REQUEST FOR PROPOSAL [RFP]

FOR

“END TO END MANAGEMENT OF CANARA LOYALTY PROGRAM FOR DEBIT & CREDIT CARD HOLDERS”

Issued by:
Canara Bank,
EDP Section, Card Division,
Transaction Banking Wing, Ho (Annex),
V Floor, No.14, Naveen Complex,
M G Road, Bangalore-560001
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<td>RFP 02/2014-15 dated 02/06/2014</td>
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<td>2.</td>
<td>Brief Description of the RFP</td>
<td>Selection of vendor for “End To End Management Of Canara Loyalty Program for Debit &amp; Credit Card holders”</td>
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<td>3.</td>
<td>Bank’s Address for Communication and Submission of Tender</td>
<td>Deputy General Manager Canara Bank, EDP Section, Card Division Transaction Banking Wing, Ho (Annex) V Floor, No. 14, Naveen Complex, M G Road, Bangalore - 560001</td>
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<td>Sr Manager, Canara Bank, EDP Section, Card Division Transaction Banking Wing, Ho (Annex) V Floor, No. 14, Naveen Complex, M G Road, Bangalore - 560001</td>
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<td>Fax- 080-25590831</td>
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<td>Email: <a href="mailto:hocancardedp@canarabank.com">hocancardedp@canarabank.com</a></td>
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<td>Date of Issue</td>
<td>02/06/2014, Monday</td>
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<td>Last Date of Submission of Queries for Pre Bid Meeting</td>
<td>09/06/2014, Monday, 3.00 PM</td>
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<td>Date and Time of Opening of Part-A Conformity to Eligibility Criteria</td>
<td>10/07/2014, Thursday, 3.30 PM</td>
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<td>9.</td>
<td>Date and time of Opening of Part-B Technical Proposal.</td>
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<td>10.</td>
<td>Date and time opening of price/Commercial bid</td>
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<td>11.</td>
<td>Application Fees (Not Refundable)</td>
<td>Rs. 10,000/-</td>
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<tr>
<td>12.</td>
<td>Earnest Money Deposit(Refundable)</td>
<td>Rs. 5,00,000/-</td>
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This document can be downloaded from Bank’s website [http://www.canarabank.com/English/Scripts/Tenders.aspx](http://www.canarabank.com/English/Scripts/Tenders.aspx). In that event, the bidders should pay the Application Fee for tender document by means of DD drawn on any scheduled Commercial Bank for the above amount in favour of Canara Bank, payable at Bangalore and submit the same along with the Bid document.
DISCLAIMER

The information contained in this Request for Proposal (“RFP”) document or information provided subsequently to bidders or applicants whether verbally or in documentary form by or on behalf of Canara Bank (or Bank), is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided. This RFP document is not an agreement and is not an offer or invitation by Canara Bank to any parties other than the applicants who are qualified to submit the bids (hereinafter individually and collectively referred to as “Bidder” or “Bidders” respectively). The purpose of this RFP is to provide the Bidders with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each Bidder require. Each Bidder may conduct its own independent investigations and analysis and is free to check the accuracy, reliability and completeness of the information in this RFP. Canara Bank makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. The information contained in the RFP document is selective and is subject to updating, expansion, revision and amendment. It does not purport to contain all the information that a Bidder require. Canara Bank does not undertake to provide any Bidder with access to any additional information or to update the information in the RFP document or to correct any inaccuracies therein, which may become apparent.

Canara Bank reserves the right of discretion to change, modify, add to or alter any or all of the provisions of this RFP and/or the bidding process, without assigning any reasons whatsoever. Such change will be published on the Bank's Website and it will become part and parcel of RFP.

Canara Bank in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP. Canara Bank reserves the right to reject any or all the expression of interest / proposals received in response to this RFP document at any stage without assigning any reason whatsoever. The decision of Canara Bank shall be final, conclusive and binding on all the parties.
Abbreviations used in this Document:

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<td>POS</td>
<td>Point of Sale</td>
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**F. ANNEXURES** (To be submitted with Part A- Conformity to eligibility criteria)

1. Check List
2. Eligibility Criteria declaration
3. Bid covering Letter Format
4. Authorization Letter format
5. Applicant’s Profile
6. Non disclosure agreement

**ANNEXURES To be submitted with Part -B- Technical Proposal**

7. Technical Bid covering letter format
8. Bid Covering Letter Format
10. Proposed Team Profile
11. Non-Disclosure agreement format
12. Compliance Statement
13. Undertaking Letter Format

**ANNEXURES ( To be submitted with Part-C -Commercial Bid)**

14. Commercial Bid Covering Letter Format
15. Bill of Material

**G. APPENDICES**

A. Instructions for Part A-Eligibility Conformity
B. Instructions for Part B-Technical proposal
C. Instructions; for Part C-Commercial Bid
D. Bank Guarantee Format for Earnest Money Deposit
E. Proforma- Bank Guarantee for Contract Performance
A. INTRODUCTION

1. **About Canara Bank**

   CANARA BANK, a body Corporate and a premier Public Sector Bank established in the Year 1906 and nationalized under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, having its Head office at 112, J C Road Bangalore-560002 and among others is having office at Canara Bank, EDP Section, TB Wing, Card Division, Transaction Banking Wing, 5 th Floor, No.14 Naveen Complex, M.G.Road, Bangalore -560001. Canara Bank is a leading Bank is a leading Public Sector Bank with over 4870 branches and 42 Circle offices situated across the country. The Bank is working on Core Banking System using Flex cube solutions. The Bank is a forerunner in implementation of IT related products and services and continuously making efforts to provide the state of art technological products to its customers.

   Bank has introduced Debit cards, Credit Cards, Gift Cards, Pre-paid cards, Travelers Cards ,Campus Cards etc and providing access to over 1,50,000 ATMs across the country through consortium arrangements. Bank has already issued more than 15 million debit cards to its customers. Bank is issuing more than 20000 new cards daily. The projected volume of cards to be issued in the next 3 years is 20 millions.

2. **Definitions**

   a. ‘Bank’ means unless excluded by and repugnant context or the meaning thereof, shall mean ‘Canara Bank’, described in more detail in paragraph 1 above and which has invited bids under this Request for Proposal and shall be deemed to include its successor and permitted assigns.

   b. ‘RFP’ means Request for Proposal for Selection of vendor to “End To End management Of Canara Loyalty Program for Debit & Credit Card holders”

   c. ‘Bidder’ means a vendor submitting the proposal in response of RFP.

   d. ‘Contract’ means the agreement signed by successful bidder and the Bank at the conclusion of bidding process, wherever required.

   e. ‘Successful Bidder’ means the Bidder who will be the one who has the highest Combined Score under Technical Score and Commercial Score.

   f. ‘Solution’ means end to end implementation of Loyalty programme in the Bank as per this RFP.

   g. ‘Proposal’ means that Technical proposal and financial proposal as per the formats prescribed in the RFP.

3. **About RFP**

   The Bank wishes to engage an vendor for End To End management Of Canara Loyalty Program for Debit & Credit Card holders for transactions through delivery channels. In this connection, Bank invites sealed offers for Conformity to Eligibility Criteria, Technical Proposal and Commercial Bid for selection of vendor for “End To End management Of Canara Loyalty Program for Debit & Credit Card holders for including identifying specific target
segments and designing customized loyalty solutions as and when felt necessary by the Bank” as per the Terms & Conditions, Technical Specifications and Scope of Work described elsewhere in this document.

The RFP document is not a recommendation, offer or invitation to enter into a contract agreement or any other arrangement in respect of the services. The provision of the services is subject to observance of selection process and appropriate documentation being agreed between the Bank and successful bidder as identified by the Bank after completion of the selection process.

4. **Objective** Bank indents to select a vendor who can conceptualize, design, implement and manage end to end customer loyalty and rewards program, including identifying specific target segments and designing customized loyalty solutions as and when felt necessary by the Bank.

5. **Eligibility Criteria:** The bidders who qualify on each and all of the below mentioned criteria would be qualified to submit the bid and will be evaluated as per details provided further in this document. Bidder should provide full details on each of the below requirements.

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<th>Eligibility Criteria</th>
<th>Documents Required</th>
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<td>1</td>
<td>The Bidder should be a company incorporated in India with considerable expertise in</td>
<td>Certified copy of Certificate of Incorporation in case of private limited company and</td>
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<tr>
<td></td>
<td>conceptualizing, designing, implementing and managing end to end customer loyalty</td>
<td>Certificate of Commencement of Business in case of public limited company.</td>
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<td></td>
<td>and rewards program.</td>
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<td>2</td>
<td>The Bidder should have expertise in providing the solution for atleast 2 PSU/</td>
<td>Proof in this regard to be submitted</td>
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<td>Commercial Banks in India.</td>
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<td>3</td>
<td>The Bidder should be a PCI-DSS Compliant</td>
<td>1) Proof to be submitted</td>
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<td>The bidder should have both primary and DR centre with full back up arrangement.</td>
<td>The bidder has to submit the audit certificate.</td>
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<td>5</td>
<td>The Bidder should have a stable and scalable loyalty technology platform of its own</td>
<td>Declaration to this effect has to be submitted by the bidder.</td>
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<td>(not licensed) with access to source code, so that any changes required by the Bank</td>
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<td>may be carried out expressly.</td>
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<td>6</td>
<td>The bidder must provide a dedicated interactive secure online website for the</td>
<td>Declaration to this effect has to be submitted by the bidder.</td>
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<td>loyalty rewards program with SSL, which enables customers to register, inquire &amp;</td>
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<td>request for redemptions.</td>
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7. **Participation Methodology:**
In a tender either the Indian Agent on behalf of the Principal/OSD or Principal/OSD itself can bid but both cannot bid simultaneously for the same solution in the same tender.

If an agent bids on behalf of the Principal/OSD, the same agent shall not submit a bid on behalf of another Principal/OEM in the same tender for the same solution.

The principal Bidder should assume responsibility on behalf of the OSD/Agent for providing end-to-end solution i.e., technology, personnel, financial and any other infrastructure that would be required to meet intent of this RFP.

8. **Requirement Details**
Bank intends to avail services for Implementation of Loyalty Reward Program Management System.

The details of model are as follows:

Bank intends to avail services to conceptualize, design, implement and manage end to end customer loyalty and rewards program. Functionalities required under the Management of Loyalty Rewards Program for the use of Debit and Credit Cards at Alternate Channels are:
a. Data Transfer between systems should be in encrypted and secured manner. Sensitive data like card details should be shown in one way encrypted format in all systems of the bidder/sub-contractor.

b. Setting up the required infrastructure including intranet web portal and the Management of Loyalty Rewards Program for the use of Debit and Credit Cards at Alternate Channels.

c. Shipping of various supports functional activities like MIS report generation, providing support to customers.

d. The Agreement will be for a minimum period of 5 years and can be extended based on the satisfactory performance of the bidder at the sole discretion of the Bank.

e. Bank at its own discretion may extend the validity of contract after 5 years for a period of 3 Months, on same terms and conditions with the selected bidder.

8. **Scope of Work**

8.1 **Reward Points Management:**

8.1.1 The bidders would be able to conceptualize, design, implementing and managing a customer loyalty and rewards program for the Bank’s customers, including identifying specific target segments and designing customized loyalty solutions as and when felt necessary by the Bank.

8.1.2 The bidder would be required to provide an End to End solution to Canara Loyalty Reward program Managing system with the following broad functionalities.

8.1.3 The Bidder should have End-to-End solution to manage Canara Loyalty Reward program for the Bank’s Debit and Credit Card holders. It should have all aspects of management which includes creating and maintaining customer profiles, carrying out the accrual and redemption of loyalty points.

8.1.4 The Bidder should be capable of launching, implementation and performance of the Loyalty Rewards Program.

8.1.5 Providing loyalty reward points to Canara Bank’s card holders for transactions on PoS terminals and for e-commerce and any other channels as decided by the Bank.

8.1.6 Should able to provide a website for customers to check their status of reward points. and should have call center, SMS etc.

8.1.7 The Bidder should provide a CRM solution and maintain all sensitive data as per security protocols of the Bank on a daily basis.
8.1.8 The Bidder should maintain our Bank’s data in dedicated servers with additional DR Site.

