

Corrigendum-5 to GeM Bid ref. no GEM/2024/B/5182298 dated 19/07/2024 for Selection of Vendor for Procurement, Personalization, Dispatch, Tracking and Management Services of EMV Cards (Contact Cards & Dual Interface Cards including NCMC) and Wearables for Canara Bank.

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

a. GeM bid document (Bid End date/ Bid Opening Date, Page no. 1 of 8):

Description	Existing details	Amended details
Bid End Date/Time	31/08/2024, 15:00:00	<u>09/09/2024</u> , 15:00:00
Bid opening Date/Time	31/08/2024, 15:30:00	<u>09/09/2024</u> , 15:30:00

b.

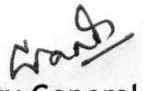

Sl. No	Section/Annexure/Appendix of GeM Bid	Clause No.	Existing Clause	Amended Clause
1.	Annexure-10 Technical Eligibility Criteria	Entire Annexure	Existing Annexure-10 Technical Eligibility Criteria	Amended Annexure-10 Technical Eligibility Criteria
2.	SECTION D - BID PROCESS	6. Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD	6.1. The bidder shall furnish Non interest earning Earnest Money Deposit (EMD) amount as mentioned in the Bid Schedule by way of Demand Draft drawn on any Scheduled Commercial Bank in India in favour of Canara Bank, payable at Bengaluru.	6.1. The bidder shall furnish Non interest earning Earnest Money Deposit (EMD) amount as mentioned in the Bid Schedule by way of <u>Insurance Surety Bonds, account payee demand draft drawn on any Scheduled Commercial Bank in India in favour of Canara Bank, payable at Bengaluru, fixed deposit receipt, or banker's cheque or Bank Guarantee from any of the Commercial Banks or payment online in an acceptable form, safeguarding the Bank's interest in all respects.</u> The bid security should remain valid for a period of <u>45 (forty-five) days beyond the final bid validity period.</u>

3.	SECTION F - OWNERSHIP & AWARDDING OF CONTRACT	9.Performance Security	9.4. Security Deposit should be submitted by way of DD drawn on Canara Bank payable at Bengaluru / Bank Guarantee may be obtained from any of the Scheduled Banks (other than Canara Bank).	9.4. Security Deposit should be submitted by way of <u>Insurance Surety Bond, DD drawn on Canara Bank payable at Bengaluru, fixed deposit receipt from a commercial bank, Bank Guarantee (including e-Bank Guarantee) from a Commercial bank or online payment in an acceptable form safeguarding the Bank's interest in all aspects.</u>
4.	Annexure-9 Scope of Work	Entire Annexure	Existing Annexure-9 Scope of Work	Amended Annexure-9 Scope of Work.
5.	Annexure-16 Manufacturer Authorization Form	Entire Annexure	Existing Annexure-16 Manufacturer Authorization Form	This Annexure stands deleted.

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

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

Date: 30/08/2024  
Place: Bengaluru

  
Deputy General Manager  




Amended Annexure-9  
Scope of Work

**SUB: Selection of Vendor for Procurement, Personalization, Dispatch, Tracking and Management Services of EMV Cards (Contact Cards & Dual Interface Cards including NCMC) and Wearables for Canara Bank.**

**Ref: GEM/2024/B/5182298 dated 19/07/2024.**

The following activities are to be carried out by the bidder strictly in conformity with the guidelines laid down by Bank as well as VISA, MasterCard and RuPay (NPCI).

