2025/B/6914450 dated 21/11/2025.

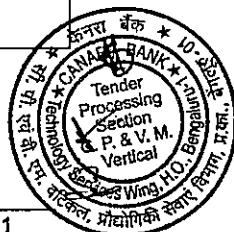
Bank will evaluate the technical proposals of all eligible Bidders based on the documents submitted for the below mentioned criteria:

Sl. No.	Particulars	Scoring methodology	Max Marks	Documents to be submitted For award of mark
1.	<u>The Debit Card Management Solution should have implemented and maintaining in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last 3 years as on the date of submission of bid.</u>	<p>No. of Organisations:</p> <p>5 or more organizations: 8 marks</p> <p>3 to 4 Organisations: 5 marks</p> <p>1 to 2 Organisations: 3 marks</p>	8	<p><u>The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter/Email reference from the client confirming the details provided along with Name, Designation, Contact details.</u></p> <p><i>Kindly note that that Client's Email should be from their official Email IDs only, containing their name, designation & Contact number and duly marking a copy to 'dittenders@canarabank.com'.</i></p>
2.	<u>The Debit Card Management solution should be capable of maintaining atleast 1 Crore Debit Card in at least one Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks in India during last 1 year as on the date of submission of bid.</u>	<p><u>No. of active Debit Cards:</u></p> <p>More than 3 Crore: 10 marks</p> <p>More than 2 Crore upto 3 Crore: 5 marks</p> <p>1 crore and above & upto 2 crore cards: 3 marks</p>	10	<p>The bidder has to provide relevant purchase order/ work order / engagement letter along with satisfactory project completion certificate/ Reference letter from the Concerned Organization/Email reference from the client clearly mentioning the number of active Debit Cards.</p> <p><i>Kindly note that that Client's Email should be from their official Email IDs only, containing their name, designation & Contact number and duly marking a copy to 'dittenders@canarabank.com'.</i></p>





3.	<p><u>The Bidder/OEM must have successfully implemented/ maintained Debit Card Management solution in Public Sector Banks (PSBs)/ Private Sector Indian Banks/ NBFC/ Private Sector Foreign Banks from the date of submission of bid.</u></p>	<p>No. of years: above 5 years: 10 marks Above 2 years up to 5 years: 7 marks 2 years: 3 marks</p>	10	<p><u>The bidder has to provide relevant purchase order/work order / engagement letter & signoff along with satisfactory project completion certificate/ Reference letter/Email reference from the client confirming the no of years along with Name, Designation, Contact details.</u></p> <p><i>Kindly note that that Client's Email should be from their official Email IDs only, containing their name, designation & Contact number and duly marking a copy to 'dittenders@canarabank.com'</i></p>
4.	<p>The solution should have handled daily Debit Card processing on minimum 10,000 debit cards in last two years as on the date of bid submission.</p>	<p>above 1,00,000: 8 marks above 50,000 and upto 1,00,000: 5 marks 10,000 and above and upto 50,000 : 3 marks</p>	8	<p>The bidder has to provide relevant purchase order/ work order / engagement letter along with satisfactory project completion certificate/ Reference letter from the Concerned Organization/Email reference from the client clearly mentioning the number of Debit Cards.</p> <p><i>Kindly note that that Client's Email should be from their official Email IDs only, containing their name, designation & Contact number and duly marking a copy to 'dittenders@canarabank.com'</i></p>
5.	<p>Bidder should have valid accreditation as below:</p> <ol style="list-style-type: none"> <u>1. PCI-DSS (Payment Data Card Industry Security Standard).</u> 2. PCI-SSF (Payment Card Industry Software Security Framework) 3. ISO/IEC 27001 certification 	<p>Each Certification contains 3 marks</p>	9	<p><u>Copy of valid and inforce certificate shall be enclosed.</u></p>



6.	Compliance to 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	25	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.
7.	The proposed application platform or monolith or containers/micro services and should be able to integrate with Bank's existing Solution	Monolith - 5 marks Container/Micro services-10 marks	10	Bidder to note that all features must be available for demonstration during Presentation/ Product Demonstration. Bidder to provide the document for compliance of mentioned platform.
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	

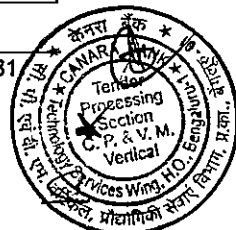
Note: The bidder should score minimum 70% of marks out of 100 marks for qualifying under Technical Evaluation. The bidders qualified under Technical Evaluation will be eligible for commercial opening.

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	3
2.	Best IT architecture with latest technology, Approach and Methodology	5
3.	Solution's capabilities	7
4.	Compliance, Security & Risk Management	3
5.	Future Scalability	2
	Maximum Marks for Presentation	20



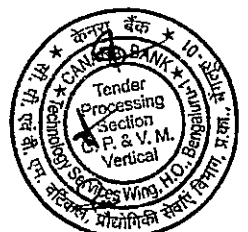
Terms & Conditions

- a. 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.
- b. Bank reserves the right to conduct interviews of the proposed team members.
- c. In case of absence of the allotted resource, the standby should perform the job of the absentee.
- d. 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:
Place:

Signature with seal
Name:
Designation:



Amended Annexure-17
Bill of Material

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

SUB: Selection of vendor for Supply, Installation, Implementation, Integration and Maintenance of Debit Card Management Software Solution for a period of five (05) years in Canara Bank

Ref: GEM/2025/B/6914450 dated 21/11/2025

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.
5. The estimate debit card base is project to be around 20 crore including RRB during 5 year tenure including old data. The Vendor has to quote the sizing based on the above record.

Table - A

Enterprise perpetual License cost for Debit Card Management Software Solution with comprehensive Support & Maintenance for One Year
[Amount in Indian Rupees]

Sl. No.	Requirement Details	Price details	Tax for Column a		Total Cost (Incl. of tax) d=a+c
		(Excl. of Tax)	Tax %	Tax Amt.	
		a	b	c	
1.	Enterprise-wide Perpetual License cost for Debit Card Management Software Solution				
2.	Total Enterprise Perpetual License cost for Debit Card Management Software Solution with comprehensive Support & Maintenance for One Year				

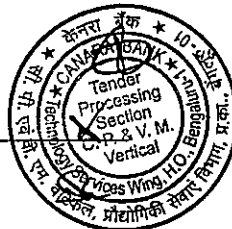
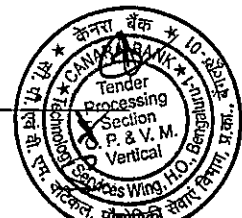


Table-B
Cost of Software and Other items for implementation of Proposed Debit Card Management Solution

[Amount in Indian Rupees]

Sl No	Deploy ment locatio n	Item	Name	To be deployed on which server (App Server, DB server, Web Server etc.)	Date of Release of Product	Date of End of Sale End of Life (EOL) detail of the offered Product	End of Support (EoS) detail of the offered Product	Qty		Unit Price with 3 years onsite warranty	Unit Price with 2 years ATS	Total Cost with 5 years	Tax for Column d		Total Cost (Incl. of Tax) f=d + e
								a	b				c	d=a*(b+c)	
1.	DC	OS Licenses													
		Database licenses, if required													
		Middleware licenses, if required													
		Any other license, if required													
2.	DR	OS Licenses													
		Database licenses, if required													
		Middleware licenses, if required													
		Any other license, if required													
3.	UAT	OS Licenses													
		Database licenses, if required													



	<u>Middleware licenses, if required</u>												
	<u>Any other license, if required</u>												
Total Cost of Software and Other items for implementation of Proposed Debit Card Management Solution													

Note: Bidder has to provide the details of all items quoted such as Software, Middleware, Database, Operating System, and other Licenses required to run the application along with its description and specification details (such as OEM, Model, Version, etc.) in a separate sheet. Bidder shall refer Annexure - 9 (A) while arriving at the cost of Software and Other items to run the DCMS application.

Each line item mentioned in the table-B should be clearly defined. If application is using Microservices, then line items should be provided accordingly.

All the Software that is required to run the DCMS application, the same should have Enterprise License in the name of Canara Bank.

* Bank may at its discretion procure Data base license or not and accordingly it will be accounted for.

Table-C
Cost for Payment HSM and PIN Printing Machine

[Amount in Indian Rupees]

Sl. No.	Requirement Details	Unit Price with comprehensive warranty of 3 years (Excl. of Taxes)	Quantity	Total Cost for HSM and PIN printing Machine for 3 Years (Excl. of Taxes)	Tax for Column d		Total Price (Incl. of tax)
		a	b	c = a*b	Tax % d	Tax Amt. e	
1.	Cost for HSM along with comprehensive warranty of 3 years.		3				
2.	Cost for PIN Printing Machine along with comprehensive warranty of 3 years.		1				
Total Cost for Payment HSM and PIN Printing Machine							

Note: HSM should include support for NIST-approved post-Quantum cryptography algorithms to ensure quantum-resilient security.

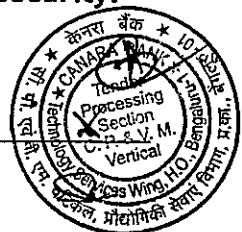


Table-F
One-time Implementation and Migration Cost

[Amount in Indian Rupees]

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

Table-G
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	
1.	Cost for any additional requirements/ enhancements /Change Requests		100	5				
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-H
Cost for Onsite Resources

Sl. No.	Description	Unit Cost Per Resource Per Month (Excl. of Taxes)	No. of Months	No. of Resources*	Total Charges for resources (Excl. of Taxes)	Tax for Column d		Total Charges for resources (Incl. of Taxes)
						% of Tax	Tax Value	
		a	b	c	d=a*b*c	e	f	g=d+f
1.	L1 Resource		60	2				
2.	L2 Resource		60	2				
Total Cost for Onsite Resources								

Note: * Number of resources mentioned above in Column-c are indicative and bank at its discretion may increase or decrease as per the requirement and payment will be made against actual utilization of Resources. The charges quoted above shall be fixed for the entire contract period.

Table-I
Total Cost for 5 Years Contract Period

Sl. No.	Details	[Amount in Indian Rupees]	
		Total Cost (Exclusive of taxes)	Total Cost (Inclusive of taxes)
1.	Total Enterprise Perpetual License cost for Debit Card Management Software Solution with comprehensive Support & Maintenance for One Year as per Table-A		
2.	Total Cost of Software and Other items for implementation of Proposed Debit Card Management Solution as per Table-B		
3.	Total Cost for HSM and PIN Printing Machine as per Table-C		
4.	Total AMC Cost for Payment HSM and PIN Printing Machine as per Table-D		
5.	Total ATS cost for Debit Card Management Software Solution as per Table-E		



6.	Total One-time implementation and Migration Cost as per Table-F		
7.	Total Cost for additional requirements/ enhancements /Change Requests as per Table-G		
8.	Total Cost for Onsite Resources as per Table-H		
9.	Total Cost of Ownership for a period of 5 years [Sum of rows 1,2,3,4,5,6,7 and 8]		

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:

