

Corrigendum-2 to GeM Bid ref. no. GEM/2024/B/4993225 dated 29/05/2024 Selection of consultant for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of Digital Products business including Credit Cards to M/s CCSL

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

Sl. No.	Section/Annexure/ Appendix of GeM Bid	Clause No.	Existing Clause	Amended Clause
1.	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>
2.	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>
3.	Appendix-A	Appendix-A	Existing Appendix-A	<u>Amended Appendix A attached with this Corrigendum</u>
4.	Annexure-9 (Scope of Work)	Annexure-9	Existing Annexure-9	<u>Amended Annexure-9 with this Corrigendum</u>
5.	Section G - General Conditions	4. Human Resource Requirement	4. Existing Human Resources Requirement	<u>4. Amended Human Resources Requirement attached with this Corrigendum.</u>
6.	Annexure-15 (Bill of Material)	Annexure-15	Existing Annexure-15 (Bill of Material)	<u>Amended Annexure-15 (Bill of Material)</u>
7.	Section E - Selection of Bidder.	4. Bidders Presentation/Site Visits/Product Demonstration/POC	4. Bidders Presentation/Site Visits/Product Demonstration/POC	<u>This clause stands deleted.</u>



8.	Section C - Deliverable and Service Level Agreements	3. Payment Terms	New Clause	<u>3.9 Bank will release the payment on completion of Each activity mentioned in annexure -15 as per respective Phases.</u>
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All the other instructions and terms & conditions of the above GeM Bid shall remain unchanged.

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

Date:02/07/2024
Place: Bengaluru


Deputy General Manager



Annexure-2
Pre-Qualification Criteria

[On Firm's / Company's letter head]

SUB: Selection of consultant for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of Digital Products business including Credit Cards to M/s CCSL

Ref: GEM/2024/B/4993225 dated 29/05/2024.

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.	Pre-Qualification Criteria	Documents to be submitted In compliance with Pre-Qualification Criteria	Bidders Response
A.	General		
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) 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 16/09/2020.	Certificate of local content to be submitted as per Annexure-5.	
3.	The Bidder should be a partnership firm registered under LLP Act, 2008/Indian Partnership Act, 1932 or Company in India as per Indian Companies Act, 1956 or Indian Companies Act, 2013 and should have been in operation in India for last five years as on RFP date.	Copy of Certificate of 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.	
4.	The Bidder to provide confirmation that none of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners has not participated in the bid process.	The bidder should submit letter of confirmation on the Company's letter head to this effect.	



5.	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 on the date of submission of this RFP.	The Bidder should submit self-declaration on the Company's letter head to this effect.	
6.	<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>	
B.	Financial		
7.	The Bidder should have an average turnover of Rs.100 Cr or above in the last 3 (three) financial years (i.e., 2020-21, 2021-22 and 2022-23). This must be the individual company turnover and not of any group of companies.	Bidder has to submit audited Balance Sheet copies for last 3 Years i.e. 2020-21, 2021-22 and 2022-23 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number.	
8.	The bidder should have positive Net Worth as on 31/03/2023 and also should have not eroded by more than 30% in the last three financial years, ending on 31/03/2023.	The bidder must produce a certificate from the Company's Chartered Accountant to this effect. The documents certified by	





		Chartered Accountants should mandatorily contain Unique Document Identification Number.
.C. Experience & Support Infrastructure		
9.	The bidder should have experience in providing Consultancy Services of setting up new Credit Card business/ migration of Credit Card business projects/ <u>review and transformation of Credit Card business project</u> carried out in at least 1 (One) Public Sector Bank/Private Sector Bank/Foreign Bank having branches in India / BFSI in the <u>last 10 years as on 31/03/2024.</u>	The bidder should submit purchase Order and reference letter duly mentioning the details of the services. or Email confirmation specifying, date of completion of project along with client's signature clearly mentioning the Name, Designation and Contact details of the signatory from client. Person sending the email confirmation should be from executive level (DGM or equivalent & above) / Satisfactory letter duly mentioning the details of the services.
10.	The Bidder should have in depth knowledge of Statutory and Regulatory guidelines of Reserve Bank of India/Any other regulatory body pertaining to the Credit card business, Debit card business, Acquire business, POS portfolio, QR and such other related businesses and the latest Master Circular on Credit Card Operations of Banks.	The Bidder should submit a suitable undertaking/ certificate or declaration on company letter head.
11.	The bidder/firm should have a pool of minimum 10 number of resources (i.e. Project Head and Team Manager, Senior Resource, Junior Resource etc. proposed to be deployed in the project) with minimum experience of 5 years in new Credit Card business/ migration of Credit Card business projects as on 31/03/2024 and should be in permanent roster.	Bidder to submit details in Annexure-6 with copies of the certificates mentioned along with the profile of the professionals and letter from Company Secretary/HR stating that they are on payroll of the bidder.
12.	The Consultancy firms/arms belonging to or promoted by Card Networks like VISA, MASTERCARD and NPCI etc., cannot participate in this RFP.	An undertaking letter from the bidder confirming to no ownership relationship with Card Networks like VISA, MASTERCARD and NPCI etc., should be submitted.
13.	Authorization Certificate -	Bidder to submit a copy of the



Whether the Bid is authenticated by authorized person.	Power of Attorney or the Board Resolution and KYC documents evidencing the authority delegated to the authorized signatory.	
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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:



SUB: Selection of consultant for end to end assisting the Bank and Subsidiary M/s CSSL on the proposed transfer of Digital Products business including Credit Cards to M/s CSSL

Ref: GEM/2024/B/4993225 dated 29/05/2024.

Technical bids will be subjected to following evaluation process. The eligible bidders will be required to give a presentation to the bank for technical evaluation.

Sl. No.	Criteria Description	Documents to be submitted	Max. Points
1.	<p>Expertise and Experiences:</p> <p>No. of successful completion of Consultancy Services for setting up new Credit Card business/ migration of Credit Card business projects/review and transformation of Credit Card business project carried out in Public Sector Banks/Private Sector Banks/Foreign Banks having branches in India / BFSI in the last 10 years as on 31/03/2024.</p> <p>No. of clients:</p> <ul style="list-style-type: none"> • ≥ 5 clients: 30 Marks • ≥ 3 client & < 5 clients: 25 marks • > 1 client & < 3 clients: 15 marks • = 1 client: 10 Marks 	<p>The bidder should submit purchase Order and reference letter duly mentioning the details of the services. or Email confirmation specifying, date of completion of project along with client's signature clearly mentioning the Name, Designation and Contact details of the signatory from client. Person sending the email confirmation should be from executive level (DGM or equivalent & above)</p> <p>/ Satisfactory letter duly mentioning the details of the services.</p>	30
2.	<p>Resources:</p> <p>Experience of resources (i.e. Project Head and Team Manager, Senior Resource, Junior Resource etc. proposed to be deployed in the project)</p> <p>Experience will be considered if the Project Head / Team Manager and 50% of team members have provided consultancy services with minimum experience of 3 years in new Credit Card business/ migration of Credit Card business projects for Public Sector Banks / Private Sector Banks/BFSI in the last 10 years.</p> <p>1 Senior Resources Experience (Marks for each resource)</p> <ul style="list-style-type: none"> > 10 Years - 10 Marks > 5 Years but < 10 Years - 5 Marks > 3 Years but < 5 Years - 3 Marks <p>1 Junior Resources</p>	<p>Bidder to submit details in Annexure-6 with copies of the certificates mentioned along with the profile of the professionals and letter from Company Secretary/HR stating that they are on payroll of the bidder.</p>	20



