

REQUEST FOR PROPOSAL [RFP]
FOR
**“SUPPLY, INTEGRATION, IMPLEMENTATION, MAINTENANCE AND
SUPPORT FOR MOBILE WALLET SERVICES IN CANARA BANK”**

Issued by: Canara Bank,
AP&M Group, 1st Floor,
DIT Wing, Naveen Complex,
14, MG Road, Bengaluru -560 001
Phone No - 080- 25590070,25584873
Email Id - hoditapm@canarabank.com



**A. BID SCHEDULE**

Description	Details
RFP No. and Date	RFP 07/2019-20 dated 20/05/2019
Name of the Wing	Department of Information Technology
Brief Description of the RFP	Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank
Bank's Address for Communication	Deputy General Manager Canara Bank, AP&M Group, 1st Floor, DIT Wing, Naveen Complex, 14 MG Road, Bengaluru -560 001
	Senior Manager, Asset Procurement & Management Group Tel - 080-25590070,25584873 Fax- 080-25596539 Email: hoditapm@canarabank.com
Date of Issue of RFP	20/05/2019, Monday
Application Money (Non-refundable)	Rs. 29,500/- (including 18% GST)
Earnest Money Deposit (Refundable)	Rs. 5,00,000/-
Last Date and Time for Submission of Bids	10/06/2019, Monday upto 3.00pm
Mandatory Documents to be submitted for opening of PART A	<input type="checkbox"/> Participation / Document purchase Fee (DD) <input type="checkbox"/> DD/Bank Guarantee for EMD <input type="checkbox"/> Pre Contract Integrity Pact in non-judicial stamp paper
Date, Time & Venue for opening of Part A- Conformity to Eligibility Criteria.	10/06/2019, Monday at 3.30pm Venue: Canara Bank, Second Floor, Conference Hall, DIT Wing-HO (Annex), Naveen Complex, 14 M G Road, Bengaluru 560001.
Date and time opening of Technical Bid Part-B / Commercial Bid	Will be intimated at a later date.
Pre-bid Meeting Date & Time	<input type="checkbox"/> Pre-Bid meeting will be held on 29/05/2019, Wednesday at 3.30 PM <u>Venue:</u> Canara Bank, Second Floor, Conference Hall, DIT Wing-HO (Annex), Naveen Complex, 14 M G Road, Bengaluru 560001. <input type="checkbox"/> Pre Bid queries should be submitted as per Appendix-D. <input type="checkbox"/> Pre-Bid Queries to E-mail hoditapm@canarabank.com must reach us on or before 27/05/2019, Monday at 3.00 PM. Subject of the email should be given as "Pre Bid Queries for RFP 06/2019-20 dated 09/05/2019". Queries reaching after 3.00 PM on 27/05/2019 will not be entertained.





Other Details	<ol style="list-style-type: none">1. The bidders must fulfil the Pre-Qualification criteria for being eligible to bid.2. Subsequent changes made based on the suggestions and clarifications as per pre-bid meeting shall be deemed to be part of the RFP document and shall be uploaded on the Bank's corporate website http://canarabank.com/english/announcements/tenders.3. No suggestions or queries shall be entertained after pre-bid meeting.
<p>This document can be downloaded from following website http://canarabank.com/english/announcements/tenders, https://eprocure.gov.in/epublish/app. In that event, the bidders should pay the Tender Fee for tender document by means of DD drawn on any Scheduled Commercial Bank for the above mentioned amount in favour of Canara Bank, payable at Bengaluru and submit the same as mentioned above.</p> <p>Any amendments, modifications, Pre Bid replies & any communication etc. will be uploaded in the Bank's website only (i.e. http://canarabank.com/english/announcements/tenders). No individual communication will be sent to the individual bidders.</p>	



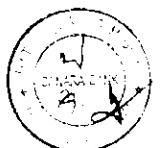


DISCLAIMER

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 requires. 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 requires. 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 (<http://canarabank.com/english/announcements/tenders>) 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 Request for 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:

1.	AMC	Annual Maintenance Contract
2.	ATS	Annual Technical Support
3.	BG	Bank Guarantee
4.	BOM	Bill of Material
5.	DD	Demand Draft
6.	DIT	Department of Information Technology
7.	EMD	Earnest Money Deposit
8.	GST	Goods and Service Tax
9.	HO	Head Office
10.	HTTP	Hyper Text Transfer Protocol
11.	HTTPS	Hyper Text Transfer Protocol Secure
12.	ISDN	Integrated Services Digital Network
13.	ITU	International Telecommunication Union
14.	LAN	Local Area Network
15.	LD	Liquidated Damage
16.	MAF	Manufacturer Authorisation Form
17.	MSE	Micro and Small Enterprises
18.	MSME	Micro Small & Medium Enterprises
19.	MTBF	Mean Time Between Failure
20.	MTTR	Mean Time To Restore
21.	NEFT	National Electronic Funds Transfer
22.	NI Act	Negotiable Instruments Act
23.	OEM	Original Equipment Manufacturer
24.	OS	Operating System
25.	PDI	Pre Delivery Inspection
26.	PERT	Project Execution and Review Technique
27.	RFP	Request For Proposal [Interalia the term 'Tender' is also used]
28.	RTGS	Real Time Gross Settlement



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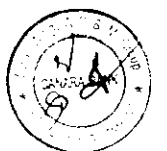
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B. INTRODUCTION

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 Bengaluru-560002 and among others, having DIT Office at Naveen Complex, No.14, M G Road, Bengaluru-560001. The Bank is having pan India presence of more than 6,200 branches, 21 Circle offices and 118 Regional Offices situated across the States. 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.

2. Definitions:

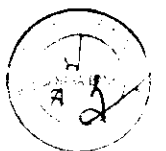
- 2.1. 'Bank' means unless excluded by and repugnant context or the meaning thereof, shall mean 'Canara Bank', described in more detail in paragraph 1 above and which has invited bids under this Request for Proposal and shall be deemed to include its successor and permitted assigns.
- 2.2. 'RFP' means Request for Proposal for Selection of Vendor for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank in Canara Bank.
- 2.3. 'Bidder' means a vendor submitting the proposal in response to RFP.
- 2.4. 'Solution' means Supply, integration, implementation, maintenance and support for Mobile Wallet Services in Canara Bank in Canara Bank.
- 2.5. 'Contract' means the agreement signed by successful bidder and the Bank at the conclusion of bidding process, wherever required.
- 2.6. 'Successful Bidder'/'H1bidder' means the Bidder who is found to be the lowest bidder after conclusion of the bidding process, subject to compliance to all the Terms and Conditions of the RFP, etc.

3. About RFP:

The Bank wishes to have a Mobile Wallet Service for the Bank. In this connection, Bank invites sealed offers ('Conformity to Eligibility Criteria', 'Technical Proposal' and 'Commercial Bid') for selecting a suitable Wallet Service Provider to partner with the Bank to provide Mobile Wallet Service for the Bank as per the Terms & Conditions, Technical Specifications and Scope of Work described elsewhere in this document.