**1. Procurement of Cards & Card Stock Maintenance:**

- 1.1 Bidder should manufacture/procure blank Debit cards /Prepaid Cards as per specifications mentioned elsewhere in this RFP.
- 1.2 Card Business Management Section, DBS Wing of the Bank will place indent for various card types such as Debit Card, Prepaid Card, Admin Card, Credit Card etc. based on its requirement. The bidder shall co-ordinate with the Bank as well as the Card network for attaining the required artwork approvals/certifications. Upon approval, Card Plastic for each card variant shall be procured and stocked by the successful bidder at bidder's premises with required security/insurance within 4 weeks of placing the indent by the Bank or 3 weeks after approval of the artwork by the Network (VISA, MasterCard and RuPay [NPCI]). In case of emergency indents, the Bidder should have spare capacities available or should be able to create such capacities in a reasonable time to fulfil the requirement.
- 1.3 The bidder should inform the bank regarding the stock position on a weekly basis. If any card stock is running low, the bidder should alert the Bank well in advance to avoid a stock-out situation. The stock shall be kept in a safe & secure environment with all the security measures in place. The stock shall be insured for full value at bidders cost and copy of insurance policy to be provided to Bank.
- 1.1 All hardware / software / miscellaneous items / consumables / equipment's, required licenses, AMC, card network certifications etc. as well as manpower required for executing the work specified need to be managed by the bidder at its own cost.

**2. Card Personalization:**

- 2.1 Bidder has to supply both personalized and non-personalized debit cards to the Bank. Non-Personalised (NP) card is a normal debit card without name of the customer printed/embossed on the card. A personalised debit card will contain the name of the customer.
- 2.2 Bidder must have the capability to personalise minimum 30,000 cards per day exclusively for our Bank as per specifications approved by the Bank and card network. The said count is inclusive of both EMV contact and DI cards. This is an indicative value and is in no way a commitment from the Bank. Shift in volumes between EMV Contact & DI card is possible due to changes in various guidelines. The embossing data will be provided by the Bank in encrypted format. The same needs to be processed and dispatched within 48 hours of receipt of data. This timeline is inclusive of holidays. For

priority requirements, the bidder should have arrangements to process and dispatch cards on 24\*7\*365 basis.

- 2.3 Bank expects bidder to have the capability to provide Metal Cards and other technological advanced products that are associated with cards as per consumer demand. As Bank may desire to procure Metal Cards, the successful bidder should have the capability to provide the same.
- 2.4 Bank expects the L1 vendor to personalize cards on Bank premises if the requirement arises. The quantity shall not exceed 10% of the quantity allotted to the vendor.
- 2.5 Should be able to integrate their solution with the Bank's System.
- 2.6 There may also be occasions of heavy variations during the contract period, both upward and downward for short or prolonged period. Bidders should be ready to accept such challenges. The Bidder should have spare capacities available or should be able to create such capacities in a reasonable time to the satisfaction of the bank for meeting upward surge in volumes.
- 2.7 All hardware / software / miscellaneous items / consumables / equipment, required licenses, AMC etc. as well as manpower required for executing the work specified need to be managed by the bidder at its own cost.

### 3. Wearables:

- 3.1 Bidder has to provide Wearables such as Wearable Box, Payment Ring, Keychain, Payment Sticker and Silicon Band. The Technical Specifications of the wearables are as per the Annexure-11.
- 3.2 Wearable should perform in confirmatory with the standard laid down by RBI, Canara Bank & NPCI during the contract period.
- 3.3 Wearables should be able to integrate with all the Networks, i.e., RuPay, VISA and MasterCard with all regulatory guidelines.

### 4. Network Certifications:

- 4.1 Carry out white plastic certification with card networks to get on-boarded with the Bank. First time certification cost will be borne by the Bank and subsequent iteration of certifications to be borne by the bidder.
- 4.2 Bidder should obtain NCMC certifications from VISA & Master if and when the functionality is introduced by said networks within a month. Bank at its discretion may extend the said timeframe and failure to do so within the defined timeframe may result in termination of SLA.