8.1.9 The Bidder should at least offer attractive redemption options to customers which includes:
   i. Gift Vouchers
   ii. Merchandise
   iii. Redemption of Real Time Movie Ticket
   iv. Redemption of Real Time Air Ticket
   v. Redemption of Real Time Bus Ticket
   vi. Redemption of Real Time Mobile recharge
   vii. Redemption of Real Time DTH recharge
   viii. Redemption of Real Time in-store redemption
   ix. Redemption of Grocery
   x. Redemption of Charity Products

8.1.7 The existing reward point’s data of the Bank’s card data to be migrated to their solution. The migration activity will be sole responsibility of the successful bidder

8.2 Redemption Fulfilment:

   8.2.1 Manage creation of customer profiles through various channels viz. on-line / call center / direct enrollments etc.
   8.2.2 The Bidder has to create & maintain a dedicated interactive secure online website for the loyalty rewards program with SSL Layer, which enables customers to register, inquire & request redemptions.
   8.2.3 Redemption categories include on Real time basis bookings of Movie ticket, Air Ticket, Bus ticket, in store redemption, Merchandize, Mobile recharge, DTH recharge, gift vouchers etc.
   8.2.4 Manage the entire redemption process from sourcing to shipping of the goods on the customer address

8.3 Manage the call center:

   Should maintain a call center set up to handle inbound / outbound customer calls for loyalty rewards program management, redemption, accrual and any other issues or feedback from the customers. All the charges will be borne by the successful bidder.
8.4 Marketing & creative development:

8.4.1 Manage to add Program Partners/ Merchants who will offer value addition to our customer by giving higher loyalty points or bonus loyalty points or special discounts or gift voucher schemes or promotions, etc. on spends done by our customers.

8.4.2 Conducting basic research for understanding customer spending behavior.

8.4.3 Designing, printing & dispatch of publicity material like posters, leaflet etc. to help the Bank carry out card promotion with the Loyalty Rewards program feature.

8.4.4 Digital Marketing of the program – Deploys regular email and SMS communications to the card holders regarding – awareness, timely offers, redemption, Canara Bank Reward points statement etc.

8.4.5 Launch various campaigns at their cost during festive season to accelerate the spends of Canara Bank cardholders.

8.4.6 Provide information on latest trends in managing loyalty programs across diverse industries.

8.4.7 Study and report the impact of the campaigns/ strategies implemented by it. A detailed report on each campaign will have to be provided from time to time.

8.5 MIS Reports:

8.5.1 Monthly report on customers’ profile created

8.5.2 Monthly report on accrual data in cardholders’ accounts - Differentiated on contribution from Bank and Bidder.

8.5.3 Monthly report on the number of redemption requests

8.5.4 Monthly report on the number of redemptions serviced

8.5.5 Quarterly report on redemption requests received but not redeemed.

8.5.6 Monthly Statement of Bank Account

8.5.7 Monthly statement of lapsed points

8.5.8 Monthly list of cardholders who redeem points & nature of redemption

8.5.9 Monthly breakup of Bank-wise points accrued, redeemed and lapsed, and

8.5.10 Any other report requested by Bank from time to time.
8.6 The bidder should have a Disaster Recovery Site and submit Business Continuity Plan (BCP) to the Bank.

8.7 The vendor shall also provide audit trail of points earned and redeemed by Bank Customers.

B. BID PROCESS

9. Bid Document & Cost:

9.1 This document can be downloaded from Bank’s website http://www.canarabank.com/English/Scripts/Tenders.aspx. In that event, the bidders should pay the Application Fee of Rs.10,000.00 for tender document by means of DD drawn on any scheduled Commercial Bank for the above amount in favour of Canara Bank, payable at Bangalore and submit the same along with “Part-A-Conformity to the Eligibility Criteria”. Submission of the cost of the bid document in other than with “Part-A-Eligibility Criteria” is liable to be rejected on grounds of non-payment of the cost of the bid document.

9.2 The Bidder shall bear all costs associated with the preparation and submission of the bid and the Bank will not be responsible for the costs, regardless the conduct or outcome of the bidding process. The Bank is not liable for any cost incurred by the bidder in replying to this RFP. It is also clarified that no binding relationship will exist between any of the respondents and the Bank until the execution of the contract.

10. Clarification to RFP and Pre-Bid Queries:

10.1 The bidder should carefully examine and understand the specifications, terms and conditions of the RFP and may seek clarifications, if required. The bidders in all such cases seek clarification in writing in the same serial order of that of the RFP by mentioning the relevant page number and clause number of the RFP.

10.2 All communications regarding points requiring clarifications and any doubts shall be given in writing to the Deputy General Manager, Canara Bank, EDP Section, Card Division, TB Wing, V Floor,Naveen Complex, No.14 M G Road, Bangalore-1 by the intending bidders before 03:00 PM on 09/06/2014 (Monday).

10.3 No oral or individual consultation shall be entertained.

11 Pre-Bid meeting:

11.1 A pre-bid meeting of the intending bidders will be held as scheduled below to clarify any point/doubt raised by them in respect of this RFP.

<table>
<thead>
<tr>
<th>Date</th>
<th>Day</th>
<th>Time</th>
<th>Venue</th>
</tr>
</thead>
<tbody>
<tr>
<td>13/06/2014</td>
<td>Friday</td>
<td>3.00PM</td>
<td>Canara Bank, V Floor Naveen Complex, 14 M G Road, Bangalore 560011</td>
</tr>
</tbody>
</table>

No separate communication will be sent for this meeting. If the meeting date is declared as a holiday under NI Act by the Government subsequent to issuance of RFP, the next working day will be deemed to be the pre-bid meeting day. Authorized representatives of interested bidders shall be present during the scheduled time. In this connection, Bank
will allow a maximum of 2 representatives who is having Authorisation letter as per ANNEXURE-4 of this RFP from each Bidder to participate in the pre-bid meeting.

11.2 Bank has the discretion to consider any other queries raised by the bidder’s representative during the pre-bid meeting.

11.3 Bank will have liberty to invite its technical bidder or any outside agency, wherever necessary, to be present in the pre-bid meeting to reply to the technical queries of the Bidders in the meeting.

11.4 The Bank will consolidate all the written queries and any further queries during the pre-bid meeting and the replies for the queries shall be made available in the Bank’s website and no individual correspondence shall be made. The clarification of the Bank in response to the queries raised by the bidder/s, and any other clarification/amendments/corrigendum furnished thereof will become part and parcel of the RFP and it will be binding on the bidders. It may, however, be noted that non-receipt of reply to the queries raised by any of the bidders shall not be accepted as a valid reason for non-submission of the bid. In addition, non-reply to any query may not be deemed the version of the bidder as reflected in the query has been accepted by the Bank.

12 Amendment to Bidding Document:

1. At any time prior to deadline for submission of Bids, the Bank, for any reason, whether, at its own initiative or in response to a clarification requested by prospective bidder, may modify the bidding document, by amendment.

2. Notification of amendments will be made available on the Bank’s website (www.canarabank.com) and will be binding on all bidders and no separate communication will be issued in this regard.

3. In order to allow prospective bidders reasonable time in which to take the amendment into account in preparing their bids, the Bank, at its discretion, may extend the deadline for a reasonable period as decided by the Bank for the submission of Bids.

13 Bid System Offer:

Bid shall have the following 3 (three) parts

Part-A: Eligibility Conformity: Indicating their compliance to Eligibility Criteria. The format for submission of Conformity to Eligibility criteria is as per APPENDIX-A

Part-B: Technical Proposal : indicating their response to the Technical and Functional requirement specification of selection of vendor for Implementation of Loyalty Rewards points in the Bank. The format for submission of Technical Proposal is as APPENDIX-B.

Part-B: Commercial Bid: furnishing all relevant information as required as per Bill of Material as per ANNEXURE-15. The format for submission of Commercial bid is as per APPENDIX-C
14. **Preparation of Bids:**

14.1.1 The Bid shall be typed or written in English language with font size of 12 in indelible ink and shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Contract. The person or persons signing the Bids shall initial all pages of the Bids, except for un-amended printed literature.

14.1.2 The three parts as stated above, should be placed in three separate envelopes each one superscribed with ‘Conformity to Eligibility Criteria’, ‘Technical Proposal’ and ‘Commercial Bid’ and properly closed and sealed. Thereafter, all the envelopes shall be placed inside another envelope and properly closed and sealed. The final envelope should be superscribed as “Offer Selection Of Vendor For End To End Management Of Canara Loyalty Program For Debit & Credit Card Holders in response to RFP-02/2014-15 Dt.02/06/2014” (includes separately sealed ‘Conformity to Eligibility Criteria’, ‘Technical Proposal’ and ‘Commercial Bid’) on the top of the envelope.

14.1.3 All the pages of Bid including Brochures should be made in an organized, structured, and neat manner. Brochures / leaflets etc. should not be submitted in loose form. All the pages of the submitted bids should be paginated with Name, Seal and Signature of the Authorized Signatory. Bids with erasing / overwriting / cutting are without authentication will be liable for rejection. Authorization letter for signing the Bid documents duly signed by Company’s Authorized signatory should be submitted.

14.1.4 All the envelopes shall bear the name and complete postal address of the bidder as well as the addressee, namely the Deputy General Manager, Canara Bank, EDP Section, Card Division, TB Wing, Naveen Complex, No.14 M G Road, Bangalore-560001.

14.2. **Part A- Conformity to Eligibility Criteria:**

14.2.1 Before submitting the bid, the bidders should ensure that they conform the eligibility criteria as stated in clause-5 of RFP. Only after satisfying themselves of the eligibility, the Offer should be submitted.

14.2.2 The Conformity to Eligibility Criteria as per ANNEXURE-2 among others, must contain Demand Draft towards the cost of the Bid document as per stated in the paragraph 9.1 above and EMD/ Bank Guarantee in lieu of EMD as per APPENDIX-E of Instructions of this document. The Conformity to Eligibility Criteria should be complete in all respects and contain all information sought for, as per APPENDIX-A.

14.2.3 After ensuring the above, it shall be placed inside a separate Envelope and sealed and superscribed on the top of the cover as “PROPOSAL-PART-A for selection of vendor For End To End Management Of Canara Loyalty Program For Debit & Credit Card Holders”.
14.3 Part B - Technical proposal:

14.3.1 Technical Proposal should be submitted as per instructions contained in APPENDIX-B. Relevant technical details and documentation should be provided along with Technical Proposal.

14.3.2 The offer may not be evaluated and may be rejected by the Bank without any further reference in case of non-adherence to the format or partial submission of Technical information as per the format given in the offer.

14.3.3 If the offer of the Bidder is different from the requirement/ scope furnished in the RFP, the bidder has to substantiate the same in detail the reason for such deviations. The Bank shall not allow / permit changes in the technical specifications once it is submitted.

14.3.4 The Technical Proposal should be complete in all respects and contain all information sought for, as per APPENDIX-B. Masked Bill of Material must be attached in Technical Offer and should not contain any price information. The Part B-Technical Proposal should be complete and should cover all products and services.

14.3.5 The Technical Proposal is to be sealed in a separate Envelope super scribed on the top of the cover as “Proposal Part B for selection of vendor For End To End Management Of Canara Loyalty Program For Debit & Credit Card Holders.”

14.4 Part C-Commercial Bid:

14.4.1 The Commercial Bid is to be sealed in a separate sealed envelope superscribed on the top of the cover as “Commercial Bid PART-C for Selection of Vendor to End To End Management Of Canara Loyalty Program For Debit & Credit Card Holders”.

14.4.2 Commercial Bid shall be submitted as per Commercial Bid and other terms and conditions of RFP on prices. The Commercial Bid should give all relevant price information as per ANNEXURE-15. Any deviations from the Commercial bid / non submission of prices as per the format shall make the bid liable for rejection.

14.4.3 Under no circumstances the Commercial Bid should be kept in Part-A (i.e. Conformity to Eligibility Criteria) or Part B (i.e. Technical Proposal) Covers. The placement of Commercial Bid in Part A (i.e. Conformity to Eligibility Criteria) or Part B (i.e. Technical Proposal) covers will make bid liable for rejection.

14.4.4 The Bill of material must be attached in Technical Proposal as well as Commercial Bid. The format will be identical for both Technical Proposal and Commercial Bid, except that the Technical Proposal should not contain any price information (with Prices masked). Technical Proposal without masked Commercial Bids will be liable for rejection. Any change in the Commercial Bid format may render the bid liable for rejection.

14.4.5 Bidder must take care in filling price information in the Commercial Offer, to ensure that there are no typographical or arithmetic errors. All fields must be filled up correctly.

14.4.6 Any change in the Bill of Material format may render the bid liable for rejection. The Commercial Bids that are incomplete or conditional are liable to be rejected.
14.4.7 The Bidder should indicate the individual taxes, and its applicable rate along with the estimated tax amounts to be paid by the Bank.

15 Earnest Money Deposit (EMD):

15.1 The bidder shall furnish Non interest earning Earnest Money Deposit (EMD) of Rs. 5,00,000/- (Rupees five lacs Only) by way of Demand Draft drawn on any scheduled bank in favour of Canara Bank, payable at Bangalore and should be kept along with the Part-A - Technical Proposal.