4. Objective:

- 4.1. Canara Bank wishes to have a Mobile Wallet in Android/IOS/Windows platforms as a prepaid instrument for the customers/prospective customers for carrying out the Bill payment, Online Shopping, Ticket Booking (BUS/FLIGHT/IRCTC), Merchant Payment using QR CODE /Push & Pull /NFC Payment, Bluetooth. The aim is to enable and promote the digital payments.
- 4.2. There should also be a web interface to attach to certain merchants like IRCTC, Online shopping web sites etc. through which customers can make payment using the mobile number, wallet PIN and/or any second factor authentication like Aadhaar validation through eKYC using OTP/Finger Print/Iris, etc.
- 4.3. As part of the solution, The platform needs to be extensible to enable the delivery of other products/services that may be offered in future and must be able to tightly integrate with other applications like Internet & Mobile Banking, UPI, Customer on



Board App (interfacing with CBS), Branch or any of the Alternate channels like ATM/Net banking/Banks Payment Gateway for wallet top-up, etc.,

- 4.4. Canara Bank is issuing this RFP seeking proposals from prospective bidders to Implement Mobile Wallet according to the scope mentioned elsewhere in this RFP including future needs and functionality on revenue sharing basis.
- 4.5. The solution may be a semi-closed wallet and there should be a provision to later on convert to Open Wallet based on the guidelines issued by RBI/Gol, Bank.

5. Eligibility Criteria:

- 5.1. A vendor submitting the proposal in response to this RFP shall hereinafter be referred to as 'Bidder' and Implementation, Integration, Migration and Maintenance of Mobile Wallet Services in the Bank shall hereinafter be referred as "Solution".
- 5.2. Interested Bidders, who can implement, Integrate, migrate and maintain Mobile Wallet Services in the Bank and meeting the Eligibility Criteria as per Annexure-2 may respond.

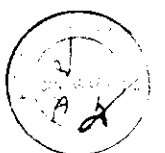
6. Participation Methodology:

- 6.1. In a tender either the authorized Bidder on behalf of the Principal/OEM or Principal/OEM itself can bid but both cannot bid simultaneously for the same item/product in the same tender.
- 6.2. If a Bidder bids on behalf of the Principal/OEM, the same Bidder shall not submit a bid on behalf of another Principal/OEM in the same tender for the same item/product/service.
- 6.3. In the event of Authorized Dealer being not able to perform the obligations as per the provisions of the contract, the OEM/principal should assume complete responsibility on behalf of the Bidder 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.

7. Requirement Details:

The deliverables shall include the following:

- 7.1. Providing end-to-end maintenance for the wallet services provided including end to end services related to interfacing with other systems.
- 7.2. Generating the exception reports as required by the Bank and taking appropriate action with the approval of the Bank.
- 7.3. Generating and sending standard reports and other reports / MIS as required by the Bank from time to time. Sending Daily Transaction Statements to Merchant Establishments (e-Statements).
- 7.4. Timely escalation to the Bank on exceptions
- 7.5. Merchant Set Up and Training
- 7.6. Handling Charge back / settlement issues.
- 7.7. The bidder should provide all reports daily/weekly/monthly/quarterly /half yearly/yearly as required in formats including merchant payment advice reports and also reconcile all transactions. The report formats may change as per the requirements of Bank for its own use, RBI/NPCI/MoF/Govt etc., such reports to be provided at no additional cost to Bank. Bidder also provide required data for any investigation purpose in a time bound manner.
- 7.8. The bidder has to ensure that the Product offered / supplied under the Contract is latest or current version and they incorporate all recent improvements in design and



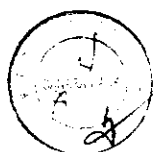
/ or features. Further, the bidder has to ensure that all the Products supplied under this Contract shall have no software bugs, arising from design or from any act of omission of the Service Provider that may develop under normal use of the supplied products in the conditions prevailing in India.

8. Scope of Work:

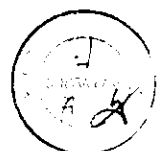
The Solution should be available in all major Mobile Operating systems mandatory for Android, IOS and Windows. The solution must provide end-to-end development and maintenance of the digital wallet service which will interface with other systems of the bank

8.1. Mobile Wallet Solution must have:

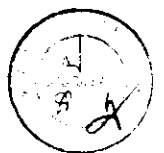
- 8.1.1. Integrating the digital wallet service with the bank's mobile banking app and enabling customers to pay using the digital wallet service.
- 8.1.2. Integrating bank's products into the digital wallet through APIs provided by the bank, including but not limited to, digital lending, etc.
- 8.1.3. Integration to different payment methods/gateways so that Canara Wallet must appear as one of the payment method .e.g PAYTM, PHONEPE etc appears as one of the payment option in different merchants. Similarly Canara Wallet must also appear
- 8.1.4. Integrating bank's various payment instruments within the digital wallet service
- 8.1.5. Offer Zone:- Customers get various Cash Back Offers/Loyalty rewards/bonus points and discounts with merchants.
- 8.1.6. Payments across counters - Both Debit Pulling / Payment. Debit pulling mean the merchant can initiate a payment request and customer can confirm the payment. (Ex: In chain stores like Domino's after billing, counter assistant can initiate payment request to Mobile Digital Wallet customer mobile number for confirmation and payment. Payment can be initiated by customers also directly to merchant based on the billing amount.)
- 8.1.7. Customer to carry out self check-out at stores by scanning the Barcode /enter Barcode, where scan shows error, of the items purchased/ food ordered, make payments with wallet/credit or debit card/through UPI.
- 8.1.8. Bidder should be able to provide wealth management services by partnering with third party vendors.
- 8.1.9. Develop digital merchant set up and self-help training document
- 8.1.10. Split Payment option eg: Split Bill among a friends group.
- 8.1.11. Integration with Major Aggregators for:
 - 8.1.11.1. TOP-UP to Wallet
 - 8.1.11.1.1. Top-up from Bank Accounts thru Net Banking/Credit Card/Wallet/Debit Cards/Bharat QR/UPI etc.
 - 8.1.11.1.2. Should be compatible to introduce top-up through any other channels like UPI/AEPS, introduced by regulators.
 - 8.1.11.2. Facility for Utility bills payment towards Gas, Electricity, Water, Landline, Broadband Internet
 - 8.1.11.3. Recharge of Metro Transit Card



- 8.1.11.4. Recharge prepaid mobile connections & pay Postpaid bills through Wallet/Direct Debit from Account
 - 8.1.11.5. Pay other bills (DTH, Data card, Insurance)
 - 8.1.11.6. Ticket booking for -BUS/Railway/Flight etc, facility must be there. Customer should be able to pay using different payment options including Canara Bank Wallet
 - 8.1.11.7. Hotel booking. Customer should be able to book hotel room across different price categories ,through reputed partners. Customer should be able to pay using different payment options including Canara Bank Wallet
 - 8.1.11.8. Pay Bills at Hospitals
 - 8.1.11.9. Pay toll fees
 - 8.1.11.10. Pay Petrol Bills
 - 8.1.11.11. Make payments Merchants across India (eg: School / College / Educational Institutions / Universities Fees, Retail outletsetc)
 - 8.1.11.12. On-Demand Cab & Auto Booking through reputed partners. Customer should be able to pay using different payment options including Canara Bank Wallet
 - 8.1.11.13. On-Demand Food Ordering through reputed partners. Customer should be able to pay using different payment options including Canara Bank Wallet.
- 8.2. Mobile Wallet Solution preferably have following options also:
- 8.2.1. Support for English, Hindi and all the vernacular Languages. (Mandatory)
 - 8.2.2. QR code based Transactions (Mandatory)
 - 8.2.3. Near By Alert Mechanism, where in customers of the solution get an alert of the nearby Merchants using this solution
 - 8.2.4. Push Notification: - to send some of the important notifications/promotional messages to Customers using this app.
- 8.3. Ensuring all payments received from merchants, expenses incurred are properly accounted, proper remittance are made as per the contractual agreement to the bank and subjecting themselves to Audit by Bank's Team/Bank appointed External agency.
- 8.4. The bidder has to maintain pooling account with Canara Bank for Wallet transactions. The Balance at the End of the Day in the pooling accounts to be matched with the outstanding balance in transactions and wallet.
- 8.5. Cloud & App based hosting: - Complete solution to be hosted on MeITY empanelled private cloud and bidder to set up cloud infrastructure with premium managed services and it should be in the name of the Bank. The Cloud Infra agreement has to be made between Bank and the MSP. The cloud subscription and Managed services monthly billing to be done directly in the name of Canara Bank.
- 8.6. The bidder should maintain helpdesk with the sufficient number of officials for attending to the queries of the Bank Customers and Merchants. Bidder shall also handle the settlement and payment related queries by the Merchants / Customers of the Banks.
- 8.7. Software / Services offered to Bank shall allow trouble free operations