### 5. Packing & Dispatch of Debit Cards:

- 5.1 Bidder must arrange facility and personnel for packing of Card kits at their premises and should put in place necessary measures for the timely dispatch of the cards along with the required collaterals.
- 5.2 Envelopes, Welcome Letter, Card Pouch, User Guide, Terms and Conditions as per Bank's specification. Design and text for the above documents/ items shall be provided by Bank. Bidder has to format/finalize these documents and arrange to print in standard

quality paper as per Annexure-11. Changes if required in the existing collateral shall be advised to the bidder from time to time. Bidder will immediately arrange for the required changes without any additional cost to the bank. Bank may also require to add additional documents without any additional cost. The debit cards shall be packed along with stationary materials stipulated by the Bank from time to time.

- 5.3 The debit cards shall be packed along with stationary materials stipulated by the Bank and shall be dispatched to destinations intimated by the Bank within India as well as foreign countries. The destinations can be Branches or Customer address. Stationary materials may vary for different variant of cards. Bidder should make sure that the correct stationary gets dispatched for a particular card variant.
- 5.4 Bidder should have an automated process for pasting the cards on the face of their corresponding Welcome Letter which ensures that the CVV number is not visible.
- 5.5 Bidder must print dispatch address on the address label and paste the same on the envelope for dispatch. The cards need to be end-delivered to locations provided by Bank and Return management to be taken care by the bidder. The details will be provided to the successful bidders and the same will be subject to change in case of revision of Bank policies.
- 5.6 The Debit card consignments should be handed over to Speed Post / designated courier who would be having OTP based delivery acceptable to the Bank (Details mentioned in the below table). This timeline is inclusive of holidays.

Domestic Service Standards for Delivery		
Service Area	Maximum Permissible Time	Service required
Metro	7 days	OTP Based delivery mandatory
Urban		OTP Based delivery mandatory
Semi-urban		OTP Based delivery preferable
Rural	10 days	OTP Based delivery preferable
Other areas		OTP Based delivery preferable

International Service Standards for Delivery		
Service Area	Maximum Permissible Time	Service required
All the Countries other than India	10 days	<b><u>OTP Based delivery preferable</u></b>

- 5.7 Non- personalized debit cards will be dispatched to Branches in bulk. In such cases, along with regular stationary, the Bidder should include the list of cards present in each card packet. Data security standards should be maintained while furnishing the card numbers.
- 5.8 Bidder should have Dispatch Management Software to maintain the dispatch & fulfilment details of both cards and pins mailers.
- 5.9 Bidder should maintain the records of the cards personalized and dispatched to various destinations / branches, including details of card serial number, postal receipt no, Proof of Delivery(POD), card returned if any, etc. The bidder should be able to provide the Bank with the required details in any format required / specified by the Bank. The

bidder should have capability to provide Proof of Delivery (POD) upto 180 days on case-to-case basis.

5.10 Bidder must necessarily provide the Dispatch Reports in the format specified by the Bank within 24 hours of dispatch.

5.11 Disputes regarding dispatch / delivery of cards shall be handled and resolved by the bidder.

**6. Pin Mailer Printing:**

6.1 PIN printing wherever required for all debit card variants shall be done at successful Bidder's premises only. Bidders should have the following infrastructure - HSM, computers and office space. Bidder should have pin mailer printer, blank pin mailers, dispatch management software and arrange the manpower for pin printing. The bidder must ensure to maintain the stock position of the pin mailer stationery items.

6.2 Currently, Bank has switched to green pin facility, hence pin mailers are discontinued for all the card variants barring some special requirements as and when arises. Wherever PIN mailer generation is waived as per Bank's policy, all costs connected with PIN mailer, pin printing & dispatch will not be applicable.

**7. Packing & Dispatch of PIN Mailer:**

7.1 Bidder must ensure printing and dispatch of the PIN mailers within 24 hours of receipt of data file provided by the Bank. Bidder has to arrange the necessary manpower and Dispatch Management Software on premises of the Bank for completing the said task.

7.2 The Bidder must have the capability to dispatch a minimum of 30,000 pins per day to the branches of the Bank by Speed post/reputed courier acceptable to and approved by Canara Bank, CBM Section. The said count is just an indicative number and is in no way a commitment from the Bank. The Speed post/courier cost will be borne by the Bank. Any discounts extended by speed post/courier must be passed on to the Bank.