15.2 In Case the EMD is submitted in the form of Bank Guarantee the same should be valid for the minimum period of 9 months from the last date for submission of offer. The format for submission of EMD in the form of Bank Guarantee is as per APPENDIX-D.

15.3 Submission of EMD in other than Part A - Conformity to Eligibility Criteria Envelope is liable to be rejected on grounds of non submission of EMD.

15.4 The EMD of the Bidders not qualified under Technical Proposal will be returned within 15 days after opening the commercial bid of the technically qualified bidders. The EMD of other bidders will be returned upon the selected bidder accepting the order and furnishing the performance guarantee.

15.5 The EMD may be forfeited/ Bank Guarantee may be invoked:

15.5.1 If the bidder withdraws or amends the bid during the period of bid validity specified in this document.

15.5.2 If the selected bidder fails to accept the purchase order within 7 days or fails to sign the contract or fails to furnish performance guarantee in accordance with the terms of the RFP.

16 Documentation:

Technical information in the form of Brochures / Manuals / CD etc of the most current and updated version available in English must be submitted in support of the Technical Bid made, without any additional charges to the Bank. The Bank is at liberty to reproduce all the documents and printed material produced by the bidder in relation to the RFP for its own use.

17 Costs & Currency:

The Offer must be made in Indian Rupees only as per Bill of Material (ANNEXURE-15).

18 Erasures or Alterations:

The Offers containing erasures or alterations or over writings will not be considered. There should be no hand-written material, corrections, alterations or overwritings in the offer. Technical details must be completely filled in. Correct technical information of the product being offered must be filled in. Filling up of the information using terms such as “OK”, “accepted”, “noted”, “as given in brochure/manual” is not acceptable. The Bank may treat such Offers as not adhering to the tender guidelines and as unacceptable.

19 Assumptions/Presumptions/Modifications:

The Bank would like to expressly state that any assumption, modifications, terms, conditions, deviation etc., which the bidder includes in any part of the Bidder’s response to this RFP, will not be taken into account either for the purpose of evaluation or at a later stage, unless such assumptions, modifications, terms, conditions deviations etc., have been
accepted by the Bank and communicated to the bidder in writing. The bidder at a later date cannot make any plea of having specified any assumption, modifications, terms, conditions, deviation etc in the bidder’s response to this RFP. No offer can be modified or withdrawn by a bidder after submission of Bid/s.

20 Submission of Bids:

20.1 The Name and address of the Bidder, RFP No. and Due Date of the RFP are to be specifically mentioned on the Top of the envelope containing Bid.

20.2 The bid/s properly super scribed in the manner prescribed in earlier clauses of this RFP should be deposited in the Tender Box at the Place, Venue, Date and Time mentioned below:

<table>
<thead>
<tr>
<th>Last Date of submission of Bid</th>
<th>Day</th>
<th>Time</th>
<th>Venue</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/07/2014</td>
<td>Thursday</td>
<td>Upto 3.00 PM</td>
<td>Canara Bank, EDP Section, Card Division, T.B.Wing, V Floor, Naveen Complex, No.14 M.G.Road, Bangalore -560001.</td>
</tr>
</tbody>
</table>

20.3 If the last day of submission of bids is declared as a holiday under NI Act by the Government subsequent to issuance of RFP, the next working day will be deemed to be the last day for submission of the RFP. The Bid/s which is/are deposited after the said date and time shall not be considered.

20.4 Bides sent through post/courier will not be accepted/evaluated. No offer will be accepted directly.

20.5 If envelopes containing bid documents, including the outer envelope is not sealed and marked in the prescribed manner, the Bank will assume no responsibility for the bid’s misplacement or premature opening.

20.6 The following officials will facilitate in bid related queries and make arrangements for deposit of bid documents.

<table>
<thead>
<tr>
<th>First Official</th>
<th>Alternate Official</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manager Canara Bank EDP Section, T B Wing, V Floor, Naveen Complex, No.14 M.G.Road Bangalore -1 Tel - 080 - 25318427</td>
<td>Divisional Manager Canara Bank Card Division, T B Wing, V Floor, Naveen Complex, No.14 M.G.Road Bangalore -1 Tel - 080 - 25129443</td>
</tr>
</tbody>
</table>

20.7 In case bid documents are too bulky to be placed inside the tender box, arrangements will be made by the above mentioned officials to receive the tender. However, bidder should reach the venue before the date and time stipulated above.
21 Bid Opening:

21.1 The Part A- Conformity to Eligibility Criteria shall be opened in the presence of the Bidder’s representative/s who may choose to attend the bid opening as per following schedule.

<table>
<thead>
<tr>
<th>Date</th>
<th>Day</th>
<th>Time</th>
<th>Venue</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/07/2014</td>
<td>Thursday</td>
<td>3.30PM</td>
<td>Canara Bank, EDP Section, T B Wing, V Floor, Naveen Complex, No.14 M.G.Road Bangalore -1</td>
</tr>
</tbody>
</table>

Bidder’s representative may be present in the place and venue well in time along with an authorization letter in hand for each bid opening under this RFP, as per the format (ANNEXURE-4) enclosed.

Note: Authorisation letter should be carried in person and shall not be placed inside any of the bid covers.

21.2 Attendance of all the representatives of the bidders who are present at bid opening will be taken in a register against Name, Name of the Company and with full signature.

21.3 The Bidders may note that no further notice will be given in this regard. Further, in case the bank does not function on the aforesaid date due to unforeseen circumstances or declared as a holiday then the bid will be accepted up to 3.00 PM on the next working day and bids will be opened at 3:30 PM at the same venue on the same day.

21.4 The following details will be announced at the time of bid opening.

21.4.1 Bidders name

21.4.2 Presence or absence of cost of the bidding document and Bid security (In case of Technical bid opening)

21.4.3 Such other details as the Bank at its discretion may consider appropriate.

21.5 If any of the bidders or all bidders who submitted the tender are not present during the specified date, time and venue of opening it will be deemed that such bidder is not interested to participate in the opening of the Bid/s and the bank at its discretion will proceed further with opening of the Part A - Conformity to Eligibility Criteria in their absence.

21.6 The Part A- Conformity to Eligibility Criteria submitted by the bidder will be evaluated based on the eligibility criteria stipulated. The Part B-Technical Proposal of only those bidders who qualified in Part A- Conformity to Eligibility Criteria will be opened with due communication by the bank.

21.7 The Commercial Bid of only those bidders who qualified in Part B-Technical Proposal will be reckoned for evaluation purpose.
C. SELECTION OF BIDDER

22 Preliminary Scrutiny:

The Bank will scrutinize the Bid/s received to determine whether they are complete in all respects as per the requirement of RFP, whether the documents have been properly signed, whether items are offered as per RFP requirements and whether technical documentation as required to evaluate the offer has been submitted.

Prior to detailed evaluation, the Bank will determine the responsiveness of each Bid to the bidding document. Responsiveness means that the bid conforms to all terms and conditions of the Eligibility Criteria and bidding document is submitted without any material deviations.

23 Clarification of Offers:

23.1 During the process of scrutiny, evaluation and comparison of offers, the Bank may, at its discretion, seek clarifications from all the bidders/any of the bidders on the offer made by them. The bidder has to respond to the bank and submit the relevant proof/supporting documents required against clarifications, if applicable. The request for such clarifications and the Bidders response will necessarily be in writing and it should be submitted within the time frame stipulated by the Bank.

23.2 The Bank may, at its discretion, waive any minor non-conformity or any minor irregularity in the offer. This waiver shall be binding on all the bidders and the Bank reserves the right for such waivers.

24 Evaluation of Bids:

24.1 The Bank will evaluate the bid submitted by the bidders under this RFP. The Part-A Conformity to Eligibility Criteria submitted by the bidder will be evaluated based on Clause-4 of RFP. The Part B-Technical Proposal of only those bidders who qualified in Part A- Conformity to Eligibility Criteria, will be opened with due communication by the Bank. The Commercial Bid of only those bidders who qualified in Part B- Technical Proposal will be reckoned for opening.

24.2 The Bank may, at its discretion, waive any minor non-conformity or any minor irregularity in the offer. Bank's decision with regard to 'minor non-conformity' is final and the waiver shall be binding on all the bidders and the Bank reserves the right for such waivers.

24.3 The Bank will evaluate the bid submitted by the bidders under this RFP. The Technical Proposal submitted by the bidder will be evaluated based on technical specification and the documents stipulated in Technical Proposal. The Commercial Bid of only those bidders who qualified in Technical Proposal will be reckoned for evaluation purpose.

24.4 The Bid will be evaluated by a Committee of officers of the Bank. If warranted, the Bank may engage the services of external bidders for evaluation of the bid. It is Bank's discretion to decide at the relevant point of time.

24.5 On completion of evaluation process of commercial bids and based on any other clarification submitted by the Vendor in response to the Bank's query, the contract will be awarded to the L1 Vendor.

24.6 The Vendors in their own interest should quote most competitive rates and the Bank reserves the right to reject the L1 bid, if it finds the same as unreasonable. If for any reason the work / purchase order given to the L1 Vendor does not get executed or the
L1 Vendor backs out, the order will be placed in favour of the L2 & L3 who can match the L1 bid.

25 **Technical Bid Evaluation Criteria**

Technical criteria are classified as below. The table below highlights the parameters under the technical criteria and scoring methodology.

<table>
<thead>
<tr>
<th>SL NO</th>
<th>Evaluation Parameters</th>
<th>Max Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Total Number of Public Sector Bank Holistic Loyalty program managed in India (Minimum card base of 100 Lacs)</td>
<td>25</td>
</tr>
<tr>
<td>2</td>
<td>The bidder should be PCI DSS Compliant</td>
<td>5</td>
</tr>
<tr>
<td>3</td>
<td>Whether the Data Center where Bank’s Data will be hosted is PCI DSS Certified</td>
<td>5</td>
</tr>
<tr>
<td>4</td>
<td>Whether managing other Alternate Banking Channels Loyalty Program for the Banks.</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>A. ATM ON-US</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. CREDIT CARDS</td>
<td></td>
</tr>
<tr>
<td></td>
<td>C. MOBILE BANKING</td>
<td></td>
</tr>
<tr>
<td></td>
<td>D. INTERNET BANKING</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Whether the bidder has Proprietary Technology Platform with source code.</td>
<td>5</td>
</tr>
<tr>
<td>6</td>
<td>Whether the bidder is in business for last 3 years</td>
<td>4</td>
</tr>
<tr>
<td>7</td>
<td>Whether the bidder has a dedicated SSL enabled primary hosting facility and a DR site with full backup arrangement.</td>
<td>2</td>
</tr>
<tr>
<td>8</td>
<td>Whether the bidder has capability of processing 2 Million transactions per month</td>
<td>5</td>
</tr>
<tr>
<td>9</td>
<td>Whether the bidder has Turnover of INR of 3 crores during the last three years</td>
<td>4</td>
</tr>
<tr>
<td>10</td>
<td>Whether the bidder has Real Time Live redemption of Categories like Mobile, Air. Hotel, DTH, Movie and in store</td>
<td>15</td>
</tr>
<tr>
<td>11</td>
<td>Whether the bidder has Minimum 50 Merchant Point Accrual partnerships</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>

**Note:**

25.1 Only India experience would be taken into account as part of the evaluation.
25.2 The bidder is required to provide documentary evidence for each of the above criteria and the same would be required on the client’s letter head in case of credentials.
25.3 The Commercial Bid of only those bidders who qualified in the technical evaluation by scoring minimum 70% (70 marks out of 100) bid shall be opened with due communication by the bank.
25.4 Bank at its sole discretion may lower the qualifying criteria in order to qualify.
25.5 At least two bidders scoring the highest marks in case none of the Bidders achieve the minimum qualifying score.
25.6 The Bid will be evaluated by a Committee of officers of the Bank. If warranted, the Bank may engage the services of external bidders for evaluation of the bid. It is Bank’s discretion to decide at the relevant point of time.

26 **Weighted Evaluation:**

In respect of all the qualified bidders, in whose case the commercial bid has been opened, a combined techno-commercial evaluation will be done by the Bank as per the following procedure, with relative weights of 60% for the Technical Score and 40% for the commercials.

Technical score will be arrived at by treating the marks of the bidder scoring the highest marks (T-high) in Technical evaluation as base. Technical score for other bidders will be computed using the formula = Marks of the bidder / Marks T-high * 60.

Similarly, Commercial Score of all technically qualified bidders will be arrived at taking the cost quoted by L1 bidder (say C-low) as base. Marks for other bidders will be calculated using the formula = C-low / Cost quoted by bidder * 40.