- 8.8. The bidder should have the capability to supply, install and manage Mobile Digital Wallet operations and required interface to other systems of the Bank.
- 8.9. The bidder should provide all reports daily/weekly/monthly/quarterly /half yearly/yearly as required in formats including merchant payment advice reports and also reconcile all transactions. The report formats may change as per the requirements of Bank for its own use, RBI/NPCI/MoF/Govt etc., such reports to be provided at no additional cost to Bank. Bidder should also provide required data for any investigation purpose in a time bound manner.
- 8.10. The bidder has to ensure that the Product offered / supplied under the Contract is latest or current version and they incorporate all recent improvements in design and / or features. Further, the bidder has to ensure that all the Products supplied under this Contract shall have no software bugs, arising from design or from any act of omission of the Service Provider that may develop under normal use of the supplied products in the conditions prevailing in India. Bidder has to provide all future enhancement/upgrades required in the software to meet the regulatory requirement and also enhancements/upgrades made in the software solution in future at no cost to the bank. Additional revenue on account of any new feature added will also be shared in the same ratio as agreed upon in the bid process.
- 8.11. Customization as per bank requirement**
- 8.11.1. Interface customization with application of Canara Bank
8.11.2. Bank's Corporate colours, theme and fonts to be used for UI/UX/CX
8.11.3. Dashboard for admin control
8.11.4. Technical support and after sales support (Admin user rights)
8.11.5. Post sales training support
8.11.6. Dashboard/Reports/MIS as per Bank's Requirements
8.11.7. In addition to above, any custom requirement of the bank also needs to be fulfilled.
- 8.12. The bidder should have the capability to rollout the product after doing the necessary customizations within 90 days from the date of Purchase Order.
- 8.13. The bidder shall equip the data network exclusively for Canara Bank on cloud platform.
- 8.14. Bidder shall also build, operate and service this network for Canara Bank as per PPI guidelines of RBI.
- 8.15. The Source code of the solution should be deposited with the bank or an escrow arrangement to be made for the Source code. The terms and condition for Escrow arrangement has been given in Section -C Point 9, in this document
- 8.16. Bank has the right to renew the contract, without any obligation to do so, on existing terms & conditions of the RFP or on a mutually agreed Terms and Condition between Bidder and the Bank after expiry of the contractual period. Further extensions will be of 5 Years.
- 8.17. Bidder has to give 6 months' notice period, in case bidder wants to terminate the contract at the expiry of the contracted period.
- 8.18. The bidder shall agree to part off with the cloud infra of Canara Bank and agrees to protect the confidentiality of data of Canara Bank. The bidder should adhere to applicable cloud security norms and data protection guidelines by the Regulators/Government.
- 8.19. The bidder should allow visit /inspection by the Bank or Regulatory authorities of the ICT infrastructure involved in the project as and when required since the same is regulatory requirement of RBI as per Cyber Security framework.



- 8.20. Bidder should ensure real time seamless integration & operation of features that may be present on the bidder's app.
- 8.21. Bidder has to on board all present and future merchants on the Canara Bank Wallet.
- 8.22. The bidder has to comply the RBI's Master Circular No. Master Direction DPSS.CO.PD.No.1164/02.14.006/2017-18 dated 11th Oct 2017/Any other regulatory or legal guidelines.
- 8.23. The bidder has to assist the Bank with such measures as would be taken in the case of its own customers on the matter of ensuring KYC compliance of wallet users, other than Bank's own full KYC compliant customers, who subscribe to the proposed e-wallet.
- 8.24. It shall be the responsibility of the bidder to do adequate promotion including cash back schemes through all Print/Digital/Social Media Platforms (Facebook / Twitter / Whatsapp / Google / LinkedIn etc.) within the overall cost indicated in the bid/at his own cost so as to ensure the minimum assured revenue quoted in the bid. The periodicity and promotional programmes/materials is subject to Bank's approval. The bidder should manage the marketing and promotion of the wallet including cash back schemes with Bank's approval.
- 8.25. There should be provision for SDK integration (Canara Mobile Banking) and the integration to be taken care by the bidder.
- 8.26. API integration / interface for existing solutions such as BBPS, Chatbot etc. to be taken care by the bidder.
- 8.27. Digital lending to be integrated to the merchant portal of wallet service.
- 8.28. For Bank identified merchants on boarding to be done by the Wallet Service Provider.
- 8.29. Wallet should be exclusively named after the Bank. Name & Logo will be decided by the Bank and the Bank will have exclusive copyright & ownership over the same.
- 8.30. In-app experience to be provided to the customers in Net Banking / Mobile Banking.
- 8.31. Bank's colour scheme to come along with solution provided by the bidder.
- 8.32. Offer codes used to be customised with Bank's name. Offer codes displayed in the payment pages of e-commerce sites to have offer details of Canara Bank without the name of Wallet Service Provider.
- 8.33. The bidder to use PPI license of Canara Bank for proposed Wallet service.
- 8.34. The bidder to design, create and operate the Wallet.
- 8.35. The bidder to extend their existing and future merchant network (offline & online) to Canara Bank. Bidder should not show discrimination on the matter of connecting its merchants between its own wallet users and the Bank's, unless the Bank exercises its discretion not to expose its wallet users to certain class of merchants. Bank does not intend to enter into any direct relationship with the bidder's merchants. Bidder shall not discriminate Bank's wallet users on the matter of Price Points / offers / discounts / Delivery Preferences or any other matter under whatever pretext while such users consume goods / services from bidder's merchants. Similarly, bidder shall not woo the Bank's wallet users to be his own.
- 8.36. On-boarding merchants is the primary responsibility of the bidder. Bank may also on-board merchants through its Branches/Offices/Agents. In case of transactions involving merchants on-boarded by the Bank, bidder will have to share 10% extra revenue (on net revenue) with the Bank.
- 8.37. Merchant settlement to be managed by the bidder.



- 8.38. New features of wallet product introduced by the Bidder for its own users / such users as have been acquired by the Bidder in its capacity of Partner to any other institutions would be brought to the benefit of Bank's e-wallet users under the terms of the RFP within a period of 90 days of launch of such new features, at no extra cost, provided such features have been explained to the Bank and the Bank agrees to them.
- 8.39. Reconciliation of transactions in the wallet apps of users would be the responsibility of the Bidder. Further, the bidder has to process refund, if any on account of various use cases, associated with topping up or expending from the wallet. Similarly, the bidder has to process the Debit entries on account of failed processes and make accounting entries in the wallet ledger. If the wallet is out of funds on account of such adjustments and in case Bank is unable to recover such amount from the wallet users, the bidder has to make good such shortfalls. Reconciliation has to be completed on T+1 Bank working day basis. Bidder has to provide daily balancing report.
- 8.40. Bidder shall send monthly (or such other intervals mutually agreed upon) balance confirmation to wallet customers and merchants through SMS/e-Mail/Social Media Channels by integrating the solution with Bank's SMS/e-Mail service provider. Cost of SMS/e-Mail/Messages to be absorbed out of Net Revenue (Bill of Material Table B. Sl. No. 4), before sharing revenue between Bank and Bidder.
- 8.41. As the Bank owns the wallet license and is on the lookout for solution from the Bidders, the bidder has to maintain the wallet portfolio of the Bank in accordance with the extant RBI guidelines.
- 8.42. Transactions in the wallet portfolio of the Bank should be monitored by the Bidder for any fraudulent activities at run time and the Bidder would be taking such decision/steps as it may be deemed necessary to prevent such activities as though the wallet portfolio were owned by the Bidder.
- 8.43. The Bidder will be responsible for creating and managing environments for Integration testing and UAT (User Acceptance Testing). Aforementioned will entail setting up of two environments namely a Staging Environment and a Live Production Environment alongside establishing DR environment.
- 8.44. Bidder shall be responsible for KYC/AML/Other Regulatory compliance with regard to merchants/customers on-boarded by the Bidder.
- 8.45. **Project Completion and Management**
- 8.45.1. For smooth completion of project, the Bidder should identify one or two of its representatives at Bengaluru as a single point of contact for the Bank.
- 8.45.2. Project implementation team should be conversant with local rules and conditions to resolve the issues, if any.