	(Marks for each resource) ➤ 5 Years - 10 Marks ➤ 4 Years but < 5 Years - 5 Marks ➤ 3 Years but < 4 Years - 1 Marks		
	Bidder should have valid accreditation as below:		
3.	<ul style="list-style-type: none"> ISO 9001: 2015 certification No. of years: <ul style="list-style-type: none"> ➤ for the last 3 completed years - 6 Marks ➤ for less than three completed years - 0 Marks ISO/IEC 27001:2013 certification certificate for the last 3 completed years - 6 Marks certificate for less than three completed year - 0 Marks 	<p><u>Copy of valid certificate shall be enclosed.</u></p> <p><u>Copy of valid certificate shall be enclosed.</u></p>	12
4.	<p>Bidder's Existence in the market: The Bidder should have been in operation in India for last five years as on RFP date. Up to 5 years : 0 Marks 1 mark for every completed additional year over and above 5 years Maximum marks: 8 marks</p>	<p><u>Copy of Certificate of LLP registration.</u> (OR) <u>Copy of Certificate of Incorporation and Certificate of Commencement of business in case of Public Limited Company</u> (OR) <u>Certificate of Incorporation in case of Private Limited Company, issued by the Registrar of Companies.</u></p>	8
5.	<p>Presentation: Presentation representing proposed implementation plan about the detailed approach/ methodology to be adopted for delivering the project milestones and other program deliverables. It should also cover bidder's past experience & citations. (Maximum duration for presentation - 45 minutes)</p>	<p>Points will be assigned by an internal committee based on the methodology, work plan, team composition and presentations. As per Table P-1</p>	30
	Total Marks		100

Bidders who score minimum 70% marks on the technical evaluation criteria as mentioned above will only be considered for commercial bid. The Commercial bids of the applicants with technical marks less than 70% will not be considered for commercial/financial evaluation.

Bidders achieving the minimum passing mark 70% will be considered eligible for Commercial evaluation process.



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	Details	Max Marks
1	References and Case Studies	Quality of references provided from past clients on new Credit Card business/ migration of Credit Card business projects/ <u>review and transformation of Credit Card business project.</u> Success of Case studies to be presented along with the team's ability to resolve challenges.	10
2	Project Implementation plan Detailed Plan to implement the project scope - phase wise. Detailed plan for supporting in Implementation of the project along with the system readiness and such other factors. Initial selection of consultants till successful deployment. Work plan and methodology covering complete scope of work		10
3	Deployment of various tools to conduct the in-depth study or any innovative approach to implement.	List of resources tools and techniques available and their deployment in the past and future.	5
4	Post Implementation Support	The quality of the resources to be deployed. Understanding the complexity of the project and way forward agenda along with remediation/resolution tools.	5
Maximum Marks for Presentation			30

Terms & Conditions

- Bank reserves the right to conduct interviews of the proposed team members.
- In case of absence of the allotted resource, the standby should perform the job of the absentee.
- Bank may reject such manpower if bank is not satisfied with his/her performance.

Date:

Signature with seal

Name:

Designation:



Appendix -A

Instructions to be noted while preparing/submitted Part A - Technical Proposal

All the Annexures should be submitted in Bidder's Letter Head with seal and signature of the authorized signatory.

- 1) Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD / Exemption Certificate.
- 2) Power of Attorney / Authorization letter signed by the Competent Authority with the seal of the bidder's company / firm in the name of the person signing the bid documents with supporting documents.
- 3) Bid Covering letter as per Annexure-1.
- 4) Compliance to Pre-Qualification Criteria declaration as per Annexure-2 with documentary proof in support of the Pre-Qualification Criteria.
- 5) Bidder's Profile as per Annexure-3.
- 6) Bid Security Declaration as per Annexure-4 (if eligible).
- 7) Make in India Certificate as per Annexure-5.
- 8) Details of Proposed team as per Annexure-6.
- 9) List of Major Customers of the Bidder/Consultant in Last 5 Years and References in subject RFP in Banks/ Financial Institutions as per Annexure-7.
- 10) Office Details as per Annexure-8.
- 11) Scope of Work as per Annexure-9.
- 12) Documents for Technical Evaluation Criteria as per Annexure-10.
- 13) Non-Disclosure Agreement as per Annexure-11.
- 14) Compliance Statement as per Annexure-12.
- 15) Undertaking Letter as per Annexure-13.
- 16) Escalation Matrix as per Annexure-14.
- 17) Bill of Material as per Annexure-15.
- 18) Letter for EMD as per Annexure-16.
- 19) Signed Pre Contract Integrity Pact as per Appendix-F in non-judicial Stamp paper.



Annexure-9
Scope of Work

SUB: Selection of consultant for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of Digital Products business including Credit Cards to M/s CCSL

Ref: GEM/2024/B/4993225 dated 29/05/2024.

1. Background:

- 1.1. Canara Bank (herein after referred to as Bank) provides a host of digital products to its customers. Credit Cards and its variants including add on cards, Debit cards and its variants, Prepaid cards, Travellers cards, POS and QR form part of the bouquet of such digital products (both under Physical and virtual mode) hereinafter referred to as "digital products".
- 1.2. Canara Bank intends to hive off all or part of these digital products to its subsidiary M/s CanBank Computer Services Ltd (herein after referred to as CCSL or company) and envisions growth of these businesses from CCSL going forward.
- 1.3. Bank intends to hive off the Credit Cards, prepaid cards and ITPC to the company under "end-to-end processing" model while the debit cards, POS and QR business will be undertaken through "only logistics" model.
- 1.4. The details of the various Digital Products Base of the Bank as on 31.03.2024 are as under.

1.4.1 End to End Processing Model

Sl No	Details	Outstanding No's as on 31/03/2024
1.	Credit Cards	864237
2.	ITPC	1944
3.	Prepaid Cards	39311

1.4.2 Logistic Model

Sl No	Details	Outstanding No's as on 31/03/2024
1.	Debit Cards	57385960
2.	POS	78248
3.	FASTags	57116
4.	QR Codes	2254359

- 1.5. The Contract period for the proposed services will be approximately 18 months from the date of acceptance of the purchase orders. However, the contract timelines may extend beyond 18 months based on the actual progress of the assignment.
- 1.6. The successful bidder is expected to advise the Bank/company in deployment of AI & ML in Data analytics and such other fields wherever required with an objective of increase in qualitative business and a higher level of customer satisfaction. Successful bidder will also need undertake model development specific to designing a score card for credit cards using the Bank's existing data dump and help in defining Risk matrix/cohort.