Then combined score is arrived at by adding Technical Score and Commercial Score. The successful bidder will be the one who has the highest **Combined Score (H-1)**

The formula to be used for calculating weighted evaluation is as follows:

Total Techno-commercial score = (T/(T-high)x60) + ((C-low/C) x40)

C stands for price quoted; C-low stands for the price quote of the lowest bid. T stands for technical evaluation score and Thigh stands for the score of the technically highest bidder.

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Bidder</th>
<th>Technical Evaluation Marks (T)</th>
<th>Commercial Bid Price in INR (C)</th>
<th>Technical Score T/(T-high)x60</th>
<th>Commercial Score (C-low/C)x40</th>
<th>Combined Score (out of 100)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>A</td>
<td>90</td>
<td>70</td>
<td>90/90*60= 60.00</td>
<td>60/70*40= 34.29</td>
<td>94.29</td>
</tr>
<tr>
<td>ii</td>
<td>B</td>
<td>85</td>
<td>60</td>
<td>85/90*60= 56.67</td>
<td>60/60*40= 40.00</td>
<td>96.67</td>
</tr>
<tr>
<td>iii</td>
<td>C</td>
<td>80</td>
<td>65</td>
<td>80/90*60= 53.33</td>
<td>60/65*40= 36.92</td>
<td>90.25</td>
</tr>
</tbody>
</table>

In the above example, **Bidder B** with highest score (H-1) becomes the successful Bidder.

27 **Intimation to Qualified/Successful Bidders:**

The Bank will prepare a list of technically qualified bidders on the basis of evaluation of Technical Proposal and the names of qualified bidders would be announced on the Bank’s Notice Board at First Floor, 14 Naveen Complex, MG Road, Bangalore. Only shortlisted bidders can participate in the commercial bidding process. No separate intimation will be sent to successful Bidder.
28 **Correction Of Error In Commercial Bid**

Bank reserves the right to correct any arithmetical errors furnished in the Commercial Bid. If any such errors are noticed it will be rectified on the following basis:

28.1 Bank may waive off any minor infirmity or non-conformity or irregularity in a bid, which does not constitute a material deviation.

28.2 If there is discrepancy between the unit price and total price (which is obtained by multiplying the unit price by the quantity), the unit price shall prevail and the total price shall be corrected accordingly.

28.3 If there is discrepancy in the total arrived at Bill of Material (addition, subtraction, multiplication, division and carryover of amount from one page to another), correct total will be arrived by the Bank and the same will prevail over the total furnished in the Bill of Material.

28.4 If there is a discrepancy between words and figures, the rate/ amount in words shall prevail, unless the amount expressed in words is related to an arithmetical error in which case, the amount in figures will prevail, subject to the above two provisions.

28.5 If the bidder does not accept the correction of errors, the bid will be rejected.

29 **No Commitment To Accept Lowest Or Any Offer**

29.1 The Bank is not bound to accept the lowest or any tender or to assign any reason for non-acceptance. It also reserves its right to reject any or all the offers without assigning any reason thereof whatsoever.

29.2 The Bank will not be obliged to meet and have discussions with any bidder and/or to entertain any representations in this regard.

29.3 The bidder including those, whose tender is not accepted shall not be entitled to claim any costs, charges, damages and expenses of and incidental to or incurred by him through or in connection with his submission of tenders, even though the Bank may elect to modify/withdraw the tender.

30 **Bid Validity Period:**

The Offer submitted and the prices quoted therein shall be valid for 180 days from the date of opening of Commercial Bid. Bid valid for any shorter period shall be rejected by the Bank.

31 **Proposal Ownership:**

The proposal and all supporting documentation submitted by the bidder shall become the property of the Bank.

As the Bidder’s proposal is central to the evaluation and selection process, it is important that, the bidder carefully prepares the proposal as per the prescribed format only. Under no circumstance, the format can be changed, altered or modified. Bidders must provide categorical and factual replies to specific questions. Bidders may provide additional technical literature relating to their proposal but in a separate Annexure. Correct and current technical details must be completely filled in. The Appendices/Annexures to this RFP shall form integral part of the RFP.
32 **Project Ownership:**

32.1 If the bidder is engaging any third party in executing the project, details thereof shall be furnished. The bidder shall detail the responsibilities of such third parties involved and also submit a letter of undertaking from the parties mentioning their consent and assurance for satisfactory performance of the project. The bidder must specify any and all relationships with third parties in respect of the ownership, which are relevant to this RFP.

32.2 Ownership letter by the bidder to be submitted (Under taking letter by the bidder taking the ownership of the project execution in case third party also involved in project execution either fully or partially. The bidder shall also submit the ownership certificate issued by the third party clearly mentioning the extent of ownership)

33 **Acceptance of Offer:**

33.1 The Bank reserves its right to reject any or all the offers without assigning any reason thereof whatsoever.

33.2 The Bank will not be obliged to meet and have discussions with any bidder and/or to entertain any representations in this regard.

33.3 The bids received and accepted will be evaluated by the Bank to ascertain the best and lowest bid in the interest of the Bank. However, the Bank does not bind itself to accept the lowest or any Bid and reserves the right to reject any or all bids at any point of time prior to the order without assigning any reasons whatsoever. The Bank reserves the right to re-tender the RFP with or without modification.

33.4 The bidder including those, whose tender is not accepted shall not be entitled to claim any costs, charges, damages and expenses of and incidental to or incurred by him through or in connection with his submission of tenders, even though the Bank may elect to modify/withdraw the tender.

34 **Award of Contract:**

34.1 The bidder whose Commercial bid is accepted by the bank will be referred to as the selected bidder and Bank will notify the name of the selected bidder by display in the Notice Board of the Bank.

34.2 The contract shall be awarded and the order shall be placed on selected L1 Bidder. Bank releases the order either in Full or in part or place more than one order towards the contract based on project plan.

34.3 The selected bidder shall submit the acceptance of the order within seven days from the date of receipt of the order. No conditional or qualified acceptance shall be permitted. The effective date for start of provisional contract with the selected Bidder shall be the date of acceptance of the order by the bidder. Bank reserves its right to consider at its sole discretion the late acceptance of the order by selected bidder.

35 **Documentation Format:**

35.1 All documents will be handed over in requisite copies, signed, legible, neatly and robustly bound on A-4 size, good-quality paper.

35.2 Soft copies of all the documents properly encrypted in MS Word/MS Excel/PDF format also to be submitted in CDs/DVDs along with the hard copies.

35.3 All documents shall be in English.
D. TERMS AND STIPULATIONS.

36 Effective Date:

The effective date shall be date of acceptance of Letter of Indent (LOI)/order by the selected bidder. However, the bidder shall submit the acceptance of the LOI/order within seven days from the date of receipt of LOI/order. The Bank reserves the right to consider the late acceptance of the LOI/order, if any, at its discretion.

37 Execution of Agreement:

37.1 Within 21 days from the date of acceptance of the Order, the selected bidder shall sign a stamped “Contract Agreement” with the Bank at the time, place and in the format prescribed by the Bank. Failure to execute the Contract Agreement makes the EMD liable for forfeiture at the discretion of the Bank and also rejection of the selected Bidder.

37.2 The Contract Agreement shall include all terms, conditions and specifications of RFP and also the Commercial Bid and Price, as agreed finally after Bid evaluation and negotiation if necessary. The Contract shall be executed in English language in one original, the Bank receiving the duly signed Original and the selected Bidder receiving the photocopy. The contract shall be valid till all contractual obligations are fulfilled.

38 Fixed Price

The prices quoted in the tender response will be fixed for the period of the contract. The price should be exclusive of all taxes and levies which will be paid by the Bank at actual.

39 Expenses

It may be noted that Bank will not pay any amount/expenses/charges/fees/traveling expenses/boarding expenses/lodging expenses/conveyance expenses / out of pocket expenses other than the "Agreed Professional Fee”.

40 Time Schedule

The service start up time from the date of agreement shall be 30 days.

41 Liquidated Damages:

41.1 The Bank will impose liquidated damages, of Rs.10000/- (Rupees ten thousand only) per week or part thereof, for delay in not adhering to the time schedules for commitments under each contract under the retainer-ship engagement.

41.2 If the selected Bidder fails to complete the due performance of the contract in accordance to the specifications and conditions agreed during the final contract negotiation, the Bank reserves the right either to cancel the contract or to accept performance already made by the bidder. The Bank
reserves the right to recover a suitable amount as deemed reasonable by the Bank as Liquidated Damage for non-performance.

41.3 The liquidated damages shall be deducted / recovered by the Bank from any money due or becoming due to the bidder under this purchase contract or may be recovered by invoking of Bank Guarantees or otherwise from bidder or from any other amount payable to the bidder in respect of other Orders.

41.4 All the above LDs are independent of each other and are applicable separately and concurrently. Overall cap for penalties under this clause will be 10% of the contract value of the respective assignment.

41.5 LD is not applicable for the reasons attributable to the Bank and Force Majeure. However, it is the responsibility/onus of the bidder to prove that the delay is attributed to the Bank and Force Majeure. The bidder shall submit the proof authenticated by the bidder and bank’s official that the delay is attributed to the Bank and Force Majeure at the time of requesting installation and commissioning payment

42 **Penalty:** The penalties shall be levied in respect of following activities:

42.1 **Enrollment:** A penalty of Rs. 1000 will be applied for every complaint arising out of incorrect enrollment or any other issue related to enrollment of the cardholder for loyalty reward program.

42.2 **Accrual:** A penalty of Rs.1000 will be applied for every complaint related to incorrect accrual of reward points of the cardholder for loyalty reward program.

42.3 **Redemption:**

42.3.1 Air Ticket, Movie ticket, Merchandise, Mobile Recharge and Bus Ticket are mandatory in any given instance. At any given time the number of categories in the redemption basket must not be below 4. A penalty of Rs. 2000 per day will be applied for every such day when the category was below 4.

42.3.2 The points utilized from member account for redemption must match with the published point. For any complaint related to wrong point deduction and redemption points , a penalty of Rs. 5000 per complaint will be applied.

42.3.3 For every complaint related to delivery or customer service like online mobile recharge, air/ movie/ bus ticket booking, refund at a merchant store etc. will attract a penalty of Rs. 5000 per complaint.

42.3.4 If at any given time number of products goes below 700 products it would lead to monetary penalty of Rs. 5,000.
43 **Pricing & Payments:**

43.1 The Price offered to the Bank must be in Indian Rupees and inclusive of Duties/Insurance/Freight/charges of road permit but Exclusive of all taxes CST / LST / VAT/Octroi/Entry Tax, etc. The Vendor has to quote the applicable taxes separately.

43.2 No escalation in price quoted is permitted for any reason whatsoever. Prices quoted must be firm till the completion of the contract including warranty period.

43.3 From the date of placing the order till the delivery of the product/solution/certification, if any changes are brought in the duties such as excise/customs etc., by the Government resulting in reduction of the cost of the systems, the benefit arising out of such reduction shall be passed on to the Bank.

43.4 Applicable Taxes will be paid at actual to the maximum of taxes indicated in the Commercial Bid. If there is any delay in delivery of the solution ordered on account of the Bidder, then any increase in tax rate has to be borne by the bidder. However if any decrease in the tax rates, then the taxes at actual will be paid.

43.5 The payments will be released only on acceptance of the order and on submission of contract performance guarantee as per clause 42.

44 **Payment Terms:**

44.1 The Bidder must accept the payment terms proposed by the Bank. The financial bid submitted by the Bidder during the e-procurement process must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the Bidder, in case of delays or defaults on the part of the Bidder. Such withholding of payment shall not amount to a default on the part of the Bank.

44.2 Please note that Acceptance Report duly signed by Bank officials of the user group should be submitted in originals while claiming payment in respect of orders placed. The bidder shall strictly follow the format of Bank and submit the same. The acceptance report format will be provided to the selected bidders only.

44.3 The payments will be released/accepted only through NEFT / RGTS and the Selected Bidder has to provide necessary Bank Details like Account No., Bank’s Name with Branch, IFSC Code etc.

44.4 The payment will be released after deducting applicable TDS.

45 **Security Deposit / Performance Bank Guarantee:**

45.1 The successful bidder should submit a Security Deposit / Performance Guarantee for Rs.5.00 lacs (Rupees Five lacs only) within 15 days from the date of acceptance of the Order.

45.2 If the Security Deposit / Performance Guarantee is not submitted within the time stipulated above, penalty at Rs.5000/- for each completed calendar week of delay or part thereof will be deducted from the payment or from any other payments for the delay in submission of Bank Guarantee. The total penalty under this clause shall be restricted to maximum of Rs.50000/.