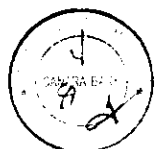
C. Deliverables & Service Level Agreements (SLAs).

1. Delivery, Installation, Configuration and Integration:

- 1.1. Bank shall provide the address and contact details for delivery of required hardware/software items while placing the order.
- 1.2. Delivery of Solution & related Hardware Cloud Infrastructure & Software Items should be within 30 days from the date of acceptance of the Purchase Order or 45 days from the date of receipt of the purchase order whichever is earlier.
- 1.3. Non-compliance of the above delivery clause 1.2 will result in imposing penalty at Rs.10,000/- (Plus GST) for each completed calendar week of delay or part thereof. The total penalty under this clause shall be restricted to 2 Lakhs (Plus GST).
- 1.4. The successful bidder should ensure installation, configuration and commissioning of the delivered Solution & related Hardware & Software Items and complete all the works specified in the Scope of Work at the bank branch/office within 60 days from the date of delivery of the solution.
- 1.5. Non-compliance of the above installation, configuration and commissioning clause 1.4 will result in imposing penalty at Rs.50,000/- (Plus GST) for each completed calendar week of delay or part thereof. The total penalty under this clause shall be restricted to 5 Lakhs (Plus GST).
- 1.6. The Installation will be deemed as incomplete if any component of the solution is not delivered or is delivered but not installed and / or not operational or not acceptable to the Bank after acceptance testing/ examination. In such an event, the supply and installation will be termed as incomplete and system(s) will not be accepted and the warranty period will not commence. The installation will be accepted only after complete commissioning of hardware.
- 1.7. The installation, configuration and commissioning will be deemed as incomplete if any features of the solution is not integrated and not functioning properly.
- 1.8. Commissioning of the hardware and Installation & Integration of Solution will be deemed as complete only when the same is accepted by the Bank in accordance with the Terms & Conditions of this Tender.
- 1.9. Mobile Wallet Service Solution should be complete in all nature as specified in Scope of Work and Technical Specification of the RFP.
- 1.10. After completion of installation, configuration and commissioning (Integration) Bank will communicate to the Selected Bidder to conduct Proof of Concept (POC) for Mobile Wallet Service/Solution at the delivered location. In this connection Bidder has to complete the process of Proof of Concept within 30 days after the date of communication from the Bank. On the successful completion of POC, Bank will monitor the solution and will ask for the required changes / modifications (if any) for 30 days and before giving the user Acceptance Test.

2. Uptime:

- 2.1. Solution along with the Hardware & Software Items must have 99.90% uptime and should be available on 24x7x365 basis.
- 2.2. The "Uptime" is, for calculation purposes, equals to the Total contracted minutes in a month less Downtime. The "Downtime" is the time between the Time of Report by the Bank or as recorded in OS/Software log, whichever is earlier, and Time of Restoration within the contracted minutes, i.e. Total contracted minutes is 60 minutes per hour 24 hours a day and actual days of the month. "Failure" is the condition that renders the bank/bidder unable to perform any of the defined functions of Mobile Wallet



Service. "Restoration" is the condition when the selected bidder demonstrates that the Mobile Wallet Service is in working order and the Bank acknowledges the same.

2.3. The Downtime calculated shall not include any failure due to Bank/ Non-availability of Network and down time during the time of preventive maintenance activity and Force Majeure. However, bidder shall inform the Bank 7 days in advance before doing preventive maintenance or pre-planned activity.

2.4. The percentage uptime is calculated on monthly basis (24 hours a day):

$$\frac{\text{(Total contracted minutes in a month - downtime minutes within contracted minutes in a month)}}{\text{Total contracted minutes in a month}} \times 100$$

Total contracted minutes in a month

2.5. Log book shall be maintained for recording details such as date and time of failure, nature of failure, time of reporting, time of restoration, details of repair, acknowledgement by the bank that the failure is rectified, signature of both bidder and bank, etc. Log book shall also be maintained for recording failure.

2.6. If the uptime is below 90% for two consecutive months, the Bank shall have full right to terminate the contract under this RFP or AMC.

2.7. The right of termination shall be in addition to the penalty as mentioned in Clause 3. Uptime will be calculated on monthly basis.

2.8. In case of down time due to faults in Hardware Items supplied by the bidder during contract period, the bidder shall ensure to provide equivalent standby equipment before taking the faulty equipment for repair.

3. Penalties/Liquidated Damages:

3.1. If the bidder fails to maintain the guaranteed revenue (as promised in Bill of Material), Penalty will be deducted as under:

% short of Guaranteed Revenue	Penalty amount
95% to 100%	No Penalty would be deducted
85% to < 95%	10% (Plus GST) of Bidder's Yearly revenue share
75% to < 85%	20% (Plus GST) of Bidder's Yearly revenue share
65% to < 75%	30% (Plus GST) of Bidder's Yearly revenue share
55% to < 65%	40% (Plus GST) of Bidder's Yearly revenue share
< 55%	50% (Plus GST) of Bidder's Yearly revenue share

3.2. If the bidder fails to maintain the guaranteed uptime, Penalty for uptime will be deducted as under:

Level of availability calculated on monthly basis	Penalty amount
99.5% to 100%	No Penalty would be deducted
96.90% to < 99.5%	2% (Plus GST) of Bidder's monthly revenue share
95.90% to 96.90%	4% (Plus GST) of Bidder's monthly revenue share
94.90% to 95.90%	6% (Plus GST) of Bidder's monthly revenue share
94.00% to 94.90%	8% (Plus GST) of Bidder's monthly revenue share
< 94.00%	10% (Plus GST) of Bidder's monthly revenue share

3.3. The total penalty deductible in above clauses towards the downtime & revenue shall be restricted to 60% (plus GST) of Bidder's yearly revenue share.



3.4. Penalty for Downtime of Solution including Hardware

If Mobile Wallet Services are down for more than 60 minutes continuously, for this type of each instance, Bank will impose a penalty of 5% of Bidder's monthly revenue share. Total penalty shall not exceed 25% of Bidder's monthly revenue share.

3.5. The penalty 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.

3.6. Periodic maintenance of infrastructure during odd hours after giving notice to wallet users and the Bank will be excluded from such calculation of penalty, provided such downtime will not exceed 1 Hour per month.

3.7. All the above penalties are independent of each other and are applicable separately and concurrently.

3.8. Penalty and LD is not applicable for reasons attributable to the Bank and Force Majeure. However, it is the responsibility of the selected bidder to prove that the delay is attributable to the Bank and Force Majeure.

4. Support:

4.1. Bidder has to provide Online / Offsite Technical and Operational Support for contract period from the date of acceptance of the solution by the Bank.