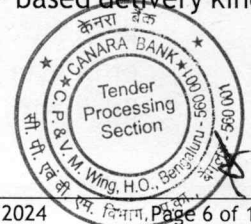
7.3 Bidder must necessarily provide the Dispatch Reports in the format specified by the Bank within 24 hours of dispatch.

7.4 Dispute regarding dispatch/delivery of pin mailers would be handled and resolved by the bidder.

**8. Consignment Return Management:**

8.1 The Bidder will dispatch the cards from their facility directly to our customers. The Bidder need to follow the TAT (Turnaround Time) for article delivery as pointed down below:

- i) Completion of Delivery should be within 7 to 10 days (including holidays).
- ii) At each mailing address, minimum 2 (two) delivery attempts are required. Also, tele check for consignee availability & address clarity (for OTP based delivery kindly refer 5.6 of Annexure-9).



- 8.2 In case delivery location is not serviceable through agreed courier agencies / Speed Post, the said article needs to be dispatched by other courier agency who are having service at that location and the same need to be informed to Bank duly providing MIS.
- 8.3 In case of personalized cards dispatched to Customers, the return address shall be of respective Branch. The return address details will be provided to the successful bidder.
- 8.4 In case of non-personalized cards dispatched to Branches, the return address shall be of Bank's CBM section. As for pin mailer dispatch, the Bidder shall dispatch the same from Bank's CBM Section to our Branches and the return address shall be of CBM section. In both these cases, the undelivered consignments will return to CBM section.
- 8.5 The bidder has to process, pack and dispatch the consignment. Required manpower & Dispatch Management Software shall be provided by the Bidder. Bank may require to integrate the same with Bank's Card Management Software. The bidder shall provide adequate training to the Bank's staff for proper monitoring of consignment. The bidder shall maintain a proper record of returns with specific reasons. In all cases where reasons for return are attributed to the bidder, further packing and dispatch charges including postage/courier shall be borne by the bidder.

**9. Data Security:**

- 9.1 Bidder must have a setup to receive the encrypted data through a secured FTP channel or any other secure mode stipulated by the Bank.
- 9.2 Keys for encryption/Digital Signature should be securely kept and all security measures should be followed.
- 9.3 After personalization of cards, the bidder must have a mechanism in place to ensure that the embossing files are deleted as per the extant policy of the Bank communicated from time to time. Bidder must destroy rejected cards under camera surveillance and must retain the backup of the CCTV recording for a period of minimum 90 days.
- 9.4 The bidder must build adequate safeguards to ensure that the information / documents / records / assets of the Bank are maintained in a way that the same are safe and there is no co-mingling of similar information with other organizations to which it may be providing services.
- 9.5 The bidder must ensure and confirm due diligence/KYC/Physical verification of its own as well as the employees of its service providers/sub-contractors and must be able to provide documentary evidence for the same if requested by the Bank.
- 9.6 The vendors should maintain at least 90 days recording of the CCTV footage of their actions for verification by Bank or its authorized representatives.
- 9.7 The bidder shall ensure preservation of all documents/ data/ video surveillance in accordance with all legal/ regulatory obligations.

**10. Stationary Management:**

- 10.1 Bidder must supply the stationery items required as per the specifications in Annexure-11. The specifications are subject to change in the future as per the requirements of the Bank and any additional charges shall be mutually agreeable.

- 10.2 The bidder must ensure proper supply of stationery items and maintain the stock position of the stationery items at their end. Since, pin mailer printing is done at Bank premises, Bidder should arrange for timely delivery of pin mailer stationary as and when the requirement arises.
- 10.3 The Bidder must assess the stock needed beforehand and maintain adequate inventory of raw materials to ensure that supply of cards and stationery is uninterrupted.
- 10.4 As per the Bank/regulatory requirement bidder has to do the necessary modification in the stationary / Cards on their own cost.