- 1.7. Wherever the word tax appears in the bid document it refers to direct as well as indirect tax and does not restrict itself to GST.
- 1.8. End to End Processing Model:
- 1.8.1. For Credit Card under end to end processing model, CCSL intends to handle the portfolio end-to-end. Right from sourcing of the application, processing of card, dispatch to customer, handling of transactions, KYC, EFRM, reconciliation and settlements, rewards management, resolution of disputes, recovery and collections, help desk, marketing and growth will be sole responsibility of CCSL. Bank will have no role to play in Credit Cards after CCSL goes live with cards.
- 1.8.2. For ITPC and Prepaid cards, the ETB customers will be provided online channel to submit request, fulfil KYC and provide data on needs. Printing and dispatch will be done by CCSL and managed through web page of an engaged specialist. The entire transaction workflow of Credit Card will be adopted for prepaid card and ITPC for settlements and reconciliation.
- 1.9. Only Logistics Model:
- 1.9.1. For debit cards under the logistics model, CCSL will receive indent after processing at Bank end. CCSL will do the embossing and printing of debit card, dispatch, enable tracking, handling returns and partially manage help desk resolving issues pertaining to printing and dispatch alone aligned with Bank help desk. Bank will continue to be responsible for Card Sourcing, Indent, emboss file Sharing, Card linking, Inventory of Non personalized cards holding, card parameters and profile maintenance, Switch recon, Settlement, dispute, Help desk, ACS for OTP and Rewards. Summarily only logistics will be handled by CCSL.
- 1.9.2. For QR codes, CCSL will enable self on boarding journey and provide option for dispatch standees and sound box centrally. CCSL will use its marketing force for training and on boarding merchants. CCSL will engage with merchants for procurement of standees and sound boxes and supply or on rental basis as desired by Bank. Dispatch management and Returns management will be responsibility of the company.
- 1.9.3. For POS, Central web portal will be enabled to take indents and allocate to POS vendors based on option by merchant. CCSL will engage with multiple vendors. Online request will be enabled. Marketing force will be used for checking feasibility, viability, documentation, installation and operation. Dispatch management and Returns management will be responsibility of the company.
- 1.9.4. For FASTags, CCSL will engage with FASTags vendor. Branch channel will be used to source FASTags which will be dispatched centrally and will not be issued over counter. Application will be taken online and will be dispatched through agencies engaged as being done now.
- 1.9.5. References to card ecosystem, card facility, card infrastructure in this document would mean required ecosystem, facility, infrastructure respectively for both the models as above.



- 1.10. Post receipt of regulatory clearance, Bank plans to transfer its Credit Card business initially and other products thereafter. Bank intends to ensure that the existing card holders are receiving the services in a "Business as usual" environment in spite of this transition of business from Bank to the company. To facilitate this Bank needs to ensure smooth migration of existing card portfolio and also plans to build the supporting end to end card infrastructure at the company. The company needs to initiate steps to make itself compatible to handle other digital business.
- 1.11. In this regard, the Bank intends to engage the services of a consultant who is proficient in formulating RFPs, assist CCSL/Bank in on boarding vendor/s for setting up of state of art infrastructure, enable smooth migration, valuation of existing portfolio of Credit Cards, support during migration process, etc. with an intent to start the business from the company smoothly without any adversities for the end to end processing model as well as the logistics model.
- 1.12. The Consultant need to advise in advance on the various permissions, certifications, approvals, licenses (other than RBI approval to start business and NBFC license) that may be required from Government Bodies, Regulator, Card Networks, Statutory Bodies, etc., to start the Credit Card and other Digital Businesses defined in the Scope from the Subsidiary Company. Also based on the consultants past experiences in similar implementations, points of failure and mitigatory steps to be suggested.
- 1.13. The consultant is being on boarded by the Bank. However, consultant also needs to provide advice wherever required for the company apart from the Bank as the exercise entails close co-ordination between Bank and Company to ensure smooth transfer. Consultant will need to study the systems in the Bank as well as the systems in the Company as part of the scope.
- 1.14. Bank/Company intends to go live on phase-1 at a short notice and on phase-2 by three months thereafter which is to be considered sacrosanct by Consultant while advising.
- 1.15. Bank foresees that the transition of the Credit Card business and other digital business to the Bank can be done through two different ways:

1.15.1. (Lift and Shift Model):

- ✓ Under this model, the company will adopt the entire card ecosystem being run by the Bank presently by adopting/making use of the existing card infrastructure at Bank, arrangements with card vendors/stake holders, processes, etc.
- ✓ Consultant has to study the existing systems and draw a laundry list of actionable that are required to be met to enable this model and also suggest on various agreements like novation, lease, etc. to back this model.
- ✓ Consultant also needs to carefully assess the requirement from regulatory perspective and provide clarity on adopting this model without any dilution of guidelines or breach of regulatory stipulations duly keeping in mind the theme of "arm's length distance" between Bank and Subsidiary.

1.15.2. (Transformation Model):



- ✓ Under this model the entire infra for card issuance would be created afresh at the company or particular hardware/software will be chosen by Bank for replacement. The consultant has to design RFP/s for on boarding of various vendors to complete the card ecosystem under this model. The consultant should make an industry level study and suggest to the Bank as to what model would be best for setting up this platform (SI model, Direct OEM Model, Managed Services Model, etc.). The RFP should spell out the technical requirements, deploy ability, evaluation matrix and such other items.
- ✓ Bank reserves the right to on-board vendors for different card verticals in one go or in phases. This on boarding may be intended to create/on-board fresh infrastructure/vendor or replace the existing infrastructure/vendor adopted through "Lift and Shift Model". As such the Consultant needs to factor this and recommend suitably.
- ✓ During implementation of Phase I, it may so require that a few on boarding may have to be fast tracked (through RFP/any suitable mode) and vendor on boarding need to happen for Phase I itself. Consultant needs to recommend accordingly. Consultant should be able to make such adjustments and read the entire document as one scope without divisions on the various phases.

2. Scope of Work:

The entire scope of work will be in 3 phases:

2.1. Phase I: Migration business from Bank - for Credit Cards business

In phase I, business including product, operations and technology, will be migrated from the Bank and housed within CCSL.

2.2. Phase II: Process improvement & ecosystem upgrade

In phase II, CCSL will initiate process improvement along with up gradation of the technology ecosystem in terms of upgrading existing modules and also procuring the new systems as required to create a future state robust ecosystem. Some part of the Phase II deliverables may have to be fast tracked to aid in completion of Phase I

2.3. Phase III: Stabilization of operations and other products / businesses that are migrated and initiated.

In phase III, CCSL will look to stabilize the operations within the new entity.

For the stated objective, Bank intends to appoint a consultant who will support the Bank and CCSL across the three aforesaid phases. The above Phases are indicative only. Consultant needs to study the existing System of the Bank, a market study especially peer Public/Private Banks and recommend suitable Phases and implementation process in line with Bank's intends to achieve the objective mentioned elsewhere in the RFP.

3. Scope of work for On Site Resources

3.1. The onsite resource is expected to advise the company on enhancement in Infrastructure, Testing validation and remedial measures. Consultant



has to design use cases for testing, validate the score card and suggest changes if any.