4.2. Technical/operation support should be provided onsite/offsite on 24x7x365 basis. However, if the problem is not resolved through online/offsite, onsite support should be provided.

4.3. Bidder has to ensure that installation, upgradation, integration, updation, releases, patches are done onsite at Bank's premises during Contract period (if contracted).

4.4. Software patches/updates have to be applied as and when available. Delay in applying patches beyond 21 days will attract 1% (Plus GST) penalty (of bidder's share of monthly revenue) per patch.

5. Software, Drivers and Manuals:

5.1. The bidder shall supply along with each item all the related documents, without any additional cost. The documents shall be in English. These will include but not restricted to User Manual, Operation Manual, Other Software etc.

5.2. All related documents, manuals, catalogues and information furnished by the bidder shall become the property of the Bank.

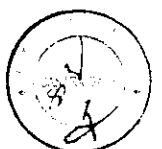
6. Scope Involved During Contract Period (if contracted):

During the period of contract up to completion of Warranty and during annual maintenance (if contracted), the bidder shall do the following:

6.1. During contract period, Bidder should inform Bank about all release/version change of patches/ upgrades/ updates of hardware/software/ OS/ middleware etc. as and when released by the selected bidder/OEM.

6.2. If any software, License and Hardware updates provided by the OEM as free of cost, it should be provided and installed & configured by the selected bidder free of cost to the Bank during Warranty and AMC support [If contracted].

6.3. Any corruption in the software/License/Hardware shall be rectified during the full period of the contract including Warranty and AMC, if contracted, at no extra cost to the Bank.



- 6.4. The bidder shall provide centralized complaint booking facility to the bank and the dash board, if available, shall be provided to the Bank. The method of booking complaints shall be E-mail, Toll-free no, on line portal, web, etc.
- 6.5. The Escalation Matrix should be provided for support, technical, Project, etc.
- 6.6. Bidder should keep the Bank explicitly informed about the end of support dates on related products/ hardware and should ensure support during warranty period.
- 6.7. Sub-contracting of Bidder for any activity under this project is not permitted.

7. Mean Time Between Failures (MTBF):

If during the contract period, any hardware and/or software items fails on three or more occasions in a quarter, such hardware items shall be replaced by equivalent / superior new hardware items by the bidder at no additional cost to the Bank.

8. Subcontracting:

The Selected Bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the selected Bidder under the contract without the prior written consent of the Bank.

9. Escrow arrangement during Contract period:

- 9.1. The Bidder shall inform the Bank about the software if any developed by the Bidder/anyone supplying through the bidder, and customized to the requirements of the Bank.
- 9.2. The Bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within agreeable days of implementation in escrow with a reputable agency acceptable to both the parties. The modalities of the versions to be kept etc., can be finalized at the time of lodging the software for escrow.
- 9.3. The escrow will be released to the Bank in the event of the Contract being terminated for either default or Insolvency of the Bidder or should be Bidder cease, or give notice of intention to cease to provide maintenance or technical support services for the software as required by the contract. The release will be effected by the agent within 15 days of receipt of written demand from the purchase therefore.
- 9.4. The cost of verification of the software payable to Escrow Agent and annual subscription fee shall be payable by the owner of the software meaning that Bank shall not be liable to pay any amount to Escrow Agent taking from verification to its annual subscription to updation fee.
- 9.5. The application software should mitigate Application Security Risks; at a minimum those discussed in OWASP top 10 (Open Web Application Security Project).
- 9.6. The Bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software. The Bidder shall also provide licensed software for all software products whether developed by it or acquired from others. The Bidder shall also indemnify the Bank against any levies / penalties on account of any default in this regard.
- 9.7. Escrow arrangement to be completed within 60 days of acceptance of the Solution by the Bank or from the date of release of each upgrade/release (both major & minor). Failure to comply with this clause will attract penalty of Rs.10,000 per week or part thereof.



BID PROCESS

1. Clarification to RFP and Pre-Bid Queries:

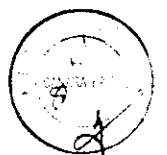
- 1.1. The bidder should carefully examine and understand the specifications, terms and conditions of the RFP and may seek clarifications, if required. The bidders in all such cases should seek clarification in writing in the same serial order as that of the RFP by mentioning the relevant page number and clause number of the RFP as per format provided under **Appendix-D**.
- 1.2. All communications regarding points requiring clarifications and any doubts shall be given in writing to the Deputy General Manager, Canara Bank, DIT Wing, HO (Annex), 14 MG Road, Naveen Complex, Bengaluru-01 or an email can be sent to hoditapm@canarabank.com by the intending bidders as per the schedule.
- 1.3. No queries will be entertained from the bidders after the above date and time.
- 1.4. No oral or individual consultation will be entertained.

2. Pre-Bid Meeting:

- 2.1. A pre-bid meeting of the intending bidders will be held on the date & time and at the venue specified in the Bid Schedule to clarify any point/doubt raised by them in respect of this RFP. No separate communication will be sent for this meeting.
- 2.2. 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 maximum of Two (2) representatives from each Bidder to participate in the pre-bid meeting.
- 2.3. Bank has the discretion to consider any other queries raised by the bidder's representative during the pre-bid meeting.
- 2.4. Bank will have liberty to invite its technical consultant 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.
- 2.5. 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 (www.canarabank.com) 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.
- 2.6. Non reply to any of the queries raised by the vendors during pre-bid Meeting shall not be considered as acceptance of the query/issue by the Bank.

3. Amendment to Bidding Document:

- 3.1. 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.
- 3.2. Notification of amendments will be made available on the Bank's website only (i.e. www.canarabank.com) and will be binding on all bidders and no separate communication will be issued in this regard.
- 3.3. 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 submission of Bids.



4. Bid System Offer:

This is two bid system which has following 3 (Three) parts:

- 4.1. **Part A-Conformity to Eligibility Criteria:** Indicating their compliance to Eligibility Criteria. The format for submission of Conformity to Eligibility Criteria is as per Appendix-A.
- 4.2. **Part B-Technical Proposal:** Indicating the response to the Technical specification of Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank in Canara Bank. The format for submission of Technical Proposal is as per Appendix-B.
- 4.3. **Part C-Commercial Bid:** Furnishing all relevant information as required as per Bill of Material as per Annexure-16. The format for submission of Commercial Bid is as per Appendix-C.

5. Preparation of Bids:

5.1. The Bid shall be typed or written in English language with font size of 12 in indelible ink and shall be signed (not initials) 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 affix signature (not initials) in all pages of the Bids, except for un-amended printed literature.

5.1.1. The three parts as stated above, should be placed in three separate envelopes superscribed with 'Conformity to Eligibility Criteria', 'Technical Proposal' and 'Commercial Bid' respectively and properly closed and sealed. Thereafter, all the three envelop shall be placed inside another envelope and properly closed and sealed. The final envelope should be superscribed as "Offer for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank in response to RFP 07/2019-20 dated 20/05/2019" (includes separately sealed 'Conformity to Eligibility Criteria', 'Technical Proposal' and 'Commercial Bid') on the top of the envelope. 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, AP&M Group, DIT Wing, First Floor, Naveen Complex, 14 M G Road, Bengaluru - 560001.

5.1.2. 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 (not initial) of the Authorized Signatory. Bids with erasing / overwriting / cutting without authentication may be liable for rejection. Authorization letter for signing the Bid documents duly signed by Company's Authorized signatory should be submitted.

5.1.3. All the envelopes shall bear the name and complete postal address of the Bidder and authority to whom the Bid is submitted.

5.2. Part A- Conformity to Eligibility Criteria:

5.2.1. Before submitting the bid, the bidders should ensure that they confirm to the eligibility criteria as stated in Annexure-2 of RFP. Only after satisfying themselves of the eligibility, the Offer should be submitted.