**11. Quality Control:**

- 11.1 Bidders must ensure that the technical and physical characteristics of the cards supplied to the Bank must conform to the international standards as laid down vide the guidelines issued under ISO/IEC 7816 (Contact Cards), ISO/IEC 7810 (Contactless Cards) and ISO/IEC 14443 (Contactless Cards). Specification of cards are available in Annexure-11.
- 11.2 The Bank would have the discretion of carrying out a random-sample test checking (Peel Test, Bend Test, Torsion Test, Corner bend Test and any other type of test related to card quality) of the cards being supplied to ascertain their quality. Test checking of Cards by the Bank may be carried out at a premise of its choice, including the premises of the bidder, at any interval it deems fit, where the quality of the cards may be checked according to the international Test Methods specified under ISO / IEC 10373 - 1. Bank reserves the right to conduct testing quality of cards through outside agencies at periodic intervals as per the discretion of the Bank. In case the cards are not meeting the required standards during the testing process, entire lot of such cards shall be replaced by the vendor at their cost and Bank has absolute discretion to cancel the contract of such erring vendors besides adjusting the security deposit.

**12. Other Terms & conditions:**

- 12.1 MIS on the dispatch of cards and other collaterals dispatched are to be submitted to Card Business Management Section, HO within 24 hours in the format specified by the Bank
- 12.2 In cases of habitual / frequent delay in supply of cards, Bank may consider invocation of the bank guarantee or may even consider termination of contract of the bidder.
- 12.3 Any financial loss / fraud taking place due to the bidder's and/or their employees' negligence etc. shall be recoverable from the bidder along with damages if any with regard to Bank's reputation and goodwill.
- 12.4 If at any point of time, during a check audit or in case of a complaint regarding the quality of cards being supplied is substantiated, the Bank reserves the right to cancel the contract with immediate effect, withhold any payments due and invoke the Performance Guarantee in force.
- 12.5 Bank has the right to conduct the test checking of quality of cards procured by the vendor/s through an outside agency and in case the quality of cards is found to be not meeting the required quality, the concerned vendor/s are under obligation to replace such cards with cards of required quality to the satisfaction of the Bank. Bank has



absolute discretion to cancel the contract of such erring vendors besides adjusting the security deposit/performance guarantee held for this purpose.

12.6 If any changes required in the Artwork which is uploaded in the network side will be borne by the bidder.

**13. Manpower supply & Invoicing:**

13.1 Vendor must allocate sufficient manpower to meet the requirements of the Bank. The cost of manpower for all the activities specified may be taken into account while quoting for the same. No separate payment shall be made towards cost of manpower.

13.2 Invoices shall be raised on a monthly basis for all items supplied and services rendered.

13.3 Invoice/Bill for all items (cards, stationary etc.) and services shall be inclusive of all applicable taxes. Applicable tax rates for different items/services should be mentioned separately and should not be clubbed together. If any discrepancy found in invoices, then fresh submission date will be considered for making the payment.

Bidder has to mandatorily comply with each individual point of the above Scope of Work without any deviation.

**Declaration:**

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 Scope of Work should be part of Technical cum Eligibility.

Date

Signature with seal

Name :

Designation :

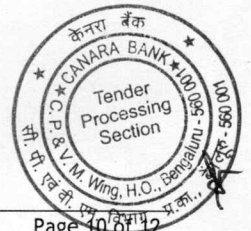


Annexure-10  
Technical Eligibility Criteria

SUB: Selection of Vendor for Procurement, Personalization, Dispatch, Tracking and Management Services of EMV Cards (Contact Cards & Dual Interface Cards including NCMC) and Wearables for Canara Bank.

Ref: GEM/2024/B/5182298 dated 19/07/2024.