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45.3 Security Deposit should be submitted by way of DD drawn on Canara Bank payable at Bangalore / Bank Guarantee may be obtained from any of the Scheduled Banks (Other than Canara Bank). However it should be as per the bank’s format. (APPENDIX-D)

45.4 Security Deposit/Performance Bank Guarantee should be valid for 60 Months from the date of acceptance of order and shall be retained till the completion of contract period. The guarantee should also contain a claim period of Three months from the last date of validity.

45.5 The selected bidder shall be responsible for extending the validity date and claim period of the Bank guarantees as and when it is due, on account of incompletion of the project and warranty period.

45.6 The security deposit / bank guarantee will be returned to the bidder on completion of Warranty Period.

45.7 The Bank shall invoke the Bank guarantee before the expiry of validity, if work is not completed and the guarantee is not extended, or if the selected bidder fails to complete his obligations under the contract. The Bank shall notify the selected bidder in writing before invoking the Bank guarantee.

46 Order Cancellation / Termination of Contract:

The Bank reserves the right to cancel the contract of the selected bidder and recover expenditure incurred by the Bank on the following circumstances:

46.1 The selected bidder commits a breach of any of the terms and conditions of the Bid/contract.

46.2 The bidder goes into liquidation voluntarily or otherwise.

46.3 The progress regarding execution of the contract, made by the selected bidder is found to be unsatisfactory.

46.4 If deductions on account of Liquidated Damages exceeds more than 10% of the total contract price.

46.5 If found blacklisted by any Govt. Department / PSU / other Banks / CERT-In, during the course of contracted period.

46.6 An attachment is levied or continues to be levied for a period of 7 days upon effects of.

46.7 In addition to the cancellation of purchase order, the Bank reserves the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and/or invoking Bank Guarantee or foreclose the Security Deposit, if any, under this contract.

46.8 Bank shall serve the notice of termination to the bidder at least 30 days prior, of its intention to terminate services.
47 Terms & Conditions:

47.1 Adherence to Terms and Conditions
The Bidders who wish to submit responses to this RFP should note that they should abide (in true intent and spirit) by all the terms and conditions contained in the RFP. If the responses contain any extraneous conditions put in by respondents, such responses may be disqualified and may not be considered for the selection process.

47.2 Professionalism
The bidder should provide professional, objective and impartial advice at all times and hold the Bank's interest paramount and should observe the highest standard of ethics, values, and code of conduct, honesty and integrity while executing the assignment.

47.3 Adherence To Standards
The bidder should adhere approved standards in the process and delivered goods.

The Bank reserves the right to ascertain information from the other Banks and institutions to which the Bidders have rendered their services for execution of similar projects.

47.4 Expenses
It may be noted that Bank will not pay any amount/expenses / charges/ fees / traveling expenses / boarding expenses / lodging expenses / conveyance expenses / out of pocket expenses other than the “Agreed Price”.

47.5 Single Point Of Contact
The selected Bidder has to provide details of single point of contact viz. name, designation, address, e-mail address, telephone/mobile no., fax no. etc.

47.6 Authorized Signatory
The selected Bidder shall indicate the authorized signatories who can discuss and correspond with the Bank, with regard to the obligations under the contract. The selected Bidder shall submit at the time of signing the contract, a certified copy of the resolution of their Board, authenticated by Company Secretary/Director, authorizing an official or officials of the company or a Power of Attorney copy to discuss, sign agreements/contracts with the Bank. The Bidder shall furnish proof of signature identification for above purposes as required by the Bank.

47.7 Non Payment Of Agreed Price
If any of the items/activities as mentioned in the price bid and as mentioned in ANNEXURE-15 are not taken up by the Bank during the course of this assignment, the Bank will not pay the contracted agreed price quoted/agreed by the selected QSA in the Price Bid against such activity/item.

47.8 No Employer-Employee Relationship
The Bidder or any of its holding/subsidiary/joint-venture/ affiliate/ group/ client companies or any of their employees/ officers/ staff/ personnel representatives/ agents shall not, under any circumstances, be deemed to have any employer-employee relationship with the Bank or any of its employees/ officers/ staff/ representatives/ personnel/ agents.
47.9 **Vicarious Liability:**

The Bidder shall be the principal employer of the employees, agents, contractors, subcontractors etc., engaged by the Bidder and shall be vicariously liable for all the acts, deeds, matters or things, of such persons whether the same is within the scope of power or outside the scope of power, vested under the contract. No right of any employment in the Bank shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc., by the bidder, for any assignment under the contract. All remuneration, claims, wages dues etc., of such employees, agents, contractors, subcontractors etc., of the bidder shall be paid by the bidder alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of the Bidder’s employees, agents, contractors, subcontractors etc. The bidder shall agree to hold the Bank, its successors, assigns and administrators fully indemnified, and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the Bank through the action of Bidder’s employees, agents, contractors, subcontractors etc.

47.10 **Cancellation Of Contract And Compensation:**

47.10.1 The Bank reserves the right to cancel the contract of the selected Bidder and recover expenditure incurred by the Bank in any of the following circumstances. The Bank would provide 30 days notice to rectify any breach/ unsatisfactory progress.

47.10.2 The selected Bidder commits a breach of any of the terms and conditions of the bid/contract.

47.10.3 The Bidder becomes insolvent or goes into liquidation voluntarily or otherwise.

47.10.4 An attachment is levied or continues to be levied for a period of 7 days upon effects of the bid.

47.10.5 The progress regarding execution of the contract, made by the selected Bidder is found to be unsatisfactory.

47.10.6 If the selected Bidder fails to complete the due performance of the contract in accordance with the agreed terms and conditions.

47.10.7 After the award of the contract, if the selected Bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one month’s notice for the same. In this event, the selected Bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out for the execution of the balance of the contract. This clause is also applicable, if for any reason, the contract is cancelled.

47.10.8 The Bank reserves the right to recover any dues payable by the selected Bidder from any amount outstanding to the credit of the selected Bidder, including the pending bills and/or invoking Bank Guarantee/Security Deposit, if any, under this contract.
E. GENERAL CONDITIONS:

48 Intellectual Property Rights:

48.1 Bidder warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever.

48.2 In the event that the Deliverables become the subject of claim of violation or infringement of a third party’s intellectual property rights, bidder shall at its choice and expense: [a] procure for Bank the right to continue to use such deliverables; [b] replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or [c] if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse bank for any amounts paid to bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the bank to use the proposed solution.

48.3 The indemnification obligation stated in this clause apply only in the event that the indemnified party provides the indemnifying party prompt written notice of such claims, grants the indemnifying party sole authority to defend, manage, negotiate or settle such claims and makes available all reasonable assistance in defending the claims [at the expenses of the indemnifying party]. Notwithstanding the foregoing, neither party is authorized to agree to any settlement or compromise or the like which would require that the indemnified party make any payment or bear any other substantive obligation without the prior written consent of the indemnified party. The indemnification obligation stated in this clause reflects the entire liability of the parties for the matters addressed thereby.

48.4 The bidder acknowledges that business logics, work flows, delegation and decision making processes of Bank are of business sensitive nature and shall not be disclosed/referred to other clients, agents or distributors.

49 Roles & Responsibility during Project Implementation

49.1 All tools, tackles, testing instruments, consumables, vehicles, etc., as required during all operations such as transport, installation, testing, commissioning maintenance shall be provided by the Bidder at no extra cost to the Bank for completing the scope of work as per this RFP.

49.2 The selected Bidder shall take all steps to ensure safety of bidder’s and the bank’s personnel during execution of the contract and also be liable for any consequences due to omission or act of the selected bidder or theirs sub-bidders.

49.3 In case any damage of Bank’s property during execution of work is attributable to the bidder, bidder has to replace the damaged property at his own cost.
50 **Indemnity:**

50.1 The bidder shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:

50.2 The breach, default or non-performance of undertakings, warranties, covenants or obligations by the bidder;

50.3 Any contravention or Non compliance with any applicable laws, regulations, rules, statutory or legal requirements by the bidder;

50.4 Further, the bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of PCI-DSS & PA-DSS supplied by them.

50.5 All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities.

50.6 Bidder’s aggregate liability shall be subject to an overall limit of the total Cost of the project.

50.7 The limits specified above said clause shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or for claims relating to the loss of damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be unlimited.

51 **Inspection of Records:**

Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of records including Hardware, Software /solution provided to the Bank under the RFP and the vendor shall extend all cooperation in this regard.

52 **Assignment:**

52.1 The vendors shall not assign to any one, in whole or in part, its obligations to perform under the RFP/contract, except with the Bank’s prior written consent.

52.2 If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this RFP shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the Vendor under this RFP.

53 **Publicity:**

Any publicity by the bidder in which the name of the Bank is to be used will be done only with the explicit written permission of the Bank.

54 **Confidentiality and Non-Disclosure**

The bidder shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. Bidder shall suitably defend, indemnify Bank for any loss/damage suffered by Bank on account of and to the extent of any disclosure of the confidential information. The bidder shall furnish an undertaking as given in **ANNEXURE-6.**
55 **Amendments to the Order:**

Once the Order is placed on bidder, no amendments or modifications of Order and no waiver of any of the terms or conditions hereof shall be valid or binding unless made in writing.

56 **General Contract Agreement Conditions:**

56.1 Neither Bank nor Bidder shall assign any rights or obligations herein without obtaining the prior consent of the other Party.

56.2 No forbearance, indulgence, relaxation or inaction by any Party [Bank or Bidder] at any time to require the performance of any provision of Agreement shall in any way affect, diminish, or prejudice the right of such Party to require the performance of that or any other provision of Agreement.

56.3 No waiver or acquiescence of any breach, or any continuing or subsequent breach of any provision of Agreement shall be construed as a waiver of any right under or arising out of Agreement or an acquiescence to or recognition of any right and/or any position other than that expressly stipulated in the Agreement.

56.4 All remedies of either Bank or Bidder under the Agreement whether provided herein or conferred by statute, civil law, common law, custom, or trade usage, are cumulative and not alternative may be enforced successively or concurrently.

56.5 If any provision of Agreement or the application thereof to any person or Party [Bank/Bidder] is or becomes invalid or unenforceable or prohibited by law to any extent, this Agreement shall be considered divisible as to such provision, and such provision alone shall be inoperative to such extent and the remainder of the Agreement shall be valid and binding as though such provision had not been included. Further, the Parties [Bank and Bidder] shall endeavor to replace such invalid, unenforceable or illegal provision by one that is valid, enforceable, and legal and achieve substantially the same economic effect as the provision sought to be replaced.

56.6 If during the term of Agreement, the performance in whole or in part by either Party [Bank/Bidder] of any obligations under the Agreement is prevented or delayed by reason of war, destructive act of public enemy, civil commotion, sabotage, fires, floods, explosions, epidemic, quarantine restrictions, strikes, lock-outs, or acts of god (hereinafter referred to individually as an “Event” the notice of happening of which shall be given by either Party to the other within seven days of the date of occurrence of such Event), neither Party [Bank nor Bidder] shall be entitled to terminate this Agreement nor have any claim for damages against the other by reason only of such non-performance or delay in performance.

56.7 None of the provisions of Agreement shall be deemed to constitute a partnership between the Parties [Bank and Bidder] and neither Party [Bank nor Bidder] shall have any right or authority to bind the other as the other's agent or representative and no Party shall be deemed to be the agent of the other in any way.

56.8 Agreement shall not be intended and shall not be construed to confer on any person other than the Parties [Bank and Bidder] hereto, any rights or remedies herein.
56.9 Agreement shall be executed in English language in 1 (one) original, the Bank receiving the duly signed original and bidder receiving the duly attested photocopy.

57 Negligence:
In connection with the work or contravenes the provisions of General Terms, if the selected bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the selected bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the selected bidder.

58 Responsibility for Completeness:
58.1 The bidder shall ensure that the Solution provided [Software/Middleware etc] meets all the technical and functional requirements as envisaged in the scope of the RFP.

58.2 Any supplies and services which might not have been specifically mentioned in this tender but are necessary for installation, testing, commissioning, performance or completeness of the order, shall be provided / made available as per the time schedule for smooth and efficient operation and maintenance of the system under Indian condition.

58.3 The Bidder shall be responsible for any discrepancies, errors and omissions in the drawings or other information submitted by him irrespective of whether these have been approved, reviewed or otherwise accepted by the bank or not. The bidder shall take all corrective measures arising out of discrepancies, error and omission in drawings and other information as mentioned above within the time schedule and without extra cost to the bank.

59 Responsibilities of the Bidder.
By submitting a signed bid/response to this RFP the Bidder certifies that:

59.1 The Bidder has arrived at the prices in its bid without agreement with any other bidder of this RFP for the purpose of restricting competition.