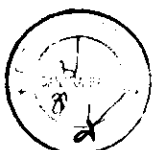
5.2.2. The Conformity to Eligibility Criteria as per Annexure-2 among others must contain Demand Draft towards the Tender Fee as per the Clause 6, Singed Pre Contract Integrity Pact as per Appendix-I and EMD/ Bank Guarantee in lieu of EMD as per Appendix-F of this document. The Conformity to Eligibility Criteria should be complete in all respects and contain all information sought for, as per Appendix-A.



- 5.2.3. The Placement of Tender Fee, EMD and Integrity Pact in other than Part A-Conformity to Eligibility Criteria will make the bid liable for rejection.
- 5.2.4. After ensuring the above, it shall be placed inside a separate Envelope and sealed and superscribed on the top of the cover as “PART A-Conformity to Eligibility Criteria for RFP 07/2019-20 dated 20/05/2019 for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank”.

5.3. Part B-Technical Proposal:

- 5.3.1. Technical Proposal should be submitted as per the format in Appendix-B. Relevant technical details and documentation should be provided along with Technical Proposal.
- 5.3.2. It is mandatory to provide the technical details of the Solution required by the bank in the exact format of Annexure-7,8 & 9 of this tender.
- 5.3.3. 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.
- 5.3.4. If any part of the technical specification offered by the bidder is different from the specifications sought in our RFP, the bidder has to substantiate the same in detail the reason for their quoting a different specification than what is sought for, like higher version or non-availability of the specifications quoted by us, invariably to process the technical offer.
- 5.3.5. The Bank shall not allow / permit changes in the technical specifications once it is submitted.
- 5.3.6. The relevant product information, brand, and model number offered, printed product brochure, technical specification sheets etc. should be submitted along with the Offer. Failure to submit this information along with the offer may result in disqualification.
- 5.3.7. 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. Technical Proposal without masked Bill of Materials will be liable for rejection.
- 5.3.8. Masked Bill of Material which is not as per below instruction will make Bid liable for rejection:
- 5.3.8.1. Should be replica of Bill of Material except that it should not contain any price information (with Prices masked).
- 5.3.8.2. It should not provide any price information like, unit price, tax percentage, tax amount, AMC charges, Implementation Charges etc.
- 5.3.9. After ensuring the above, it shall be placed inside a separate Envelope and sealed and superscribed on the top of the cover as “PART B-Technical Proposal for RFP 07/2019-20 dated 20/05/2019 for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank”.

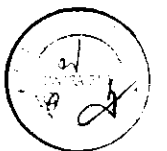


5.4. Part C-Commercial Bid:

- 5.4.1. Commercial Bid should be submitted as per the instruction in **Appendix-C**.
- 5.4.2. Bill of Material shall be submitted as per Annexure-16 and conditions of RFP on prices. Bill of Material should give all relevant price information as per **Annexure-16**. Any deviations from the Bill of Material / non submission of prices as per the format shall make the bid liable for rejection.
- 5.4.3. Under no circumstances the Bill of Material should be kept in Part-A (i.e. Conformity to Eligibility Criteria) or Part B (i.e. Technical Proposal) Covers. **The placement of Bill of Material in Part A (i.e. Conformity to Eligibility Criteria) or Part B (i.e. Technical Proposal) covers will make bid liable for rejection.**
- 5.4.4. 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)**. Any change in the Bill of Material format may render the bid liable for rejection.
- 5.4.5. 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.
- 5.4.6. 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.
- 5.4.7. The Bidder should indicate the individual taxes, and its applicable rate along with the estimated tax amounts to be paid by the Bank.
- 5.4.8. After ensuring the above, it shall be placed inside a separate Envelope and sealed and superscribed on the top of the cover as **"PART C-Commercial Bid for RFP 07/2019-20 dated 20/05/2019 for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank"**.

6. Tender Fee:

- 6.1. This document can be downloaded from Bank's website <http://canarabank.com/english/announcements/tenders>. In that event, the bidders should pay the Tender Fee amount (Non Refundable) as mentioned in the Bid Schedule towards tender document by means of DD drawn on any scheduled Commercial Bank in favour of Canara Bank, payable at Bengaluru and submit the same along with **Part A-Conformity to Eligibility Criteria**.
- 6.2. Submission of the Tender Fee in other than "Part-A-Conformity to the Eligibility Criteria" is liable to be rejected on grounds of non-payment of the Tender Fee.
- 6.3. The Bidder shall bear all costs associated with the preparation and submission of the Bid and Bank will not be responsible for the costs, regardless of 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.



7. Earnest Money Deposit (EMD)/Bank Guarantee in Lieu of EMD:

- 7.1. The bidder shall furnish Non interest earning Earnest Money Deposit (EMD) amount as mentioned in the Bid Schedule by way of Demand Draft drawn on any Scheduled Commercial Bank in India in favour of Canara Bank, payable at Bengaluru and should be kept along with the Part-A-Conformity to Eligibility Criteria.
- 7.2. In Case the EMD is submitted in the form of Bank Guarantee the same should be valid for the minimum period of 6 months with additional claim period of 3 months from the last date for submission of offer. Bank at its discretion can demand for extension for the validity of EMD. The format for submission of EMD in the form of Bank Guarantee is as per Appendix-F.
- 7.3. The Bank Guarantee issued by the issuing Bank on behalf of Bidder in favour of Canara Bank shall be in paper form as well as issued under the "Structured Financial Messaging System" (SFMS). The format for submission of EMD in the form of Bank Guarantee is as per Appendix-F. Any bank guarantee submitted in physical mode, including EMD/bid guarantee which cannot be verifiable through SFMS will be rejected summarily
- 7.4. 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.
- 7.5. 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 Technically Qualified bidders will be returned upon the selected bidder accepting the order and furnishing the Performance Bank Guarantee.
- 7.6. The EMD may be forfeited/ Bank Guarantee may be invoked:
 - 7.6.1. If the bidder withdraws or amends the bid during the period of bid validity specified in this document.
 - 7.6.2. 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.

8. Make and Models:

It is mandatory to provide Technology, make & model of all the items and their subcomponents as has been sought in the technical specification. The Offer may not be evaluated and / or will be liable for rejection in case of non-submission or partial submission of make, model of the items offered. Please note that substituting required information by just brand name is not enough. Bidder should not quote Technology, hardware which is already End of Sale. Bidder also should not quote hardware which are impending End of Sale.

9. Software Version:

The bidder should ensure usage of latest licensed software with proper update/patches and their subcomponents as has been sought in the technical/functional requirements. The Offer may not be evaluated and / or will be liable for rejection in case of non-submission or partial submission of Software Version of the items offered. Please note that substituting required information by just software name is not enough. Bidder should not quote Software which is already End of Sale. Bidder also should not quote Software which are impending End of Sale.

10. 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 Offer made without any additional charges to the bank. The Bank is at liberty to reproduce all



the documents and printed materials furnished by the Bidder in relation to the RFP for its own use.

11. Costs & Currency:

The Offer must be made in Indian Rupees only as per Bill of Material (Annexure-16).

12. Erasures or Alterations:

The Offers containing erasures or alterations or overwriting may not be considered. There should be no hand-written material, corrections or alterations 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.

13. Assumptions/Presumptions/Modifications:

The Bank would like to expressly state that any assumption, presumptions, 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, presumptions, 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, terms, conditions, deviation etc., in the bidder's response to this RFP document. No offer can be modified or withdrawn by a bidder after submission of Bid/s.