Sl. No	Technical Qualification	Documents to be submitted In compliance with Technical Qualification	Bidders Response
1.	<p>Bidder should have their own VISA, MasterCard and NPCI (Rupay) certified Card <u>Personalization</u> units located in India for contact and dual interface cards as on the date of submission of Bid and certification should be continuous from 01.04.2021 without any disqualification.</p> <p>The continuous certification clause is only exempted for NCMC Rupay Certification. However, the Bidder should have Rupay NCMC certification as on the date of submission of Bid.</p>	<p>a. Copy of active certificates &amp; certificates for previous 3 years from respective networks.</p> <p>and</p> <p>b. Undertaking from Bidder stating that they will obtain NCMC certifications from VISA &amp; Master once the functionality is introduced by said networks and failure to do so within the defined timeframe will result in termination of SLA.</p>	
2.	<p>The bidder should preferably have own base card production facility located in India or should have proper arrangements with suppliers to ensure card production/procurement within 4 weeks maximum.</p>	<p>Copy of network certification from respective networks in case of own facility.</p> <p>Proof of production activities carried out and /or documents regarding arrangement with suppliers with documents showing dates of placing orders and actual delivery.</p>	





Sl. No	Technical Qualification	Documents to be submitted In compliance with Technical Qualification	Bidders Response
3.	The bidder should have its own or tie-up with the third party for Disaster Recovery (DR) set up in India and a comprehensive Disaster Recovery Plan/ Business Continuity Plan (BCP) <u>for the mentioned subject.</u>	Specific documentary evidence should be provided indicating the time frame in which systems are available for DR/BCP. In case, tie-up is with a third party for Disaster Recovery Setup, copy of MOU/Agreement with the collaborator should be produced specifically indicating the period of collaboration and other terms and conditions. The period of collaboration should be more than the time limit of the contract period and should not have any type of exit clause in the subject MOU/Agreement.	
4.	The Bidder should have the following: ISO 9001 & ISO 27001. <u>Bidders should have PCI-DSS certification and PCI-CP compliance for Supply, Personalization, Printing, Embossing of EMV Chip cards (Contact Cards &amp; Dual Interface Cards including NCMC).</u>	The bidder should produce the valid certificates mentioned above.	
5.	Should be able to integrate their solution with the Card Management System of the Bank.	The bidder should submit undertaking on the Company's letter head to this effect.	
6.	Bidder should have Dispatch Management Software to maintain the dispatch & fulfilment details of both cards and pins mailers.	The bidder should submit undertaking on the Company's letter head to this effect.	



Sl. No	Technical Qualification	Documents to be submitted In compliance with Technical Qualification	Bidders Response
7.	Bidder must have the capability to maintain the records of the cards personalized and dispatched to various destinations / branches, including details of card serial number, postal receipt no., MIS reports/ Proof of Delivery(POD), card returned if any, etc. The bidder should be able to provide the Bank with the required details in any format required / specified by the Bank.	The bidder should submit undertaking on the Company's letter head to this effect.	
8.	Bidder should have its own personalization capability and dispatch a minimum of 5 lakhs EMV cards (contact & Dual Interface) collectively per month.	Self-certification along with details of machinery related to card personalization installed currently with their total and spare capacity. These may be verified by Bank during site visit.	
9.	The bidder should have experience of having successfully handled <u>end to end logistics and delivery management</u> during the last 2 financial years (i.e., 2022-23 and 2023-24) for a quantity of 10,00,000 units per financial year.	Bidder has to submit confirmation letter from the client in their letter head to substantiate the claim.	
<p><u>Participated Bidders have to provide a demonstration/presentation of clauses mentioned above (Schedule for presentation will be intimated after bid opening) which should be as per the technical &amp; functional requirement of the RFP.</u></p> <p><u>Failing to demonstrate will result in rejection/disqualification of the bidder.</u></p> <p><u>Calling for presentation doesn't construe the qualification of bidders in technical and eligibility criteria.</u></p>			

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 Technical Eligibility Criteria should be part of Technical cum Eligibility.

Date:

Signature with seal

Name:

Designation:

