

Replies to Pre Bid Queries for GeM bid Ref No:GEM/2025/B/6931940 dated 27/11/2025 for selection of service provider for End-to-End Management of Card Rewards Program for Credit, Debit and Prepaid Cards in Canara Bank for a period of five years

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
1				General Query	We would request you to please kindly clarify which document will be treated as final and binding for submission and evaluation - the GEM document for this tender or the tender document published on the Bank's website for the same requirement.	Bidder to comply with RFP terms and conditions
2				General Query	There are 17 points mentioned in the tender document under PQC section. If a bidder does not qualify on these points, partially or fully, but the bidder is MSME & Startup India registered - can they be considered for any relaxation or exemption and be eligible to proceed with the tender?	As per Govt of India guidelines with regards to Start up and MSE, relaxation is applicable to Prior turnover and prior experience, subject to meeting of the quality and technical specifications specified in RFP document
3	57	Annexure-2	Pre-Qualification Criteria	6. 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. Documents to be submitted In compliance with Qualification Criteria The bidder should submit self-declaration on the Company's letter head to this effect along with documentary evidence.	We request flexibility in the bidder allowing to allow to bring partner OEM technology platform B	Bidder to refer Corrigedum-2 and comply with RFP terms and conditions
4	57	Annexure-2	Pre-Qualification Criteria	9. The Bidder should have implemented and maintained Rewards Program for at least one (01) Schedule Commercial Banks in India during last three years as on the date of submission of bid. Documents to be submitted In compliance with Qualification Criteria: The bidder has to provide Purchase Order/Contract agreement/Satisfactory letter/reference letter or email reference from client from the Concerned Organization.	Requested change " The Bidder/ propoaed OEM should have implemented	Bidder to refer Corrigedum-2 and comply with RFP terms and conditions
5	57	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. Documents to be submitted In compliance with Qualification Criteria: The bidder has to provide Purchase Order/Contract agreement/Satisfactory letter/reference letter or email reference from client from the Concerned Organization clearly mentioning the count of Reward Accounts.	The Bidder to be replaced with The Bidder/proposed OEM	Bidder to refer Corrigedum-2 and comply with RFP terms and conditions
6	58	Annexure-2	Pre-Qualification Criteria	12. Bidder should be PCI DSS compliant and certified as on the date of submission of bid. Documents to be submitted In compliance with Qualification Criteria: Copy of valid certificate shall be enclosed. (Certificates with more than one year from the issue date will be considered)	The Bidder to be replaced with The Bidder/proposed OEM	Bidder to refer Corrigedum-2 and comply with RFP terms and conditions
7	69	Annexure-9	Technical and Functional Requirements	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.	The Bidder to be replaced with The Bidder/proposed OEM	Bidder to refer Corrigedum-2 and comply with RFP terms and conditions



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8	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 Merchant, Assets, Liabilities etc in order to implement a successful bank wide loyalty program like other leading banks	Bidder to comply with RFP terms and conditions
9	19	Section C: Deliverable and Service Level Agreements	8. Scope involved during Contract Period	8.4 All the system Software proposed as part of solution must be licensed and not open sourced.	<p>We advocate for the inclusion of specific, proven open-source software components that constitute industry-standard frameworks adopted globally by leading financial institutions and regulated enterprises.</p> <p>While we assume responsibility for the end-to-end support, maintenance, and security governance of our solution, our support for underlying open-source components is provided on a diligent, best-effort basis. We act as the bridge between the open-source community and the Bank, employing commercially reasonable efforts to expedite security patches, lifecycle updates, and stability fixes.</p> <p>Our rigorous evaluation process ensures that every component is vetted for maturity and licensing compliance, ensuring that our reliance on open-source frameworks introduces no operational risk to the Bank</p>	Bidder to comply with RFP terms and conditions
10	26	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 to refer Appendix A and comply with RFP terms and conditions