14. Submission of Bids:

- 14.1. 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.
- 14.2. The bid/s properly superscribed in the manner prescribed in earlier clauses of this RFP should be deposited in the Tender Box on the Date & Time and at the Venue specified in the Bid Schedule.
- 14.3. 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.
- 14.4. Bids sent through post/courier will not be accepted/evaluated. Bids should be deposited in the Tender Box.
- 14.5. If the envelopes, 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.
- 14.6. The following officials will facilitate in bid related queries and make arrangements for deposit of bid documents.

First Official	Alternate Official
Mr. G S V Babu Senior Manager Canara Bank APM Group, DIT Wing, First Floor, Naveen Complex, 14 M G Road, Bengaluru - 560 001. Tel - 080 25590070	Mr. K S Satyanarayana Assistant General Manager Canara Bank APM Group, DIT Wing, 1 st Floor, Naveen Complex, 14 M G Road, Bengaluru - 560 001. Tel - 080 25590832

- 14.7. 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 as per above clause 14.2.

15. Bid Opening:

15.1. The Part A-Conformity to Eligibility Criteria shall be opened, on the Date & Time and at the Venue specified in the Bid Schedule, in the presence of the Bidder's representative/s who may choose to attend the bid opening.

15.2. 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 (Appendix-E) enclosed.

Note: Authorization letter should be carried in person.

15.3. 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.

15.4. 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 holiday then the bids will be accepted on the next working.

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

15.5.1. Name of the Bidders.

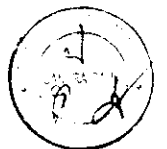
15.5.2. Presence or absence of cost of the Bidding document and Bid security.

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

15.6. 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.

15.7. The Part A-Conformity to Eligibility Criteria submitted by the bidder will be evaluated based on the Eligibility Criteria stipulated in RFP document. 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.

15.8. The Commercial Bid of only those bidders who are qualified in Part-B Technical Proposal will be opened by the Bank Officials and such bidders only will be eligible to participate in the Online Reverse Auction.



D. SELECTION OF BIDDER

1. Preliminary Scrutiny:

- 1.1. The Bank will scrutinise 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.
- 1.2. Prior to detailed evaluation, the Bank will determine the substantial responsiveness of each Bid to the bidding document. Substantial responsiveness means that the bid conforms to all terms and conditions, scope of work and technical specifications and bidding document is submitted without any deviations.

2. Clarification of Offers:

- 2.1. 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.
- 2.2. 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.

3. Evaluation of Bid:

- 3.1. 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 **Annexure-2** 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 evaluation purpose.
- 3.2. Evaluation of Part-A will be done for documents submitted as per Appendix-A. Evaluation of Part-B will be done for documents submitted as per Appendix-B.
- 3.3. The Bid will be evaluated by a Committee of officers of the Bank. If warranted, the Bank may engage the services of external consultants for evaluation of the bid. It is Bank's discretion to decide at the relevant point of time.
- 3.4. The evaluation process aims to find out the best fit (based on technical and commercial evaluation) of bidder and can be summarized in the following points:
 - 3.4.1. The technical evaluation shall be performed first to identify the list of technically qualified system integrators as per the technical evaluation criteria defined in the RFP.
 - 3.4.2. The bidders should submit the Commercial Bid as per the requirement details.
 - 3.4.3. Technical Evaluation shall be done as per Annexure 7, 8 & 9.
 - 3.4.4. One Mark for each point is allotted in Annexure 7 & 8 i.e. Total 50 Marks. Annexure 9 contains 100 Marks. Hence, the Total for the three annexure will be 150 Marks.
 - 3.4.5. Bidders scoring more than 75% in Part-B are eligible for Part C.



3.5. Technical Evaluation of Bidders:

3.5.1. The Bidder has to submit detailed responses to each of the evaluation criteria along with documentary proofs as specified there against Annexure-6 of the RFP.

3.5.2. Based on the scoring matrix as per Annexure-9 (Table-F), each Bidder will be given certain marks. Only those Bidders scoring 75% (75 marks out of 100) or above in the technical evaluation criteria-scoring matrix and fulfilling the Technical Specification will be short-listed for commercial evaluation.

4. Bidders Presentation /Site Visits / Product Demonstration/POC

4.1. The Bank reserves the right to call for a presentation on the features and functionalities from those Bidders who have qualified in Part B -Technical Proposal based on the technical bids submitted to make an evaluation. This exercise will be undertaken before opening of the Commercial Bids of the technically qualified responsive Bidders.

4.2. Bidders are further required to be in preparedness to demonstrate the proposed solution by arranging for product walk-through at their own installations/principals/ R&D labs duly meeting the specific requirements/issues raised by the Bank. As a part of the technical evaluation the Bank may at its discretion, request either all bidders or any of them to arrange for the demonstration of their product more than once if felt necessary before commercial evaluation.

4.3. The Bank at its discretion may call for providing of Proof of Concept (PoC) of proposed solution at the site mutually agreed.

4.4. Bidders should arrange for visits to the reference sites wherein the product is successfully implemented by them. The bidder shall take necessary permission from the site owner and demonstrate the features and performance to the Bank at their own cost. The Bank may require onsite reference visit or a Telephonic conversation with the concerned.

4.5. All expenses incurred in connection with the above shall be borne by the bidder. However, Bank will bear the travelling, boarding and lodging expenses related to its own personnel and its Consultants, if any.

4.6. Setting of evaluation criteria for product demonstrations shall be entirely at the discretion of the Bank. The decision of Bank in this regard shall be final and in this regard, no correspondence shall be entertained.

5. Normalization of Bids

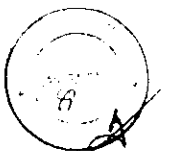
5.1. The Bank may go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that, shortlisted bidders are more or less on the same technical ground. After the normalization process, if the Bank feels that, any of the Bids needs to be normalized and that such normalization has a bearing on the price bids; the Bank may at its discretion request all the technically shortlisted bidders to re-submit the technical and Commercial Bids once again for scrutiny. The resubmissions can be requested by the Bank in the following manner;

5.1.1. Incremental bid submission in part of the requested clarification by the Bank

OR

5.1.2. Revised submissions of the entire bid in the whole

5.2. The Bank can repeat this normalization process at every stage of bid submission till Bank is satisfied. The shortlisted bidders agree that, they have no reservation or objection to the normalization process and all the technically shortlisted bidders will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to the Bank during this process.



5.3. The shortlisted bidders, by submitting the response to this RFP, agree to the process and conditions of the normalization process.

6. Intimation to Qualified/Successful Bidders:

The Bank will prepare a list of qualified bidders at each stage on the basis of evaluation of Part A-Conformity to Eligibility Criteria, Part - B Technical Proposal and Part C-Commercial Bid. The names of qualified bidders at each stage would be announced on the Notice Board/Bank's website (i.e. www.canarabank.com). Commercial Bids of only technical qualified bidders shall be opened. Final list of the bidders will be announced as indicated above. No separate intimation will be sent to successful Bidder.

7. Selection of H1 Bidder:

7.1. The H1 bidder (quoting highest) will be determined as per the Bill of Material (Annexure-16) of this RFP.

7.2. H1 Price will be determined after giving effect to arithmetical correction, if any.

7.3. The H-1 bidder will be determined on the basis of the Highest price quoted in the Commercial bid and at Net present Value (as per calculation mentioned in Annexure-16-Bill of Material).

7.4. However, the Bank does not bind itself to accept the Highest 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.

7.5. The bank reserves the right to 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.

7.6. The Bank reserves the right to modify any terms, conditions and specifications of the RFP and Bank reserves the right to obtain revised price bids from the bidders with regard to change in RFP clauses. The Bank reserves the right to accept any bid in whole or in part.

8. Correction of Error in Commercial Bid

8.1. 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:

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

8.3. 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.