- 3.2. The onsite resource has to map the scope defined in various RFPs and validate the deliverables received. He has to part of discussion with Top management, vendor, net works and such other counter parties. He should also prepare presentations for review and such other activities.
 - 3.3. The onsite resource has to suggest continuous improvisation in card design feature, partnership processes, tie ups arrangements and such other business enhancement processes. The consultant has to suggest ongoing modification/adjustment in deployment of field staff for optional output.
 - 3.4. The onsite resource has to advise the Bank/company on mid course Corrections. The consultant should periodically visit the credit card model (Score card) and suggest fine tuning.
 - 3.5. The consultant is required to advise the company on new practices followed across the globe, which are unique and new to Indian environment. They should also assist in suggesting vendors for the same.
 - 3.6. The onsite resource is required to analyze the grievances/complaints received from the customers and undertake root cause analysis and suggest remedial measures. Suggest measures/ change ongoing basis time tune grievance record mechanism to enhance output of Helpdesk. The consultant has to gauge the operation risk, credit risk and such other risks and suggest mitigation steps.
 - 3.7. The onsite resource should provide tools for assessments and should provide frame work for assessment and measures of performance of recovery Agency/Agent. The consultant has to provide ideas for identifying resources for effecting rewards and recognition with an objective for motivation to increase output.
 - 3.8. The onsite resource has to suggest process change on delivery and return management. The consultant has to provide insight for optimum usage of resources on field. He has to provide insights for conversion of leads to business. This includes drop off cases also. The consultant has to provide industry view of vendor/firm in the company's Credit Card ecosystem for improvisation.
4. Phase 1: Migration of existing business from Bank
- 4.1. **Migration:**

Consultant needs to provide a holistic assessment and benchmarking of current capabilities of Bank for digital products and starting position of CCSL's digital and IT capabilities. This would include assessment of:

 - 4.1.1. **Technology systems, tools, and infrastructure setup (including but not limited to):**
 - 1) Card Management System
 - 2) Early Warning System



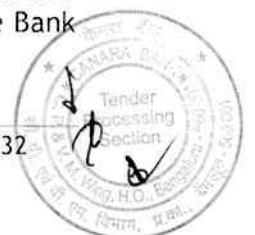
- 3) Customer Acquisition Journeys (Digital/Physical/hybrid) - DIY (Do it Yourself) and assisted journey (Bank employee, Partner etc.)
 - 4) Customer Servicing Journeys (Digital/Physical/hybrid)
 - 5) Payment Modules
 - 6) Underwriting system/BRE
 - 7) Customer Complaint management at all touch points - call centre, social media, branches etc.
 - 8) Robust MIS System for Online and Offline reporting.
- 4.1.2. Operational Processes & Model (including but not limited to):**
- 1) Underwriting Process
 - 2) Dispatch/printing/embossing and related Distribution models
 - 3) Reconciliation & Settlement
 - 4) Reporting & MIS
 - 5) Reward management
 - 6) Recovery and Collections Management
 - 7) Partnerships
- 4.1.3.** The consultant has to study the existing system in the Bank and suggest migration measures to transfer the portfolio to CCSL. This would include amongst others, confirming the preparedness of CCSL to undertake the card business, assist CCSL in setting up the complete card ecosystem, defining obligations to existing card holders and the modalities to be followed by Bank/Company, defining the rights and responsibilities of the Bank and Company in the migration process and be part of the discussions/negotiations with existing vendors of card system in the Bank to enable smooth migration process, compilation of checklist to enable the Bank team to conduct migration in a smooth manner.
- 4.1.4.** Consultant will conduct an as-is assessment of the existing business of Canara Bank Credit Cards. Assessment will cover the areas of business, risk, operations and technology. Primary objective of the exercise will be to form the base for the new design for the Credit Card business proposed to be housed in the subsidiary. Consultant is expected to cover the entire Credit Card value chain and lifecycle as part of the assessment.
- 4.1.5.** Consultant will assist in identifying the components in the technology set-up to for re-use/ lift and shift and new purchases based on the existing arrangements of the service providers with the Bank. Consultant will also provide the future state target operating model for Credit Cards.
- 4.1.6.** The consultant should study the existing card system in the Bank end to end and enlist all the related infrastructure (DC and DR), processes, vendors, etc. and suggest against each item as to how the ownership can be transferred from Bank to the subsidiary.



- 4.1.7. The consultant also needs to carefully study the processes and suggest modalities to disassociate entangled processes from the Banks system. This need to be done with an essence of maintaining arm's length distance between Bank and subsidiary, able to clearly demarcate data between Bank and Company and ensure data privacy. Any regulatory concerns that could emerge need to be notified upfront along with remediation measures.
- 4.1.8. The consultant should specify the modalities for the hive off exercise. The cut-off date and the activities to be carried out on the cut-off date for smooth transition between the present system at Bank and the proposed system at the subsidiary. This should also include framing and implementing test cases, if any.
- 4.1.9. The consultant should conduct a study on the existing systems and procedures implemented in the Bank regarding the digital portfolio of the Bank including all the products discussed in the background section and arrive at gap analysis report. The gap analysis report is to be used at the subsidiary to eliminate the gaps detected. The consultant should come out with suggestions which are future ready.
- 4.1.10. The report should also contain remedial steps to be undertaken by the company going forward after takeover of the digital products functions thereby eliminating gaps and providing state of art functionality at the subsidiary.
- 4.1.11. The Consultant after implementation of the Lift and Shift model, should co-ordinate with the independent certifying agency/consultant on the compliance to all the regulatory guidelines and security standards. The consultant should help in addressing queries raised in such audits and help in successful closure of audits. This apart, the solutions may be subjected to other internal and external audits, audits by card networks, audits by regulators etc., for which the consultants should support in addressing the issues if any and assist in closure of such audits.
- 4.1.12. Consultant will assist the company in defining the organization structure (up to L3) to form the company in which Credit Cards and other products will be housed. Consultant will help define the manpower requirement over a period of 5 years along with the job descriptions/ roles and responsibilities for each of the teams.
- 4.1.13. Consultant should advise on the human resources that are required on day zero to ensure continuity. The document should contain qualitative as well as quantitative resource requirements.
- 4.1.14. Consultant should work out the capital requirement along with the preferred capital structure, so as to ensure maximum returns for the Company and the Bank.
- 4.1.15. To arrive at the credit line requirements for the subsidiary based on the industry trend and projected business growth. Also, the consultant is required to spell out the options available on the various modes of raising finance and also those adopted by peer players and other related firms.