59.2 The prices in the bid have not been disclosed and shall not be disclosed to any other bidder of this RFP.

59.3 No attempt by the Bidder to induce any other bidder to submit or not to submit a bid for restricting competition has occurred.

59.4 Each Bidder must indicate whether or not they have any actual or potential conflict of interest related to contracting services with CANARA BANK. In case such conflicts of interest do arise, the Bidder must indicate the manner in which such conflicts can be resolved.

59.5 The Bidder represents and acknowledges to the Bank that it possesses necessary experience, expertise and ability to undertake and fulfill its obligations, under all phases involved in the performance of the provisions of this RFP. The Bidder represents that all solution provided in response to this RFP shall meet the proposed Bidder solution requirements. The Bidder shall be required to independently arrive at a solution, which is suitable for the Bank, after taking into consideration the effort estimated for implementation of the same. If any
services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the Bidder at no additional cost to the Bank. The Bidder also acknowledges that the Bank relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the Bidder of responsibility for the performance of all provisions and terms and conditions of this RFP, the Bank expects the Bidder to fulfill all the terms and conditions of this RFP.

**60 Force Majeure:**

60.1 The bidder shall not be liable for default or non-performance of the obligations under the contract, if such default or non-performance of the obligations under this contract is caused by any reason or circumstances or occurrences beyond the control of the bidder, i.e. Force Majeure.

60.2 For the purpose of this clause, “Force Majeure” shall mean an event beyond the control of the bidder, due to or as a result of or caused by acts of God, wars, insurrections, riots, earth quake and fire, events not foreseeable but does not include any fault or negligence or carelessness on the part of the bidder, resulting in such a situation.

60.3 In the event of any such intervening Force Majeure, the Bidder shall notify the Bank in writing of such circumstances and the cause thereof immediately within five calendar days. Unless otherwise directed by the Bank, the Bidder shall continue to perform / render / discharge other obligations as far as they can reasonably be attended / fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure.

60.4 In such a case, the time for performance shall be extended by a period (s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months, the Bank and the Bidder shall hold consultations with each other in an endeavor to find a solution to the problem. Notwithstanding above, the decision of the Bank shall be final and binding on the Bidder.

**61 Corrupt And Fraudulent Practices**

61.1 As per Central Vigilance Commission (CVC) directives, it is required that Bidders /Suppliers / Contractors observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of this policy:

61.2 “Corrupt Practice” means the offering, giving, receiving or soliciting of anything of values to influence the action of an official in the procurement process or in contract execution AND

61.3 “Fraudulent Practice” means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of the Bank and includes collusive practice among bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.
61.4 The Bank reserves the right to reject a proposal for award if it determines that the bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.

61.5 The Bank reserves the right to declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.

62 Resolution of Disputes:
All disputes and differences of any kind whatsoever, arising out of or in connection with this Offer or in the discharge of any obligation arising under this Offer (whether during the course of execution of the order or after completion and whether beyond or after termination, abandonment or breach of the Agreement) shall be resolved amicably. In case of failure to resolve the disputes and differences amicably the matter may be referred to a sole arbitrator mutually agreed upon after issue of at least 30 days notice in writing to the other party clearly setting out there in the specific disputes. In the event of absence of consensus about the single arbitrator, the dispute may be referred to joint arbitrators; one to be nominated by each party and the said arbitrators shall appoint a presiding arbitrator. The provisions of the Indian Arbitration and Conciliation Act, 1996, shall govern the arbitration. The venue of arbitration shall be Bangalore, INDIA.

63 Modification/Cancellation Of RFP
The bank reserves the right to modify/cancel/re-tender without assigning any reasons whatsoever. The Bank shall not incur any liability to the affected bidder(s) on account of such rejection. Bank shall not be obliged to inform the affected bidder(s) of the grounds for the Bank's rejection.

64 Jurisdiction of the Court:
All disputes and controversies between Bank and Bidder shall be subject to the exclusive jurisdiction of the courts in Bangalore and the parties agree to submit themselves to the jurisdiction of such court this RFP/contract agreement shall be governed by the laws of India.
ANNEXURE-1

Checklist

Vendors to verify the checkpoints and ensure accuracy of the same before submission of the bid.

**F. ANNEXURES (To be submitted with Part A - conformity to eligibility criteria)**

| 1. Check List                  |                  |
| 2. Eligibility Criteria declaration |                  |
| 3. Bid Covering Letter Format  |                  |
| 4. Authorization Letter Format |                  |
| 5. Applicant’s Profile         |                  |
| 6. Non-Disclosure agreement format |              |

**ANNEXURES (To be submitted with Part B - Technical Proposal)**

| 7. Technical Bid Covering letter Format |                  |
| 8. Track Record and experience of End to End Management of Loyalty Program |                  |
| 9. Proposed Team Profile              |                  |
| 10. Functionalities for Loyalty Program |                |
| 11. Compliance Statement              |                  |
| 12. Undertaking Letter Format         |                  |
| 13. Escalation Matrix                 |                  |

**ANNEXURES (To be submitted with Part C - Commercial Bid)**

| 14. Commercial Bid Covering Letter Format |                  |
| 15. Commercial Bid                      |                  |

Checked for accuracy

Date: ..........................................................  
Signature with Seal ...........................................
Name: ......................................................................
Designation ..........................................................
<table>
<thead>
<tr>
<th>No.</th>
<th>ANNEXURE-1: Other Clauses</th>
<th>Vendor Response [Yes/No]</th>
<th>Page No. at which details are</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Whether Cost of the Tender document (Demand Draft payable at Bangalore) is submitted along with the Part A-Conformity to Eligibility Criteria?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Whether EMD / Bank guarantee Submitted in the Part A-Conformity to Eligibility Criteria?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Whether the Bid is authenticated by authorized person? Copy of Power of Attorney or Authorization letter from the company authorizing the person to sign the bid document to be submitted in Part A-Conformity to Eligibility Criteria.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Whether all pages are authenticated with signature and seal (Full signature to be affixed and not initials). Erasures / Overwriting / Cutting / Corrections authenticated Certification / Undertaking is authenticated?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Whether address of Office on which order has to be placed is indicated in ANNEXURE-5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Whether ensured that, the separately sealed envelopes containing Part-A Technical proposal, Part-B Commercial Bid for Selection of Vendor to End To End Management Of Canara Loyalty Program For Debit &amp; Credit Card Holders are placed and sealed in another big envelope super scribed as per RFP instructions. The Name of the Bidder, RFP No. and Due date of the RFP is specified on the top of the envelope.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Whether replica of price Bid is enclosed in Part A-Technical Proposal masking the price?</td>
<td></td>
<td></td>
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<tr>
<td>8</td>
<td>Whether Price Bid as per Bill of Material is submitted in Part-B Commercial Bid.</td>
<td></td>
<td></td>
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<tr>
<td>9</td>
<td>Whether ensured Indexing of all Document submitted with page numbers?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>The Authorization letter as per format ANNEXURE-4 is to be carried in person and shall not be placed</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Vendors to verify the above checklist and ensure accuracy of the same before submission of the bid.

Checked for accuracy

Date: ...........................................

Signature with Seal ...........................................

Name: ...........................................

Designation: ...........................................

Canara Bank, TB Wing, HO - RFP 02/2014-15 dated 02/06/2014. Page 38 of 62
Eligibility Criteria Declaration

The Deputy General Manager
Canara Bank
EDP Section, Card Division
T B Wing, Ho
No.14, Naveen Complex,
M G Road, Bangalore.

SUB: RFP FOR END TO END MANAGEMENT OF CANARA LOYALTY PROGRAM FOR DEBIT & CREDIT CARD HOLDERS

Ref: Your RFP 02/2014-15 Dated 02/06/2014

We have carefully gone through the contents of the above referred RFP and furnish the following information relating to Eligibility Criteria.

<table>
<thead>
<tr>
<th>SL NO</th>
<th>Eligibility Criteria</th>
<th>Bidder</th>
<th>Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The Bidder should be a company incorporated in India with considerable expertise in conceptualizing, designing, implementing and managing end to end customer loyalty and rewards program.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>The Bidder should have expertise in providing the solution for atleast 2 PSU/Commercial Banks in India.</td>
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<tr>
<td>3</td>
<td>The Bidder should be a PCI-DSS Compliant</td>
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<tr>
<td>4</td>
<td>The bidder should have both primary and DR centre with full back up arrangement.</td>
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<tr>
<td>5</td>
<td>The Bidder should have a stable and scalable loyalty technology platform of its own (not licensed) with access to source code, so that any changes required by the Bank may be carried out expressly.</td>
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<td></td>
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<td></td>
<td>Requirement</td>
<td></td>
<td></td>
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<tr>
<td>---</td>
<td>----------------------------------------------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>The bidder must provide a dedicated interactive secure online website for the loyalty rewards program with SSL, which enables customers to register, inquire &amp; request for redemptions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>The Bidder must have the capability of managing and maintaining a customer base of a minimum of 100 lacs cards initially and can ramp further in future.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>The bidder should have the capability of processing around Million transactions every month initially and upgrading the same as and when required by the Bank.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>The Bidder should have the infrastructure for timely support to attend the customer grievances on loyalty rewards.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>The Bidder should have a turnover of atleast Rs 3 Crores during the last 3 financial years.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>The Bidder must have the capability of processing around 2 Million transactions every month initially and ramp it up further as required by the bank.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ANNEXURE-3

Bid Covering letter format

Reference No: Date:

The Deputy General Manager
Canara Bank
EDP Section, Card Division
T B Wing, Ho (Annex),
No.14, Naveen Complex,
M G Road, Bangalore - 560001

Dear Sir,

SUB: RFP For End To End Management Of Canara Loyalty Program For Debit & Credit Card Holders.

Ref: Your RFP 02/2014-15 Dated 02/06/2014

Having examined the tender document including all Annexures / Appendices the receipt of which is hereby duly acknowledged, we, the undersigned, offer to provide the services in conformity with the said RFP for the sum mentioned in the Price Bid or such other sums as may be ascertained in accordance with the Schedule of Prices indicated in the commercial offer and made part of this Bid.

If our offer is accepted, we undertake to submit the Performance Guarantee as stipulated in the RFP and sign Non-Disclosure Agreement with the Bank.

If our offer is accepted, we undertake to implement End to End Canara Loyalty program for Debit / Credit card holders in the Bank as specified in the terms and conditions of the tender document.

We confirm that we have not been blacklisted by any Govt. Department / PSU or Banks or otherwise not involved in any such incident with any concern whatsoever, where the job undertaken / performed and conduct has been questioned by any authority, which may lead to legal action.

We enclose a Demand Draft / Bank Guarantee in lieu of EMD for Rs. 5,00,000/- in favour of Canara Bank as EMD.

We agree to abide by this offer validity for 180 days from the date of opening of commercial bid and price validity for 18 Months from the date of finalizing the vendor and for such further period as mutually agreed between the bank and successful bidder, and agreed to in writing by the bidder. We also agree to keep the Earnest Money Deposit/Bank Guarantee in lieu of EMD during the entire validity period of the tender. However if we withdraw our offer within the said validity period, you shall have the right to forfeit the EMD/ invoke the Bank Guarantee in lieu of EMD, without reference to us. We agree to abide by and fulfill all the terms and conditions of the tender and in default thereof, to forfeit and pay to you or your successors, or authorized nominees.
such sums of money as are stipulated in the conditions contained in tender together with the return acceptance of the contract.

We confirm that we have not made any changes in the RFP documents, except for filling in appropriate columns.

We accept all the Instructions, Terms and Conditions and Scope of Work of the subject RFP.

We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive without assigning any reason whatsoever.

Date
Signature with Seal :
Name :
Designation :
ANNEXURE-4

Authorization letter format

(To be presented by the authorized person at the time of Technical / Commercial Bid Opening on the letter head of Bidder and should be signed by an Authorised Signatory with Name and Seal of the Company)

Ref No: Date:

The Deputy General Manager
Canara Bank
EDP Section, Card Division
T B Wing, Ho (Annex),
No.14, Naveen Complex,
M G Road, Bangalore - 560001

Dear Sir,

SUB: RFP For End To End Management Of Canara Loyalty Program For Debit & Credit Card Holders

Ref: Your RFP 02/2014-15 Dated 02/06/2014

This has reference to your above RFP.

Mr /Miss /Mrs. ____________________________ is hereby authorized to attend the bid opening of the above RFP on ________________ on behalf of our organization.