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11	43	Section G - General Conditions	18. Protection of Data	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 vendor shall have a structured process in place for secured removal/disposal/destruction of data and the details of the same shall be provided to the Bank as and when required by the bank.	Please advise on what should be filled by the bidder in the blank space mentioned in the clause mentioned alongside.	Details will be shared with successful Bidder.
12	51	Section H: Purchase Preference	Micro & Small Enterprises	1.7. MSEs are exempted from paying EMD, subject to furnishing of Valid certificate for claiming Exemption.	We request the bank to include Medium Enterprises, covering all MSMEs under this clause.	Bidder to comply with RFP terms and conditions
13	57	Annexure-2	Pre-Qualification Criteria	8. The Net Worth of bidder firm should not be negative as on 31/03/2025 and also should have not been eroded by more than 30% (thirty per cent) in the last three years, ending on '31/03/2025'.	Being an existing vendor of the bank for last three procurements in Canara Bank, we would like to invoke clause 7.2 and seek the exemption from clause mentioned below - Point 8 - Annexure 2 - Pre-Qualification Criteria - The Net Worth of bidder firm should not be negative as on 31/03/2025 and also should have not been eroded by more than 30% (thirty per cent) in the last three years, ending on '31/03/2025'.	Bidder to refer Corrigendum-2 and comply with RFP terms and conditions
14	57	Annexure-2	Pre-Qualification Criteria	9. The Bidder should have implemented and maintained Rewards Program for at least one (01) Schedule Commercial Banks in India during last three years as on the date of submission of bid	We request the bank to exclude the Small Finance Banks from this criteria, considering their scale of operations won't be comparable to the scale of business managed by Canara Bank. This is a standard practice by many other PSU RFPs in the industry	Bidder to refer Corrigendum-2 and comply with RFP terms and conditions



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15	57	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) Bidder to refer Corrigedum-2 and comply with RFP terms and conditions 2) Understanding is correct.
16	66	Annexure-8	Scope of Work 1. Reward Point Management	1.7. Should able to provide a website and app for customers to check their status of reward points, and should have call centre for customer support. SMS alerts/Email/WhatsApp etc. should also be triggered. Bidder has to send SMS/Email/Whatsapp alerts from their end	Loylty Rewardz confirms that this functionality is available. Considering, there will be a huge volume of SMS / Email / WhatsApp, based on the number of credit card and accounts managed by the bank. We believe the cost associated with the cost of communications for the channels will be borne by the bank at actuals.	Successful Bidder's proposed solution should have the capability to integrate with Bank's communication channels viz. SMS, Whatsapp, Email etc.
17	67	Annexure - 8	Scope of Work 1. Reward Point Management	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 this RFP term and conditions.
18	68	Annexure - 8	Scope of Work 4. 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 borne by the Bank and all other cost will be borne by the bidder.
19	68	Annexure - 8	Scope of Work 4. 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 borne by the Bank and all other cost will be borne by the bidder.
20	68	Annexure - 8	Scope of Work 4. 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 borne by the Bank and all other cost will be borne by the bidder.
21	68	Annexure - 8	Scope of Work 5. 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	Bidder to refer Corrigedum-2 and comply with RFP terms and conditions



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22	70	Annexure-9	Technical and Functional Requirements	15. The bidder should own Customer Care centre 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	Understanding is Correct. Bidder to refer Corrigedum-2 and comply with RFP terms and conditions
23	73	Annexure-10	Technical Evaluation Criteria	3. 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 model do not need ledger management. Please confirm.	1.Bidder to refer Corrigedum-2 and comply with RFP terms and conditions 2.Understanding is Correct
24	73	Annexure-10	Technical Evaluation Criteria	4. The monthly average transactions processed in last one year for Scheduled Commercial Banks in India as on the date of submission of bid	1. Trust this is for a single bank. Please confirm 2. Our assumption is that this is only for Accrual Transactions. Please confirm 3. Considering banks might hesitate to certify the count of transactions processed, the same can be supported by our system screenshots signed by our authorized signatory. Please confirm.	1. The monthly Average transactions count would be considered for consolidated number of transactions from all Scheduled Commercial banks. 2.Understanding is Correct. 3.Bidder to refer Corrigedum-2 and comply with RFP terms and conditions
25	81	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 will be made in arrears. Understanding is correct on reimbursement.
26	82	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 Gol, Ministry of Finance, we believe this should be defined as 0%. Please confirm. The same is being followed across our banking clients currently	Bidder to comply with RFP terms and conditions
27	83	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	Details will be shared with successful bidder.
28	86	Annexure-18	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 successful bidder has to submit the Due-Diligence Report from any RBI Accredited/ SEBI registered Credit rating agencies in India as per Annexure-18. of the RFP.