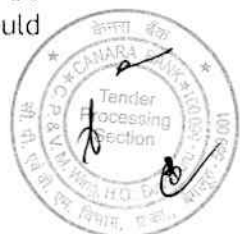
- 4.1.16. The consultant should provide insights into the various accounting entries, GL transfer modalities, handling of cards in queue, cards in process and cards in transit, modalities to handle returned cards, cards to be renewed in near future, incentives receivable, treatment of unredeemed points, transfer of NPA book, SMA book and cards reported as fraud in the Bank books, outstanding customer complaints, etc. The listed items are not exhaustive. The consultant through this expertise need to highlight to Bank any other aspects that need to be taken care of and also help in achieving the migration.
- 4.1.17. The consultant should suggest how the documentation of the migrated cards need to be maintained with the company, KYC modalities and suggestions on Re-KYC and ways to achieve the same. Consultant need to suggest on the KYC of the migrated portfolio duly taking into account the regulatory stipulations.
- 4.1.18. The consultant should suggest on modalities of commercials /consideration between the Bank and Company based on industry standards. Clear roles and obligations after transfer need to be stipulated by the consultant.
- 4.1.19. Consultant should suggest methodology for handling customer complaints post take over by studying the existing modalities of customer grievance redressal mechanism in vogue in the Bank. Consultant should also provide grievance redressal structure including Resource requirement and such other necessities.
- 4.1.20. To suggest defining the segregation of functions and responsibilities between the parent Bank and the subsidiary. The infrastructure that would be earmarked under the lift and shift model, needs to be codified with specific user rights, so as to establish the aspect of arms length distance between the Bank and the company. The migration process requires a coordinated effort between the Bank and the subsidiary. The consultant is required to compile a checklist for this exercise.
- 4.1.21. Consultant needs to advise on past transaction history, outstanding complaints/suits, frauds, data provided by the card holder to the Bank, Data points like CIC score at the time of issue, documents substantiating issue of cards, card holders' consent/consent records.
- 4.1.22. The consultant should advise on the various consent formalities to be obtained from existing clients, mode and media of consent obtention, stipulations on timelines as per regulator for consent obtention, if any. Consultant should also advise in depth on the various forms, documents, web pages where this change of ownership needs to be informed /modified.
- 4.1.23. Consultant should also assist CCSL defining the accounting standards to be followed along with advice on the taxation (direct & indirect).
- 4.1.24. To enable this Phase to be completed seamlessly and successfully, it may be required to fast track and deliver certain tasks upfront. For Ex: Digital On boarding as the same does not exist in the Bank as of now.



- 4.1.25. Effectively the consultant should ensure that the Bank/Company is able to fulfil all necessary requirements to ensure that the transition is smooth, in line with the regulatory stipulations, and advise on all the challenges foreseen or unforeseen that are likely to be encountered during the process.
- 4.1.26. Consultant may have to work in any of the following premises of the Bank.
- 1) Office of the DBS Wing of the Bank.
 - 2) Office of the IT Wing of the Bank.
 - 3) Office of the Company (CCSL).
 - 4) Office of the Associates, Subsidiary & RRB Wing of the Bank at J C Road, Bangalore overseeing the Company.
- 4.1.27. The requirements and control measures required to be undertaken by the company for compliance to DPDP directives needs to be provided along with suggestive action measures.

4.2. Valuation:

- 4.2.1. Support with valuation of existing Canara Bank portfolio (e.g., Credit Cards) that will be hived-off to CCSL - including coordinating with the right entities/ vendors for valuation activities
- 4.2.2. The entire Credit Card portfolio presently in the Bank is to be transferred to the company. The consultant is expected to value the portfolio, duly taking in to account the standard book, NPA, SMA, unavailed credit limits, Credit Card crystallised dues, dues not billed, transactions in transit, accumulated reward points, incentives earned but not credited, related to the portfolio. The above list for valuation is indicative only.
- 4.2.3. The consultant should undertake valuation of the existing books through available models, treatment of various segments and provide clarity on the transfer mechanism of the book at value to the subsidiary from the parent. Preferential treatment, if need be, to be suggested. Treatment of transfer of NPA book, unbilled part of the book is also to be advised. Valuation of the SMA book also needs to be undertaken.
- 4.2.4. The consultant should arrange for the valuation as above, two independent valuation agencies for the Credit Card portfolio. Such valuers would be decided by the Bank. The final reports provided by the valuers are to be validated by the consultant.
- 4.2.5. Consultant has to provide end to end support on smooth transition of Book for value from parent to subsidiary. Consultant should suggest the fair value at which the transaction needs to be completed between the Bank and the company with clarity on models used and justifications for the value suggested. Consultant should also suggest on tax implications on the book being migrated.
- 4.2.6. Considering the fact that the asset being transferred will be undergoing value change on dynamic basis, the deliverable should include the methodology of computation of fair value.



4.3. Documentation:

- 4.3.1. Consultant will support the subsidiary in identifying all the policies applicable for NBFC as well as Credit Card business and draft the process and requirement documents that would enable seamless operations in line with the regulatory requirements:
- 4.3.2. Consultant will assist CCSL in incorporating the feedback received from various stakeholders during the process and obtain necessary approvals from various committees within CCSL.
- 4.3.3. The consultant should be part of the meetings/Presentations with various stakeholders in the Credit Card ecosystem. The Consultant should be part of any Steering committee or any other forum which discusses progress on the advisory and implementation. Consultant should be able to present a project plan and project progress in such forums.
- 4.3.4. The consultant should help in drafting the supporting agreements and documentations to facilitate working of this model and to facilitate transfer of portfolio from Bank to Company.
- 4.3.5. Further, consultant will review the extant processes of the Credit Card value chain within the Bank and support in redefining/ redesigning and migrating the same for CCSL based on the workflows finalized across modules/ service providers.
- 4.3.6. Consultant will also support in putting together a framework for regulatory, business and operational reporting.
- 4.3.7. Consultant should also assist in GL mapping and reporting from Credit Card management system, enterprise GL and any reconciliation tool as necessary for financial reporting.
- 4.3.8. The consultant should define goal posts and timelines for each of the processes/sub processes along with dependency markings. The same should be measurable and monitorable.
- 4.3.9. It is expected from the consultant that it will publish an approach note/ vision document on the complete project. Approach note/ vision document will be approved by all the stakeholders.
- 4.3.10. Consultant on behalf of the Bank will also be required to setup and manage the project management office for this scope of work.
- 4.3.11. Consultant will create an end to end project plan and track the timelines/ milestones across internal and external stakeholders. For the very purpose, consultant should also suggest a project management tool for efficient tracking.
- 4.3.12. Consultant will deploy a team for project management which will conduct daily/ weekly/ fortnightly/ monthly update calls as per the governance structure defined during the course of the project. Further, project management team is expected to publish updates on a regular frequency.
- 4.3.13. Assist in ensuring error free qualitative compilation of documents for onward submission to the regulators. The regulatory directive will require submission of select documents by the Bank/subsidiary. The consultant is required to list out the



statements/returns and such other artefacts to be submitted to the regulator.

- 4.3.14. The consultant is required to assist the Bank/subsidiary in submission of error free qualitative compiled documents to the regulator(s). The consultant also needs to assist the Bank/company in providing presentations, write-ups and forms as a run up to any presentations which the Bank/Company need to provide to the Bank management, Company management, external agencies, regulator, other related vendors.
- 4.3.15. The consultant will also scrutinise the existing regulatory/internal/external/statutory observations related to the digital products and suggest implementation strategies at the subsidiary to avoid recurrence of such observations going forward.