The specimen signature is attested below:

_________________________________
Specimen Signature of Representative

_________________________________
Signature of Authorizing Authority

_________________________________
Name & Designation of Authorizing Authority

**NOTE: This Authorization letter is to be carried in person and shall not be placed inside any of the bid covers.**
### Applicant’s Profile

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Particulars</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Company / Supplier Profile-</td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Name of the Suppliers/Firm / Company</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Constitution</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Date of Establishment/Incorporation</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Address (Order to be placed on which Office)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Registered Office</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Corporate Office</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Telephone No</td>
<td></td>
</tr>
<tr>
<td></td>
<td>FAX No</td>
<td></td>
</tr>
<tr>
<td></td>
<td>E-mail Address</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Website</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Gross Annual Turnover of the Bidder (Not of the group.) (Audited)</td>
<td></td>
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<td></td>
<td>2011-2012</td>
<td></td>
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<td>2012-2013</td>
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<tr>
<td></td>
<td>2013-2014</td>
<td></td>
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<tr>
<td>7.</td>
<td>Net Profit of the Bidder (Not of the group.) (Audited)</td>
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<tr>
<td></td>
<td>2011-2012</td>
<td></td>
</tr>
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<td></td>
<td>2012-2013</td>
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<tr>
<td></td>
<td>2013-2014</td>
<td></td>
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<tr>
<td>8.</td>
<td>Details of</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Description of business and business group</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Service Profile &amp; Client Profile</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Domestic &amp; International Presence.</td>
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<tr>
<td><strong>9.</strong></td>
<td>Brief Description of other facilities available with the bidder (related to set up, manage and operate Loyalty Reward Programme)</td>
<td></td>
</tr>
<tr>
<td><strong>10.</strong></td>
<td>Details of the similar assignments on hand as on date. (Name of the Bank, stage of project etc., Documentary proof such as work order to be furnished)</td>
<td></td>
</tr>
<tr>
<td><strong>11.</strong></td>
<td>Experience of assignments in Loyalty Reward Programme</td>
<td></td>
</tr>
<tr>
<td><strong>12.</strong></td>
<td>Name of the team leader identified for this assignment and their professional qualifications and experience / expertise. Details of similar assignments handled by the said team leader. Documentary proofs for all the assertions are to be enclosed.</td>
<td></td>
</tr>
<tr>
<td><strong>13.</strong></td>
<td>Names of the other team members identified for this assignment and their professional qualifications and experience / expertise</td>
<td></td>
</tr>
<tr>
<td><strong>14.</strong></td>
<td>Details of the bidder’s proposed methodology / approach with reference to the scope of work</td>
<td></td>
</tr>
<tr>
<td><strong>15.</strong></td>
<td>Details of deliverables, other than the deliverables with reference to the scope of work.</td>
<td></td>
</tr>
</tbody>
</table>

**Date**  
**Signature with Seal :**  
**Name :**  
**Designation :**

**Note:** These details should be on the letter head of Bidder and should be signed by an Authorised Signatory with Name and Seal of the Company

The Bidder should provide detailed responses for each of the above items along with documentary proofs.
WHEREAS, we, ____________________________________________________________________, having Registered Office at ________________________________, hereinafter referred to as the Bidder, are agreeable to provide IT Infrastructure services to Canara Bank, having its registered office at 112, J C Road, Bangalore-2 hereinafter referred to as the BANK and,

WHEREAS, the Bidder understands that the information regarding the Bank’s IT Infrastructure shared by the BANK in their Request for Proposal is confidential and/or proprietary to the BANK, and

WHEREAS, the Bidder understands that in the course of submission of the offer for End To End Management Of Canara Loyalty Program For Debit & Credit Card Holders and/or in the aftermath thereof, it may be necessary that the Bidder may perform certain jobs/duties on the Banks properties and/or have access to certain plans, documents, approvals or information of the BANK; NOW THEREFORE, in consideration of the foregoing, the Bidder agrees to all of the following conditions, in order to induce the BANK to grant the Bidder specific access to the BANK’s property/information. The Bidder will not publish or disclose to others, nor, use in any services that the Bidder performs for others, any confidential or proprietary information belonging to the BANK, unless the Bidder has first obtained the BANK’s written authorization to do so.

The Bidder agrees that notes, specifications, designs, memoranda and other data shared by the BANK or, prepared or produced by the Bidder for the purpose of submitting the offer to the BANK for the said solution, will not be disclosed to during or subsequent to submission of the offer to the BANK, to anyone outside the BANK.

The Bidder shall not, without the BANKs written consent, disclose the contents of this Request for Proposal (Bid) or any provision thereof, or any specification, plan, pattern, sample or information (to be) furnished by or on behalf of the BANK in connection therewith, to any person(s) other than those employed/engaged by the Bidder for the purpose of submitting the offer to the BANK and/or for the performance of the Contract in the aftermath. Disclosure to any employed/engaged person(s) shall be made in confidence and shall extend only so far as necessary for the purposes of such performance.

Date

Signature with Seal :

Name :

Designation :
The Deputy General Manager  
Canara Bank  
EDP Section - TB Wing  
HO: BANGALORE  

SUB: RFP FOR END TO END MANAGEMENT OF CANARA LOYALTY PROGRAM FOR DEBIT & CREDIT CARD HOLDERS  
Ref: Your RFP 02/2014-15 Dated 02/06/2014  

We have carefully gone through the contents of the above referred RFP and furnish the following information relating to Technical Bid/Specification.

<table>
<thead>
<tr>
<th>No</th>
<th>Particulars</th>
<th>Details to be furnished by the bidder</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Name of the bidder</td>
<td></td>
</tr>
</tbody>
</table>
| 2. | Year of establishment and constitution  
Certified copy of “Partnership Deed” or “Certificate of Incorporation” should be submitted as the case may be. |                                                                                                       |
| 3. | Location of Registered office /Corporate office and address                 |                                                                                                       |
| 4. | Mention the address, where order to be placed                              |                                                                                                       |
| 5. | Mailing address of the bidder                                               |                                                                                                       |
| 6. | Names and designations of the persons authorized to make commitments to the Bank |                                                                                                       |
| 7. | Name, Phone No. and E-mail addresses of contact persons  
1)  
2)  
3) |                                                                                                       |
| 8. | Details of:  
Description of business and business background  
Service Profile & client profile  
Domestic & International presence  
Alliance and joint ventures |                                                                                                       |
9. **Approach and methodology for the proposed scope of work along with Illustrative deliverables**

10. **Details of inputs, infrastructure requirements required by the bidder to execute this assignment.**

**Declaration:**

a. We confirm that we will abide by all the terms and conditions contained in the RFP.

b. We hereby unconditionally accept that Bank can at its absolute discretion apply whatever criteria it deems appropriate, not just limiting to those criteria set out in the RFP, in short listing of bidders.

c. All the details mentioned by us are true and correct and if Bank observes any misrepresentation of facts on any matter at any stage, Bank has the absolute right to reject the proposal and disqualify us from the selection process.

d. We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to the RFP and that the Bank will have the right to disqualify us in case of any such deviations.

Date

Signature with seal

Name :

Designation :
**ANNEXURE-8**

**TRACK RECORD AND EXPERIENCE OF END TO END MANAGEMENT OF LOYALTY PROGRAM**

**SUB:** RFP FOR END TO END MANAGEMENT OF CANARA LOYALTY PROGRAM FOR DEBIT & CREDIT CARD HOLDERS

Ref: Your RFP 02/2014-15 Dated 02/06/2014

Details of track record on Loyalty Program:

<table>
<thead>
<tr>
<th>Sl no</th>
<th>Name of the client</th>
<th>Contact person’s name, Tel no and address</th>
<th>Mention services</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
</tr>
</tbody>
</table>

Date

Signature with Seal:

Name:

Designation:
ANNEXURE-9
PROPOSED TEAM PROFILE

SUB: RFP FOR END TO END MANAGEMENT OF CANARA LOYALTY PROGRAM FOR DEBIT & CREDIT CARD HOLDERS
Ref: Your RFP 02/2014-15 Dated 02/06/2014

<table>
<thead>
<tr>
<th>Sl no</th>
<th>Item</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Name of the team leader</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Contact details of the team leader</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Overall program/ management team</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Operations team</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Size of the team</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Average age of the team</td>
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</tr>
<tr>
<td>7.</td>
<td>Average duration of association with the bidder</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Average industry experience</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Detailed employee retention policies</td>
<td></td>
</tr>
</tbody>
</table>

The Bidder should provide detailed responses for each of the above items along with documentary proofs.

Date

Signature with Seal:
Name:
Designation:
**COMPLIANCE STATEMENT**

The Deputy General Manager  
Canara Bank  
EDP Section, Card Division  
T B Wing, Ho (Annex),  
No.14, Naveen Complex,  
M G Road, Bangalore - 560001

SUB: RFP for End To End Management Of Canara Loyalty Program For Debit & Credit Card Holders

Ref: Your RFP 02/2014-15 Dated 02/06/2014

**DECLARATION**

We understand that any deviations mentioned elsewhere in the bid will not be considered and evaluated by the Bank. We also agree that the Bank reserves its right to reject the bid, if the bid is not submitted in proper format as per subject RFP.

<table>
<thead>
<tr>
<th>Compliance Description</th>
<th>Compliance (Yes / No)</th>
<th>Remarks / Deviations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terms and Conditions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>We hereby undertake and agree to abide by all the terms and conditions including all <strong>ANNEXURES</strong>, corrigendum(s) etc. stipulated by the Bank in this RFP. (Any deviation may result in disqualification of bids)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scope of Work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>As detailed in the RFP</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(If left blank it will be construed that there is no deviation from the specifications given above)
ANNEXURE-12

**Undertaking Letter Format**

We understand that Bank shall be placing Order to the Selected Bidder exclusive of taxes only and that all applicable Taxes like Service Tax will be paid at actual to the maximum of taxes indicated in this Bill of Material against production of invoice / bills.

We are agreeable to the payment schedule as per “Payment Terms” of the RFP.

<table>
<thead>
<tr>
<th>Date</th>
<th>Signature with Seal :</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Name                   :</td>
</tr>
<tr>
<td></td>
<td>Designation            :</td>
</tr>
</tbody>
</table>
### ANNEXURE -13

#### ESCALATION MATRIX

**Delivery Related Issues:**

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Name</th>
<th>Designation</th>
<th>Full Office Address</th>
<th>Phone No.</th>
<th>Mobile No.</th>
<th>Fax</th>
<th>Email address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>First Level Contact</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Second level contact (If response not received in 24 Hours)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Regional/Zonal Head (If response not recd in 48 Hours)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Country Head (If response not recd in One week)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Service Related Issues:**

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Name</th>
<th>Designation</th>
<th>Full Office Address</th>
<th>Phone No.</th>
<th>Mobile No.</th>
<th>Fax</th>
<th>Email address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>First Level Contact</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Second level contact (If response not received in 4 Hours)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Regional/Zonal Head (If response not recd in 24 Hours)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Country Head (If response not recd in 48 Hours)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Any change in designation, substitution will be informed by us immediately.

**Signature with Seal:**

Date

Name

Designation

---

Canara Bank, TB Wing, HO - RFP 02/2014-15 dated 02/06/2014.
ANNEXURE-14

Covering letter format for Commercial Bid

[Note: This Covering letter should be on the letter head of Bidder and should be signed by an Authorised Signatory with Name and Seal of the Company]

Reference No :

Date :

To

The Deputy General Manager,
Canara Bank,
EDP Section,
TB Wing,
Naveen Complex, 14 M G Road,
Bangalore - 560 001
Karnataka

Dear Sir,

SUB: RFP for End To End Management Of Canara Loyalty Program For Debit & Credit Card Holders

Ref: Your RFP 02/2014-15 Dated 02/06/2014

We thank you for providing us an opportunity to participate in the subject RFP. Please find our commercial offer as per ANNEXURE-10 Commercial bid format of the subject RFP along with this covering letter.

We also confirm that we are agreeable to the payment schedule mentioned in the subject RFP.

Date

Signature with seal

Name :

Designation :

________________________________________________________
## ANNEXURE- 15
### Bill of Material
### COMMERCIAL BID

Name of the Bidder

Address of the Corporate Office

<table>
<thead>
<tr>
<th>S L N O</th>
<th>Description</th>
<th>Rs.</th>
</tr>
</thead>
</table>

### ONE TIME CHARGES

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
</table>
| **1** | Program setup Cost:  
Customization as per Bank’s specific requirement program  
Website design and development (SSL enabled), communication system (Helpdesk, Email and SMs set up), charges towards managing the programme / Migration to the new system, etc. | Xxxxxxxx |

### RECURRING CHARGES

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2</strong></td>
<td>Monthly Retainership Fee</td>
</tr>
<tr>
<td><strong>3</strong></td>
<td>Monthly admin fee per point awarded to the Bank’s customers</td>
</tr>
<tr>
<td><strong>4</strong></td>
<td>Partnership Network Licensing Fee</td>
</tr>
<tr>
<td><strong>5</strong></td>
<td>Customer support Call Centre Charges</td>
</tr>
<tr>
<td><strong>6</strong></td>
<td>TOTAL (1 TO 5)</td>
</tr>
</tbody>
</table>
APPENDIX -A

Instructions to be noted while preparing/submitting Part A- Conformity to Eligibility Criteria

The Proposal should be made in an organized, structured, and neat manner. Brochures / leaflets etc. should not be submitted in loose form. All the pages of the submitted bids should be filed and paginated (serially numbered) with seal and signature of the authorized signatory.