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29	89	Annexure -20	Format for submission of Software Bill of Material (SBOM)	Point 12: Criticality: The criticality or importance of the software component to the overall functionality or security of the application,often categorized as critical, high,medium or low.	We would require a more clarity on this clause. Please explain the same	Clause is self explanatory. Bidder to comply with RFP terms and conditions.
30	90	Annexure -20	Software Bill of Material (SBOM)	Point 17: Timestamp: Record of the date and time of the SBOM data assembly Point 18: Executable Property: Attributes indicating whether a component within an SBOM can be executed Point 19: Archive Property: Characteristics denoting if a component within an SBOM is stored as an archive or compressed file	The loyalty solution is not a single, monolithic application; it is a comprehensive ecosystem comprising multiple distinct software modules. Due to this modular architecture, and given that our offering is a managed services model rather than a standard SaaS product, providing a single, consistent timestamp or property set for the entire solution is not feasible. We respectfully request a waiver for the requirements outlined in the said annexure.	Bidder to comply with RFP terms and conditions
31	67	Annexure-8	Scope of Work 1.Reward Point Management:	General Query	Please provide the current system landscape for each of the cards	Bidder to refer Scope of Work (Annexure-8) & Bidder to comply with RFP terms & conditions.
32	67	Annexure-8	Scope of Work 1.Reward Point Management:	1.12 The existing reward points of card holders to be migrated to their solution. The migration activity will be sole responsibility of the successful bidder	Which systems are to be considered for migration? What is the data volume to be considered for migration?	All the relevant data available with the existing service provider with respect to rewards has to be migrated. Details will be shared with successful bidder
33	66	Annexure-8	Scope of Work 1.Reward Point Management:	1.11 The Bidder should offer attractive redemption options to customers which include the following: the list is not exhaustive but indicative and the Bidder may include more options. Any addition deletion of the redemption options should be done at Bank's discretion. 1.11.1. Gift Vouchers 1.11.2. Merchandise 1.11.3. Redemption Of Real Time Movie Tickets 1.11.4. Redemption Of Real Time Air Ticket 1.11.5. Redemption of Real Time Bus Ticket 1.11.6. Redemption of Real Time Mobile recharge 1.11.7. Redemption of Real Time DTH recharge 1.11.8. Redemption of Real Time in-store redemption 1.11.9. Redemption of Grocery 1.11.10.Redemption of Charity Products 1.11.11.Redemption for various subscriptions 1.11.12.1000 Products Catalogues	How many loyalty programs do you have? Are these unified or separate for different cards?	Currently Loyalty program is being carried out for cards only. The Loyalty program is separate for different cards at present.
34	66	Annexure-8	Scope of Work 1.Reward Point Management:	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	How many Customers and Merchant Partners are onboarded currently?	Details will be shared with successful bidder.