5. **Phase 2: Upgrade of technology ecosystem redefining the journeys**

5.1. **Up gradation of required Hardware/Software:**

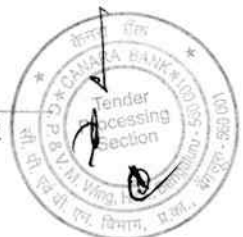
- 5.1.1. The consultant needs to prepare comprehensive RFP/s to on-board multiple OEMs of the Card ecosystem to support both the end to end processing model and the logistics model. The model that should be adopted for implementation should be suggested by the consultant. No of RFPs covering the entire card eco system needs to be determined by the consultant after studying the various verticals of card ecosystem and how the vendors need to be on boarded. Consultant should suggest the Bank/Company on setting up the total facility through Managed services model, SI model or direct engagements with OEM. Bank/Company reserves the right to proceed with any model that it feels appropriate after due consultation. Composition of vendors/services through one or more RFPs for on boarding will be determined by the Bank/Company.
- 5.1.2. Bank/Company at its discretion may seek complete/partial revamp of the system adopted through Lift and Shift model through multiple on-boarding (through RFP/s or other procurement modes) in single go or may choose to replace the software through RFP/s or other procurement modes in a phased manner. Consultant to recommend, discuss and execute accordingly.
- 5.1.3. Transformation model aims at setting up the entire Credit Card ecosystem afresh without adopting any software/hardware/infra/vendors already part of the Bank card system primarily in case "Lift and Shift Model" is not implemented. In case for any reason, the Bank does not want to go for the Lift and Shift Model, the consultant should deliver new systems/processes as per Phase II/modified Phases and undertake the migration, valuation and documentation as in Phase I.
- 5.1.4. The consultant should be well versed with the card ecosystem and demonstrate his proficiency by preparing a work-flow for the solution and service architecture for the implementation. The indicative list, but not limited to, of the various activities of the card ecosystem are as follows and will be finalised based on the





assessment conducted by the consultant and as decided by the Company:

- 5.1.4.1. Customer on boarding/ Loan Origination system
- 5.1.4.2. Business rule engine and scorecard for underwriting
- 5.1.4.3. Digital customer verification
- 5.1.4.4. Credit Card management system
- 5.1.4.5. Card embossing
- 5.1.4.6. Statements
- 5.1.4.7. Document management system
- 5.1.4.8. Delivery management system
- 5.1.4.9. Mobile Banking/ Net Banking
- 5.1.4.10. IVR
- 5.1.4.11. Contact Centre
- 5.1.4.12. Fraud Monitoring Tool for customer on boarding and transaction monitoring
- 5.1.4.13. CRM + Ticketing tool
- 5.1.4.14. Offer management
- 5.1.4.15. Lead management
- 5.1.4.16. Enterprise Service Bus
- 5.1.4.17. Repayment modes
- 5.1.4.18. Rewards
- 5.1.4.19. Switch and Reconciliation
- 5.1.4.20. Recovery and Collection management system
- 5.1.4.21. Partnerships
- 5.1.4.22. Generative AI tools
- 5.1.4.23. Collections, DSA
- 5.1.5. Consultant will assist the Bank in defining the Credit Card architecture along with the design principles. This would support integration of multiple modules that would complete the Credit Card ecosystem. Consultant will assist the Bank/ company to compile the architecture at high level and low level for future reference.
- 5.1.6. Consultant should provide to the Bank information on the details of players available in the industry who provide such service along with the details of renowned OEMs that are required to integrate to form a comprehensive card ecosystem.
- 5.1.7. The consultant has to conduct an in-depth study of the existing technology architecture of the Bank, with reference to digital products. The infrastructure models/hardware/software being proposed as part of the RFP should factor this.



- 5.1.8. The RFP should be in line with the expansion plans of the company in terms of Infrastructure proposed, organizational structure and growth prospects. The broad contours of the RFP should have all the verticals of card ecosystem proposed to be built.
- 5.1.9. The Consultant should suggest to the Bank/Company on the best infra hosting model. When any model is suggested consultant should take into account its implementation success in other Banks/Credit Card NBFCs/Sites the Robustness, Scalability, Security and other related issues. If cloud based model is suggested, type of cloud, certifications required, safeguards, risks and mitigation, suitable policy for cloud to be suggested by the Consultant.
- 5.1.10. Consultant will assist the Bank is preparing the requirement documents for each of the modules that are either procured new or are being upgraded to support the Credit Card ecosystem.
- 5.1.11. The draft of the RFP/s or such other documents drawn can undergo multiple iterations. The RFP/s or such other documents should be drawn/redrawn after multiple discussions with Bank/Company and proposing the best of solution ensuring to on-board the best Infrastructure models, security standards, regulatory compliances, API interface agnostic, best and latest in software, on boarding and management solutions and other features to ensure best of card ecosystem for the Bank.
- 5.1.12. It will be the discretion of the Bank to float the RFP from Bank or from the Company, the decision for which will be taken up at the appropriate time. The consultant should accordingly devise his strategies to support the company or the Bank as the case may be based on decision taken.
- 5.1.13. Consultant should also provide an assessment on the services that can be outsourced to the Service providers as part of the Credit Card ecosystem. Consultant will work with the stakeholders in the Bank/Company to redefine/ design the journeys across the value chain and make presentations to concerned.
- 5.1.14. Consultant should be part of the end to end implementation and should participate in pre-bid queries, demos/meetings, etc. with multiple players that may precede the actual on boarding.
- 5.1.15. Consultant should also evaluate the optional services provided by the Service Providers through partnerships and recommend the Bank/ company to avail the same based on the assessment.
- 5.1.16. Consultant should devise metrics for evaluation of the solution providers by way of matrix/points with an objective of on boarding the best of solution providers ensuring peak and qualitative performance.
- 5.1.17. Consultant should support in pre bid queries, should be flexible to modify RFP terms as decided by Bank/Company. Consultant should also be part of all the processes that precede on boarding of the software providers.
- 5.1.18. Consultant should continue to support the Bank after the solution providers are on boarded and should be part of evaluation of the



implementations being done. Consultant should also be part of the migration process. Consultant will be supporting the Bank/Company till implementation is completed.

- 5.1.19. Consultant will also work with the Bank/ company to review the functional specification document received from the service providers and coordinate with the stakeholders for sign-off.
- 5.1.20. Consultant will also support CCSL in overseeing the testing of the modules being implemented in the Credit Card ecosystem. Towards this, consultant will provide the test strategy to be followed by the testing team and review the test results.
- 5.1.21. Consultant should draw a project plan till implementation and should be part of the review meetings on the plan drawn and accepted. Consultant should be part of the steering committee meetings to review the progress on on- boarding and also in the meetings to review the progress of implementation after the service providers are on boarded. Consultant should prepare documentations, minutes of meetings, project progress reports to aid this. Consultant should have a full-fledged PMO at Bengaluru location.
- 5.1.22. Consultant should also assess the existing Credit Card journeys of the Bank and suggest ways to emulate/interface:
 - 5.1.22.1. Customer on boarding
 - 5.1.22.2. Customer service
 - 5.1.22.3. Mobile Banking
 - 5.1.22.4. Internet Banking
 - 5.1.22.5. IVR
 - 5.1.22.6. Contact Centre
 - 5.1.22.7. ODR modules
 - 5.1.22.8. PCIDSS Certifications
- 5.1.23. Consultant should be able to prepare a vision document for the company covering the next 5 years.
- 5.1.24. Consultant should draft policies, SOPs and guidelines for the new ecosystem duly taking a holistic view on the regulatory and statutory stipulations.
- 5.1.25. The Consultant should guide on means and methods for web site setup/up gradation, app for cards, tab based access, Interfacing with existing Internet and Mobile Banking, Card on UPI etc.
- 5.1.26. Consultant should recommend in clear terms the requirements of Infrastructure and mode of adoption (On-prem/Cloud/Hybrid). If On Premises Infrastructure is suggested, Consultant needs to suggest detailed Infrastructure requirement and also assist in building of the same. Consultant need to suggest on robust way for cloud implementation (if suggested for Cloud/Hybrid Model), devise cloud policy and suggest vendors part of the implementation. This requirement/recommendations will be applicable for each Phase.