1) Index of all the document submitted with page numbers.
2) Cost of Tender document by way of DD payable at Bangalore.
3) Earnest Money Deposit (EMD)/Bank Guaranty in lieu of EMD as per APPENDIX-E.
4) Power of Attorney / Authorisation letter signed by the Competent Authority with the seal of the bidder’s company / firm in the name of the person signing the tender documents.
5) Documentary proof in support of the Eligibility Criteria as per Annexure-2.
6) Bidder’s Covering letter as per ANNEXURE-3
7) Profile of the Company / Firm as per ANNEXURE-5
8) Non-Disclosure agreement as per Annexure-6
9) Write up on the Work Experience / Expertise in Loyalty Rewards Programme.
10) Track record of Loyalty Rewards Programme across the Country covering Name and addresses of major clients and email ids, telephone numbers (landline and mobile no), fax numbers of their contact executives etc.
11) The Bidders to furnish the details of their existing Offices / Branches/service centers supporting for Loyalty Rewards Programme.
APPENDIX-B

Instructions to be noted while preparing/submitting Part B- Technical Proposal

The Technical Proposal should be made in an organized, structured, and neat manner. Brochures / leaflets etc. should not be submitted in loose form. All the pages of the submitted bids should be filed and paginated (serially numbered) with seal and signature of the authorized signatory. Technical Offer for this RFP shall be made as under:

1) Index of all the document submitted with page numbers.
2) Technical bid covering letter as per Annexure-7
3) Track Record as per Annexure-8
4) Proposed Team Profile as per Annexure-9
5) Compliance to Functionalities as per Annexure-10
6) Compliance Table. This table must cover bidder’s response to all the Technical Specification, terms and conditions and Scope of Work specified in the offer document (Terms and Conditions) as per annexure-11.
7) Undertaking letter as per Annexure-12
8) Escalation Matrix as per Annexure-13
9) Masked price bid of Commercial Bid as per Annexure-15
10) Ownership letter by the bidder. (Undertaking letter by the bidder taking the ownership of the project execution in case third party also involved in project execution either fully or partially. The bidder shall also submit the ownership certificate issued by the third party clearly mentioning the extent of ownership.)
11) Undertaking letter by the bidder for providing technical Advisory, service Support and guidance during contract period.
12) The bidder should submit an undertaking letter that they will provide necessary software with latest version and any third party licenses with latest version required for the implementation of the Solution. The charges for the above should be factored in Commercial Bid, otherwise the Bid is liable for rejection. Changes in the Commercial Bid by the bidder will also be liable for rejection.
13) Technical Documentation (Product Brochures, leaflets, manuals, drawings).
14) A detailed list of the other Infrastructure required and any other precautions to be undertaken should be given in detail along with the Technical Proposal.
Instruction to be noted while preparing/submitting Part C-Commercial Bid

The commercial Bid should be made in an organized, structured, and neat manner. Brochures / leaflets etc., should not be submitted in loose form. All the pages of the submitted bids should be filed and paginated (serially numbered) with seal and signature of the authorized signatory.

The suggested format for submission of commercial Offer for this RFP is as follows:

1. Bidder's Covering letter as per Annexure-14
2. Commercial Version of Commercial Bids as per Annexure-15
APPENDIX-D

Bank Guarantee Format for Earnest Money Deposit

To

..................................................

..................................................

..................................................

WHEREAS ______________________________(Name of Tenderer) (hereinafter called “the
Tenderer” has submitted its tender dated _______________________ (Date) for the execution
of (Name of Contract)____________________(hereinafter called “the Tender”) in favour of
______________________hereinafter called the “Beneficiary”;

KNOW ALL MEN by these presents that we, _________(name of the issuing Bank), a body
corporate constituted under the ______________having its Head Office at
__________________amongst others a branch/office at ________________ (hereinafter called
“the Bank” are bound unto the Beneficiary for the sum of
Rs_______________(Rupees________________________________________only) for which
payment well and truly to be made to the said Beneficiary, the Bank binds itself, its
successors and assigns by these presents;

THE CONDITIONS of this obligation are:

(a) If the Tenderer withdraws its Tender during the period of Tender validity specified in the
Tender; or

(b) If the Tenderer having been notified of the acceptance of his Tender by the Beneficiary
during the period of Tender validity;

(i) fails or refuses to execute the Agreement, if required; or

(ii) fails or refuses to furnish the performance security, in accordance with clause
_____________ of conditions of Contract.

We undertake to pay to the Beneficiary up to the above amount upon receipt of his first
written demand without the Beneficiary having to substantiate his demand, provided that in
his demand the Beneficiary will note that the amount claimed by him is due to him owing to
the occurrence of one or both of the two conditions, specifying the occurred condition or
conditions.

Notwithstanding anything contained herein

i) Our liability under this Bank Guarantee shall not exceed Rs.__________ (Rupees
________________________________only)

ii) This Bank Guarantee is valid up to ________________ and

iii) We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee
only and only if you serve upon us a written claim or demand on or before
______________________ (mention period of guarantee as found under clause (ii) above
plus claim period)

Dated _______________ day of ________________________2014.

SIGNATURE & SEAL OF THE BANK
APPENDIX-E

Proforma of Bank Guarantee for Contract Performance

(To be submitted on Non-Judicial stamp paper of appropriate value Purchased in the name of the issuing Bank)

To:
The Deputy General Manager
Canara Bank
EDP Section, Card Division
T B Wing, Ho (Annex),
No.14, Naveen Complex,
M G Road, Bangalore

WHEREAS (Name and address of M/s XXXX Ltd (hereinafter referred to as “the CONTRACTOR”) has undertaken to supply, transportation, transit insurance, local delivery, storage and installation insurance up to Acceptance by the bank, Acceptance testing and also includes documentation, warranty, annual maintenance, if contracted, and training or demo of your personnel related to : RFP FOR END TO END MANAGEMENT OF CANARA LOYALTY PROGRAM FOR DEBIT & CREDIT CARD HOLDERS as per their Contract dated _______________with you (hereinafter referred to as “the CONTRACT” )

AND WHEREAS in terms of the Conditions as stipulated in the Contract, the CONTRACTOR is required to furnish, a Bank Guarantee by way of Performance Guarantee, issued by a Scheduled Bank in India, in your favour, as per Clause ______ of the CONTRACT, to secure due and satisfactory compliance of the obligations by the CONTRACTOR on their part, in accordance with the CONTRACT, (which guarantee is hereinafter called as “the PERFORMANCE GUARANTEE”)

AND WHEREAS the CONTRACTOR has approached us, (Name of the issuing Bank) for providing the PERFORMANCE GUARANTEE,

AND WHEREAS in consideration of the fact that the CONTRACTOR is our valued constituent and the fact that he has entered into the CONTRACT with you, WE (Name of the Bank) having our Registered Office at, ______________and local office at __________,India have agreed to issue the PERFORMANCE GUARANTEE,

THEREFORE WE (Name of the issuing Bank) through our local office at _________ India furnish you the PERFORMANCE GUARANTEE in manner hereinafter contained and agree with you as follows:

We (Name of the issuing Bank), undertake to indemnify you and keep you indemnified from time to time to the extent of Rs__________ (Rupees__________) an amount equivalent to 10% of the Contract Price against any loss or damage caused to or suffered by or that may be caused to or suffered by you on account of any breach or breaches on the part of the CONTRACTOR of any of the terms and conditions contained in the Contract and in the event of the CONTRACTOR default or defaults in carrying out any of the work or discharging any obligation in relation thereto under the CONTRACT or otherwise in the observance and performance of any of the terms and conditions relating thereto in accordance with the true intent and meaning thereof, we shall forthwith on demand pay to you such sum or sums not exceeding the sum of Rs__________ (Rupees__________________) may be claimed by you on account of breach on the part of the CONTRACTOR of their obligations in terms of the CONTRACT.
Notwithstanding anything to the contrary we agree that your decision as to whether the CONTRACTOR has made any such default or defaults and the amount or amounts to which you are entitled by reasons thereof will be binding on us and we shall not be entitled to ask you to establish your claim or claims under Performance Guarantee but will pay the same forthwith on your demand without any protest or demur.

This Performance Guarantee shall continue and hold good until it is released by you on the application by the CONTRACTOR after expiry of the relative guarantee period of the Contract and after the CONTRACTOR had discharged all his obligations under the Contract and produced a certificate of due completion of the work under the Contract and submitted a “No Demand Certificate” provided always that the guarantee shall in no event remain in force after the day of_________ without prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing before the expiry of three months from the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.

Should it be necessary to extend Performance Guarantee on account of any reason whatsoever, we undertake to extend the period of Performance Guarantee on your request under intimation to the CONTRACTOR till such time as may be required by you. Your decision in this respect shall be final and binding on us.

You will have the fullest liberty without affecting Performance Guarantee from time to time to vary any of the terms and conditions of the Contract or extend the time of performance of the Contract or to postpone any time or from time to time any of your rights or powers against the CONTRACTOR and either to enforce or forbear to enforce any of the terms and conditions of the Contract and we shall not be released from our liability under Performance Guarantee by the exercise of your liberty with reference to matters aforesaid or by reason of any time being given to the CONTRACTOR or any other forbearance, act, or omission on your part or of any indulgence by you to the CONTRACTOR or by any variation or modification of the Contract or any other act, matter or things whatsoever which under law relating to sureties, would but for the provisions hereof have the effect of so releasing us from our liability hereunder provided always that nothing herein contained will enlarge our liability hereunder beyond the limit of Rs_________ (Rupees______________) as aforesaid or extend the period of the guarantee beyond the said day of_________ unless expressly agreed to by us in writing.

The Performance Guarantee shall not in any way be affected by your taking or giving up any securities from the CONTRACTOR or any other person, firm or company on its behalf or by the winding up, dissolution, insolvency or death as the case may be of the CONTRACTOR.

In order to give full effect to the guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims against the CONTRACTOR hereby guaranteed by us as aforesaid and we hereby expressly waive all our rights of suretyship and other rights, if any, which are in any way inconsistent with any of the provisions of Performance Guarantee.

Subject to the maximum limit of our liability as aforesaid, Performance Guarantee will cover all your claim or claims against the CONTRACTOR from time to time arising out of or in relation to the Contract and in respect of which your claim in writing is lodged on us before expiry of three months from the date of expiry of Performance Guarantee.

Any notice by way of demand or otherwise hereunder may be sent by special courier, telex, fax or registered post to our local address as aforesaid and if sent by post it shall be deemed to have been given when the same has been posted.
The Performance Guarantee and the powers and provisions herein contained are in addition to and not by way of limitation of or substitution for any other guarantee or guarantees heretofore given to you by us (whether jointly with others or alone) and now existing uncancelled and that Performance Guarantee is not intended to and shall not revoke or limit such guarantee or guarantees.

The Performance Guarantee shall not be affected by any change in the constitution of the CONTRACTOR or us nor shall it be affected by any change in your constitution or by any amalgamation or absorption thereof or therewith but will endure to the benefit of and be available to and be enforceable by the absorbing or amalgamated company or concern.

The Performance Guarantee shall come into force from the date of its execution and shall not be revoked by us any time during its currency without your previous consent in writing.

We further agree and undertake to pay you the amount demanded by you in writing irrespective of any dispute or controversy between you and the CONTRACTOR.

Notwithstanding anything contained herein

i. Our liability under this guarantee shall not exceed Rs.____________ (Rupees______________ only)

ii. This guarantee shall be valid upto __________ and ;

iii. We are liable to pay the guaranteed amount or any part thereof under this guarantee only and only if you serve upon us a written claim or demand at Bangalore on or before ________________ (mention period of the guarantee as found under clause ii. above plus claim period).

We have the power to issue Performance Guarantee in your favour by statute and the undersigned has full power to execute Performance Guarantee under the Power of Attorney to him by the Bank.

Dated this ________________ day of ___________________ 2014.

For and on behalf of

___________________ BRANCH MANAGER SEAL ADDRESS PLACE