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35	67	Annexure-8	Scope of Work 3.Manage the call centre:	Should maintain a call centre set up to handle inbound / outbound customer calls for loyalty rewards program management, redemption, accrual and any other issues or feedback from the customers, All the charges/costs to be borne by the successful bidder. Call centre to be established at Bidder's location only	What operating hours are expected for the call centre?	Details will be shared with successful bidder.
36	68	Annexure-8	Scope of Work 4.Marketing & creative development	4.2.Conducting basic research for understanding customer spending behavior	Customer spending research is on primary data, or some secondary analysis expected from the Vendor Partner	Conducting basic research for understanding customer spending behavior based upon the available data.
37	68	Annexure-8	Scope of Work 4.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	What will be the process of approving the marketing material that the Vendor Partner will be creating	Process for approving the same will be discussed with successful bidder.
38	66	Annexure-8	Scope of Work 1.Reward Point Management	1.8.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	Please confirm if the bank is using any ESB layer currently	Details will be shared with successful bidder
39	66	Annexure-8	Scope of Work 1.Reward Point Management	1.8.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	Please share the list of all systems that will be integrated as per the scope of this engagement	Bank's Mobile Banking App, Net Banking, Web Portal and any other channel as required by the Bank.
40	Servers & Disaster Recovery		General Query		Kindly elaborate on 'dedicated servers', as SAAS systems work on a different principle	Bank's data should be stored in a dedicated server (physically/logically separated) and not to be under shared resources.
41			General Query		Request bank to consider evaluating the usage of QCBS techno commercial instead of Reverse bidding process	Bidder to comply with RFP terms and conditions
42	67	Annexure-8	Scope of Work 1.Reward Point Management	1.12.The existing reward points of card holders to be migrated to their solution. The migration activity will be sole responsibility of the successful bidder.	Please confirm if we will get clean data to load to the new system. It will be Bank responsibility to Extract, Clean and Transform from the existing systems	Bidder to comply with RFP terms and conditions
43	67	Annexure-8	Scope of Work 1.Reward Point Management	1.17.Redemption fee is defined as fee charged to Bank's card holder for each redemption transaction done through Rewards portal. The redemption fee per redemption transaction to be charged to card holder will be fixed by Bank.	Is the Redemption fee a flat fee or % calculation. How will this be charged to the Customer? is the expectation to send this charge to the customer account to debit the amount?	Same as per the Bank's discretion.
44	66	Annexure-8	Scope of Work 1.Reward Point Management	1.3.The above Rewards Modules should have capability to integrate with Bank's Card Management System of Credit, Debit and Prepaid Cards	Please provide the current system landscape for each of the cards	Bidder to refer Scope of Work (Annexure-8) & Bidder to comply with RFP terms & conditions.



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45	66	Annexure-8	Scope of Work 1.Reward Point Management	1.7.Should able to provide a website and app for customers to check their status of reward points, and should have call centre for customer support. SMS alerts/Email/WhatsApp etc. should also be triggered.Bidder has to send SMS/Email/Whatsapp alerts from their end	Is is an expectation to redirect from Bank portal to reward portal or, call API to show data in existing Bank portal where existing reward pages exist.	Bidder has to provide a dedicated web portal and app for customers to check their status of reward points, and perform the redemption. Bidder should have call centre for customer support. SMS alerts/Email/WhatsApp etc. should also be triggered.Bidder has to send SMS/Email/Whatsapp alerts from their end. Further bidder has to integrate the proposed solution with Bank's Mobile Banking App, Net Banking, Web Portal and any other channel as required by the Bank.
46	67	Annexure-8	Scope of Work 2.Redemption Fulfilment	2.5.Manage the entire redemption process from sourcing to shipping of the goods on the customer address.	Please clarify on the expectations for - Manage the entire redemption process from sourcing to shipping of the goods on the customer address.	Bidder has to manage the entire redemption process from the redemption of point, buying the merchandise and delivery of the goods on the customer address.
47	67	Annexure-8	Scope of Work 3.Manage the call centre	Should maintain a call centre set up to handle inbound / outbound customer calls for loyalty rewards program management, redemption, accrual and any other issues or feedback from the customers, All the charges/costs to be borne by the successful bidder. Call centre to be established at Bidder's location only	What are the expected call volumes and SLA for inbound/outbound calls? Should the call center integrate with existing IVR? What is the IVR used currently	Details will be shared with successful bidder
48	67	Annexure-8	Scope of Work 3.Manage the call centre	Should maintain a call centre set up to handle inbound / outbound customer calls for loyalty rewards program management, redemption, accrual and any other issues or feedback from the customers, All the charges/costs to be borne by the successful bidder. Call centre to be established at Bidder's location only	Kindly elaborate on the activities expected from Call Centre, will it be required for them to act as 'Concierge Services' for higher Tier/ Reward conversion ?	Bidder to comply with RFP terms and conditions
49	67	Annexure-8	Scope of Work 3.Manage the call centre	Should maintain a call centre set up to handle inbound / outbound customer calls for loyalty rewards program management, redemption, accrual and any other issues or feedback from the customers, All the charges/costs to be borne by the successful bidder. Call centre to be established at Bidder's location only	How are the customer enquiries managed today ? What systems are being used to record the same?	Will be discussed with the successful bidder.
50	68	Annexure-8	Scope of Work 4.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.	What are the peak volumes to create Marketing collateral and what are the channels of communication to be enabled(Email and SMS is mentioned, is whatsapp also expected?)	Will be discussed with the successful bidder.
51	68	Annexure-8	Scope of Work 5.MIS Reports	5.5.Monthly Statement of Bank Account	Kindly elaborate the expectation on - Monthly Statement of Bank account (is this reward credit debit statement?, this is covered in 5.8)	Bidder to refer Corrigedum-2 and comply with RFP terms and conditions
52	67	Annexure-8	Scope of Work 1.Reward Point Management	1.10.The Bidder should maintain Bank's data in dedicated server with additional DR Site	Does the Bank require a dedicated application to be hosted in their Data Center or we propose a SaaS solution?	Bank's data should be stored in a dedicated server (physically/logically separated) at the bidder's Private Data Centre (DC and DR) and the same should not to be under shared environment.
53				General Query	The additional DR Site is required for which all modules?	DR should be complete replica of DC for all the modules.



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61	39	SECTION G - GENERAL CONDITIONS	11. Confidentiality and Non-Disclosure	<p>11.1. The vendor/service provider acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, data, papers, statements, any business / customer information, trade secrets and process of the Bank relating to its business practices in connection with the performance of services under this Agreement or otherwise, is deemed by the Bank and shall be considered to be confidential and proprietary information ("Confidential Information"), and shall not in any way disclose to anyone and the same shall be treated as the intellectual property of the Bank. The Service Provider shall ensure that the same is not used or permitted to be used in any manner incompatible inconsistent with that authorized procedure/ practice by the Bank. The Confidential Information will be safeguarded, and the Service Provider will take all necessary action to protect it against misuse, loss, destruction, alteration, or deletion thereof. Any violation of the same will be liable for action under the law.</p> <p>11.2. VENDOR/ SERVICE PROVIDER shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. VENDOR/ SERVICE PROVIDER shall suitably defend, indemnify BANK for any loss/damage suffered by BANK on account of and to the extent of any disclosure of the confidential information.</p> <p>11.3. No Media release/public announcement or any other reference to the Contract/RFP or any program there under shall be made without the written consent of the BANK, by photographic, electronic or other means.</p> <p>11.4. Provided that the Confidentiality Clause may not be applied to the data or information which;</p> <p>a) Was available in the public domain at the time of such disclosure through</p>	We request bank to make this clause mutual.	Bidder to comply with RFP terms and conditions
62	44	SECTION G - GENERAL CONDITIONS	20. Indemnity	<p>20.1. VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:</p> <p>20.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER;</p> <p>20.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER;</p> <p>20.1.3. Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider</p> <p>20.2. VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of Solution supplied by them.</p> <p>20.2.1. All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities.</p> <p>20.2.2. The limits specified in above clauses shall not apply to claims made</p>	We request bank to make this clause mutual.	Bidder to comply with RFP terms and conditions



Replies to Pre Bid Queries for GeM bid Ref No:GEM/2025/B/6931940 dated 27/11/2025 for selection of service provider for End-to-End Management of Card Rewards Program for Credit, Debit and Prepaid Cards in Canara Bank for a period of five years