- 5.1.27. Consultant should help the company in system parameterizations and configurations. Consultant should also be part of test strategy, Planning and oversight. Consultant will be part of workshops with the service providers to define the workflows. Consultant will also work with the service providers to oversee the deployment.
- 5.1.28. The consultant should list out the areas where training is required for the work force.
- 5.1.29. The consultant should list out tasks/processes that are low risk-high effort cases for identification as an out source compatible process/task.

6. Phase 3: Stabilization and Post -Go-live Support

- 6.1. Consultant should also provide onsite post go live support to the company/Bank for a period of at least one year from the date of printing of first card. Discretion is with the Bank to avail such services or not or for shorter period as may be decided by the Bank/Company.
- 6.2. Consultant will support the company in updates in the SOPs as the processes get streamlined. Consultant resources will also support the company in creating requirement documents for minor changes/ new incremental functionalities in the ecosystem.
- 6.3. Consultant to suggest on industry level under writing standards, standard rules, cost structure underlying cards business and score card based on boarding. The Consultant should advise on both digital (end to end) and non-digital on boarding practice so as to ensure ethical business preventing unsolicited business.
- 6.4. Consultant should suggest on improvising processes and standards in line with best practices followed in the industry under all the verticals of the card ecosystem.
- 6.5. Consultant should suggest on adopting the Generative AI tools, Chat bot, Video Bot and other such latest technologies.
- 6.6. The Consultant should provide suggestions on DSA partnerships and structure, marketing ideas to enhance visibility and increase acquisition footprint.
- 6.7. Consultant should guide in analysis with segmentation & profiling, stream lining, conversion strategies to be suggested. Filters to cull out creamy customers from the database of the Bank for treating as pre-approved customers should be provided. Consultant also need to advise on the on boarding process, Risk under writing standards, new acquisition as well as mining of DB of existing customers. Advise also to be provided on optimum marketing aspects and creation of customer touch points both physical and virtual. Further, broad market structure on the charges paid to DSAs for sourcing of cards need to be provided.
- 6.8. In the subsidiary model, the collections and recovery would be different from the Bank model. The consultant has to broadly provide guidance on improvisations on the collections and recovery vertical, the method of on boarding agencies, remuneration/compensation structure.
- 6.9. The availability of call centre assumes a significant role during hive off exercise. The report should suggest means/methodology by which expected surge, along with specific training, if any at the call center can



be managed to customer's satisfaction. The document also needs to clearly spell out call centre requirement, if any at the subsidiary. The document should also cover the nature of feeds to be made available to call center during hive off exercise. The call center services will be required in Phase 1/ Phase 2 as the case may be.

- 6.10. The consultant also needs to advise the Bank/subsidiary on the Ind_AS standards of reporting applicable for the digital products that will be handled by the subsidiary. This Service is required in Phase-1/Phase-2 as the case may be.
- 6.11. Consultant will also assist CCSL in launching new product variants which will include product design, features. Consultant will also assist CCSL in enabling the product in the entire Credit Card ecosystem.

Note: The above Scope is only indicative in nature and Bank reserves all rights to include any additional relevant services which is not included above

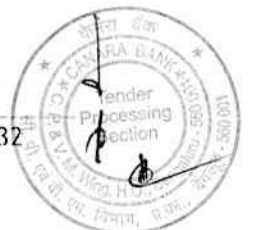
Bidder has to comply with the Scope of Work mentioned above. Non-compliance to any of the scope of work will lead to disqualification of the bidder in Technical proposal.

Declaration:

We hereby comply with the above Scope of Work without any deviations.

Date:
Place :

Signature with seal:
Name:
Designation :



4. Human Resource Requirement

The selected bidder by executing the agreement shall be deemed to have unconditionally agreed as under:

- 4.1. The selected bidder shall provide a contingent of well trained personnel and extend necessary mentoring and operational support to the intermediary network of agents, etc. as part of the solution/service.
- 4.2. The selected bidder shall confirm that every person deployed by them on the project has been vetted through a third-party background check prior to their engagement. The selected bidder shall manage the activities of its personnel or others engaged in the project, etc., and shall be accountable for all the personnel deployed/engaged in the project.
- 4.3. In case the performance of the selected bidder/their CSP/agent/employees engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the selected bidder shall have to replace the said person within the time limits stipulated by the Bank. Where the selected bidder fails to comply with the Bank's request, the Bank may replace the said person or their agents/employees on its own.
- 4.4. No right to employment in the Bank shall accrue or arise to the employees or agents of the selected bidder, by virtue of engagement of employees, agents, etc. of the selected bidder for any assignment under this project. It is further clarified that the arrangement herein with the selected bidder is a contract for service.
- 4.5. The selected consultant has to provide the following full time on site resources who shall supervise/ undertake any instance required or to be performed in connection with the detailed scope of work. The location for the deployment of the resources shall be at Bengaluru at bank specified premises and shall work as per Bank calendar and Bank working hours.

Sl. No.	Designation	Educational Qualification	Experience	*No. of Resources
1.	Senior Project Manager	B.Tech with MBA/PMP/ PSM/CSM	3 years relevant experience in handling projects of similar nature.	1
2.	Project Manager	B.Tech with MBA (preferred) or its equivalent. B.Com/M.Com with MBA (preferred) or its equivalent.	3 years relevant experience in handling projects of similar nature.	1

- 4.6. *The No. of resources mentioned in above Table 4.5 is indicative only and Bank at its discretion can avail onsite resources based as per the requirement. The charges quoted shall be fixed for the entire contract period.
- 4.7. The selected bidder shall exercise due diligence and only engage persons having established identity, integrity, requisite qualifications and skills and deployment experience for all critical activities.



4.8. The Bidder has to submit following KYC documents for the resources:

- 4.8.1. Resume latest (Candidate Photograph should be part of Resume only) and Print should be in color only.
- 4.8.2. Address Proof (Local and Permanent)- Duly attested photocopy by candidate and Bidder HR.
- 4.8.3. Aadhaar Card - Duly attested photocopy by candidate and Bidder HR.
- 4.8.4. Relieving Certificate of Previous employer - Duly attested photocopy by candidate and Bidder HR.
- 4.8.5. Passport- Duly attested photocopy by candidate and Bidder HR.
- 4.8.6. Background Police Verification report - Duly attested photocopy by candidate and Bidder HR.