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
				<p>by the Bank/third parties in case of infringement of Intellectual property rights or loss caused due to breach of confidential obligations or applicable data protection laws or commission of any fraud by the bidder or its employees or agents or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be restricted to actual claims.</p> <p>20.2.3. All Employees engaged by VENDOR/ SERVICE PROVIDER shall be in sole employment of VENDOR/ SERVICE PROVIDER and the VENDOR/ SERVICE PROVIDER shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall the Bank be liable for any payment or claim or compensation (including but not limited to compensation on account of injury / death / termination) of any nature to the employees and personnel of the bidder.</p> <p>20.3.VENDOR/ SERVICE PROVIDER's aggregate liability shall be subject to an overall limit of the total Cost of the project.</p>		
63	58 & 70	Annexure-2 Point no 9 & Annexure-9 Point no 20	Annexure-2 Point no 12 & Annexure 9 Point no 11	"Bidder should be PCI DSS compliant and certified as on the date of submission of bid." and "Bidder should be PCI-DSS Complaint & secure certification within 6 months from the date of acceptance of purchase order for this RFP."	We request bank to kindly change it to "Bidder should be PCI DSS compliant and certified as on the date of submission of bid. In case bidder has applied for the certificate then they should submit the certificate within 6 months from the date of releasing the Purchase Order/Work Order before Go-Live date."	Bidder to refer Corrigedum-2 and comply with RFP terms and conditions ✓
64	57 & 70	Annexure-2 Point no 9 & Annexure 9 Point no 20	Annexure-2 Point no 9 & Annexure 9 Point no 20	"The Bidder should have implemented and maintained Rewards Program for at least one (01) Schedule Commercial Banks in India during last three years as on the date of submission of bid." and "The Bidder should have provided dedicated interactive secure online website with SSL/ TLS for a loyalty rewards program for at least 2 Schedule Commercial Banks in India."	We request bank to make changes in Annexure 9 to match Eligibility Criteria	Bidder to refer Corrigedum-2 and comply with RFP terms and conditions ✓
65	58	Annexure-2 Point no 11	Annexure-2 Pre-Qualification Criteria	The Bidder should have the capability of processing atleast 3 crore transactions per month at the time of the submission of RFP and should be able to ramp up the capacity further in the future as per bank's requirement.	We request bank to consider self declaration for the same.	Bidder to refer Corrigedum-2 and comply with RFP terms and conditions
66	73	Point no 4	Annexure-10	The monthly average transactions processed in last one year for Scheduled Commercial Banks in India as on the date of submission of bid: No. of Transactions Processed: > 3 crores : 10 Marks 3 Crores : 5 Marks	We request bank to consider self declaration for the same.	Bidder to refer Corrigedum-2 and comply with RFP terms and conditions
67				Solution Deployment	We request bank to confirm whether bank wants this solution on Cloud or On Prem and whether bank will bear the cost for the same.	Please refer the point number 13 under annexure-9. Bidder to comply with RFP terms and conditions
68	1		GEM Bid Document	Bid End Date	We request bank to kindly give minimum 12 working days from the day of uploading the pre-bid queries response.	Bidder to refer Corrigedum-2



Replies to Pre Bid Queries for GeM bid Ref No:GEM/2025/B/6931940 dated 27/11/2025 for selection of service provider for End-to-End Management of Card Rewards Program for Credit, Debit and Prepaid Cards in Canara Bank for a period of five years

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
69		General Query		EMD Amount	We request bank to reduce the EMD amount to 5,00,000	Bidder to comply with RFP terms and conditions
70				Query raised during Pre Bid Meeting	Present data of monthly redemption of reward points	Details will be shared with successful bidder
71				Query raised during Pre Bid Meeting	Global experience can be considered or not?	Bidder to comply with RFP terms and conditions

Place: Bengaluru
Date:29/12/2025


Deputy General Manager