4.9. The selected bidder shall extend all of the outsourced banking and financial services by deploying such personal that have high integrity and meet the qualifications and other criteria stipulated by the Reserve Bank of India, Government or the Bank from time to time and agrees and undertake that during the subsistence of this agreement they will not employ any personnel/individual below the Minimum Wages fixed by appropriate Government on this behalf from time to time, as per the provisions of Minimum Wages Act 1948.



Amended Annexure-15
Bill of Material

SUB: Selection of consultant for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of Digital Products business including Credit Cards to M/s CCSL

Ref: GEM/2024/B/4993225 dated 29/05/2024.

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. The base location for the project execution would be Bangalore.
3. Please be guided by RFP terms, subsequent amendments and replies to pre-bid queries (if any) while quoting.
4. Do not change the structure of the format nor add any extra items.
5. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.

Table - A

Cost for the Consultant Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of Digital Products business i.e. Credit Cards, ITPC, Prepaid Card (End to end processing Model) to Bank's subsidiary (M/s CCSL)"

[Amount in Rupees]

Sl. No	Project name	Consultancy Fee/ charges for Credit Card Business (excl. of taxes)	Tax for Column a		Total Consultancy Fee/ charges for Credit Card Business (incl. of taxes)
			Tax %	Tax Amt	
		a	b	c	d=a+c
1.	Consultancy Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of Credit Cards				
2.	Consultancy Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of ITPC				
3.	Consultancy Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of Prepaid Cards				
4.	Total Consultancy fee/ Charges handing over of the Credit Cards Business, ITPC, Prepaid Cards(As per Scope of Work Annexure-9)				

Note: Bank at its discretion may avail the consultancy services for Credit Cards along with either/all ITPC and Prepaid Cards. The Consultancy services mentioned elsewhere in the RFP document will be provided by the bidder accordingly and payment will be made for the actual services availed.



Table - B

Cost of Consultant Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of Digital Products business excluding Credit Cards, i.e. (Only Logistic Model) for Debit Cards, POS, FASTags and QR Codes etc., to Bank's subsidiary (M/s CCSL)"

[Amount in Rupees]

Sl. No.	Description	Consultancy Fee/ charges for Other Digital products excluding Credit Card (excl. of taxes)	Tax for Column a		Total Consultancy Fee/ charges for Other Digital products excluding Credit Card (incl. of taxes)
			Tax %	Tax Amt	
		a	b	c	d=a+c
1.	Consultant Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of Debit Cards				
2.	Consultant Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of POS				
3.	Consultant Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of FASTags				
4.	Consultant Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of QR Codes				
5.	Total Consultancy Fee/ charges for handing over of the Digital Products business excluding Credit Cards (As per Scope of Work Annexure-9)				

Note: Bank at its discretion may or may not opt for Services fully or partially under Table - B. The Consultancy services mentioned elsewhere in the RFP document will be provided by the bidder accordingly and payment will be made for the actual services availed.



Table - C
Charges for Dedicated Onsite Resources

[Amount in Indian Rupees]

Sl. No.	Description	Charges 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]
						Tax %	Tax Value	
		a	b	c	d=a*b*c	e	f	g=d+f
1.	Senior Project Manager		18	1				
2.	Project Manager		18	1				
3.	Total Charges for dedicated onsite resources							

Note: *The No. of resources mentioned in Table-C is indicative only and Bank at its discretion can avail onsite resources based as per requirement. The charges quoted above shall be fixed for the entire contract period.

Table - D
Total Cost of Ownership Contract Period

[Amount in Indian Rupees]

Sl. No.	Details	Total Cost of Ownership [inclusive of taxes]
1.	Total Consultancy fee/ Charges for transfer of the Digital Products business including Credit Card Business (End to end processing Model) as per Scope of work (Annexure-9) as per Table A.	
2.	Total Consultancy Fee/ charges for transfer of the Digital Products business excluding Credit Cards (Only Logistic Model) as per Scope of work (Annexure-9) as per Table B.	
3.	Total of Charges for Dedicated Onsite Resources as per Table-C.	
4.	Total Cost of Ownership for the Contract Period [Sum of row 1 to 3 of the Table-D]	

Undertaking

- i. We understand that Bank at its discretion may or may not opt for the services under Table-B. If Bank doesn't opt for Table-B, the Consultancy services mentioned elsewhere in the RFP document will be provided by the bidder accordingly and payment will be made for the actual services availed.
- ii. Bill of material is submitted on the letter head and is signed by an Authorized Signatory with Name and Seal of the Company.
- iii. We confirm that we have gone through RFP clauses, subsequent amendments and replies to pre-bid queries (if any) and abide by the same.



- iv. 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.
- v. 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.
- vi. We are agreeable to the payment schedule as per "Payment Terms" of the RFP.

Date:

Signature with seal

Name:

Designation:



Amended Annexure-15
Bill of Material

SUB: Selection of consultant for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of Digital Products business including Credit Cards to M/s CCSL

Ref: GEM/2024/B/4993225 dated 29/05/2024.

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. The base location for the project execution would be Bangalore.
3. Please be guided by RFP terms, subsequent amendments and replies to pre-bid queries (if any) while quoting.
4. Do not change the structure of the format nor add any extra items.
5. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.

Table - A

Cost for the Consultant Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of Digital Products business i.e. Credit Cards, ITPC, Prepaid Card (End to end processing Model) to Bank's subsidiary (M/s CCSL)"

[Amount in Rupees]

Sl. No	Project name	Consultancy Fee/ charges for Credit Card Business (excl. of taxes)	Tax for Column a		Total Consultancy Fee/ charges for Credit Card Business (incl. of taxes) d=a+c
			Tax %	Tax Amt	
		a	b	c	
1.	Consultancy Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of Credit Cards				
2.	Consultancy Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of ITPC				
3.	Consultancy Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of Prepaid Cards				
4.	Total Consultancy fee/ Charges handing over of the Credit Cards Business, ITPC, Prepaid Cards(As per Scope of Work Annexure-9)				

Note: Bank at its discretion may avail the consultancy services for Credit Cards, ITPC and Prepaid Cards all together or individually under Table-A. The Consultancy services mentioned elsewhere in the RFP document will be provided by the bidder accordingly and payment will be made for the actual services availed.



Table - B

Cost of Consultant Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of Digital Products business excluding Credit Cards, i.e. (Only Logistic Model) for Debit Cards, POS, FASTags and QR Codes etc., to Bank's subsidiary (M/s CCSL)"

[Amount in Rupees]

Sl. No.	Description	Consultancy Fee/ charges for Other Digital products excluding Credit Card (excl. of taxes)	Tax for Column a		Total Consultancy Fee/ charges for Other Digital products excluding Credit Card (incl. of taxes) d=a+c
			Tax %	Tax Amt	
		a	b	c	d=a+c
1.	Consultant Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of Debit Cards				
2.	Consultant Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of POS				
3.	Consultant Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of FASTags				
4.	Consultant Fees for end to end assisting the Bank and Subsidiary M/s CCSL on the proposed transfer of QR Codes				
5.	Total Consultancy Fee/ charges for handing over of the Digital Products business excluding Credit Cards (As per Scope of Work Annexure-9)				

Note: Bank at its discretion may or may not opt for Services fully or partially under Table - B. The Consultancy services mentioned elsewhere in the RFP document will be provided by the bidder accordingly and payment will be made for the actual services availed.