8.4. If there is discrepancy between percentage and amount, the amount calculated on percentage basis will prevail.

8.5. 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

8.6. 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.

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





9. Commercial Evaluation

- 9.1. The bidders are required to submit commercial bid as per Annexure-16.
- 9.2. Commercial bids quoted in any other currency than INR will be disqualified.
- 9.3. The commercial bid shall be opened post the technical evaluation. The bids shall be opened only for the technically qualified bidders in the presence of bank.



E. Ownership & Awarding of Contract:

1. Bid Validity Period

The Offer submitted and the prices quoted therein shall be valid for 1 year from the date of issue of Letter of Intent. Bid valid for any shorter period shall be rejected by the Bank.

2. 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 important to the evaluation and selection process, it is necessary 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.

3. Project Ownership

3.1.If the bidder is offering solutions/products from other bidders/principals, as required in this RFP, they shall detail the responsibilities of the 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 and also maintenance & support of all hardware and software related to Supply, Installation, Integration and Maintenance of Manageable Network Switches System under Rate Contract which are relevant to this RFP.

3.2.Ownership letter by the bidder to be submitted (Undertaking letter by the bidder taking the ownership of the project execution) in case third party is 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.

3.3.The Bidder also has to submit a certificate/Letter from OSD that the proposed Hardware, OS, any other related software and the solution offered by the bidder to the Bank are correct, viable, technically feasible for implementation and the solution will work without any hassles.

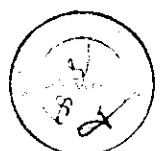
4. Acceptance of Offer

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

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

4.3.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 modifications. Bank shall not be obliged to inform the affected bidder(s) of the grounds for the Bank's rejection.

4.4.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.

5. Award of Contract:

- 5.1. The Bidder who is H1 as per Clause-7 of Section-E of bill of material, 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.
- 5.2. For award of contract, the clauses mentioned in Section-H shall be applicable in addition to other provisions in the bidding document in this regard.
- 5.3. The contract shall, be awarded and the order shall be placed on selected L1 Bidder. Bank may release the order either in Full or in part or place more than one order towards the contract based on project plan.
- 5.4. 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.
- 5.5. Bank reserves its right to consider at its sole discretion the late acceptance of the order by selected bidder.
- 5.6. The Head Office and Circle Office(s) shall place orders during the entire Rate Contract Period for the branches/offices situated across PAN India coming under their jurisdiction.
- 5.7. The Shortlisted bidder/s will be required to supply the hardware to various branches / Offices of the Bank at the rates not higher than the agreed rate finalized under this RFP.

6. Effective Date

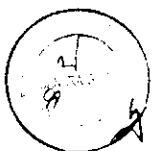
- 6.1. The effective date shall be date of acceptance of the order by the selected bidder. However, the bidder shall submit the acceptance of the order within seven days from the date of receipt of order. The Bank reserves the right to consider the late acceptance of the order, if any, at its discretion.
- 6.2. Failure to accept the order within seven days from the date of receipt of the order, makes the EMD liable for forfeiture at the discretion of the Bank. Thereafter the Bank shall be at liberty to proceed with procurement from the other Bidders within the purview of the same RFP by calling for fresh commercial quotes from the bidders. In such an event, the initially selected bidder stands disqualified for further participating in the subject Bid.

7. Project Execution

The entire project needs to be completed expeditiously. The Bank and the selected bidder shall nominate a Project Manager each immediately on acceptance of the order, who shall be the single point of contact for the project at Bengaluru. However, for escalation purpose, details of other persons shall also be given. The project manager nominated by the bidder should have prior experience in implementing similar project. Project Kick-Off meeting should happen within 7 days from the date of acceptance of purchase order. The Bidder shall submit a Weekly progress report to the Bank as per format, which will be made available to the selected bidder.

8. Security Deposit / Performance Bank Guarantee

- 8.1. The successful bidder should submit a Security Deposit / Performance Guarantee for 15% of total value of the contract (Bill of Material Table A Sl. No. 6) within 15 days from the date of acceptance of the Order or within 21 days from the date of receipt of order whichever is earlier.



- 8.2. If the Security Deposit /Performance Guarantee is not submitted within the time stipulated above, penalty at 0.50% (Plus GST) for each completed calendar week of delay or part thereof on the value of the order (Bill of Material Table A Sl. No. 6), exclusive of Tax, will be deducted from the delivery payment or from any other payments for the delay in submission of Bank Guarantee. The total penalty under this clause shall be restricted to 5% (Plus GST) of the total order value (Exclusive of Taxes).
- 8.3. Security Deposit should be submitted by way of DD drawn on Canara Bank payable at Bengaluru / Bank Guarantee may be obtained from any of the Scheduled Banks (other than Canara Bank).
- The Bank Guarantee issued by the issuing Bank on behalf of Bidder in favour of Canara Bank shall be in paper form as well as issued under the "Structured Financial Messaging System" (SFMS). The format for submission of Security Deposit / Performance Guarantee in the form of Bank Guarantee is as per Appendix-G. Any bank guarantee submitted in physical mode, including Security Deposit / Performance Guarantee which cannot be verifiable through SFMS will be rejected summarily.
- 8.4. Security Deposit/Performance Bank Guarantee should be valid for contract period from the date of last installation 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.
- 8.5. 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 incompleteness of the project and warranty period.
- 8.6. The security deposit / bank guarantee will be returned to the bidder on completion of Warranty Period.
- 8.7. 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.

9. Execution of Agreement

- 9.1. Within 21 days from the date of acceptance of the Order, the selected bidders individually shall sign a stamped "Contract Agreement/Service Level Agreement" with 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/s.
- 9.2. The Contract Agreement shall include all terms, conditions and specifications of RFP and also the Bill of Material and Price, as agreed finally after Bid evaluation and negotiation.
- 9.3. The SLA requirements are as under:-
- 9.3.1. Availability of services for Solution including Hardware & Software Items on a 24x7x365 basis
- 9.3.2. Completion of integration within 90 days for Mobile Wallet Service Solution from date of purchase order.
- 9.4. 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.



10. Pricing:

- 10.1. The Price offered to the Bank must be in Indian Rupees inclusive of all taxes and duties but Exclusive of GST(CGST/SGST/IGST). The Vendor has to quote the applicable taxes separately in the Bill of Material.
- 10.2. The item value along with GST should be claimed in the invoice and GST will be paid in actuals at our end.
- 10.3. 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.
- 10.4. From the date of placing the order till the delivery of the systems, 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.
- 10.5. Applicable Taxes will be paid at actuals.

11. Order Cancellation/Termination of Contract:

- 11.1. The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions:
 - 11.1.1. Delay in delivery beyond the specified period for delivery.
 - 11.1.2. Serious discrepancies noted in the items delivered.
 - 11.1.3. Breaches in the terms and conditions of the Order.
- 11.2. The Bank reserves the right to cancel the contract placed on the selected bidder and recover expenditure incurred by the Bank on the following circumstances:
 - 11.2.1. Non submission of acceptance of order within 7 days of order.
 - 11.2.2. Excessive delay in execution of order placed by the Bank.
 - 11.2.3. The selected bidder commits a breach of any of the terms and conditions of the bid.
 - 11.2.4. The bidder goes in to liquidation voluntarily or otherwise.
 - 11.2.5. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the bid.
 - 11.2.6. The progress made by the selected bidder is found to be unsatisfactory.
 - 11.2.7. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.
- 11.3. Bank shall serve the notice of termination to the bidder at least 30 days prior, of its intention to terminate services during AMC period (If contracted).
- 11.4. In case the selected bidder fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the selected bidder by giving 7 days' prior notice to the bidder.
- 11.5. 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 six months' 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 for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.



- 11.6. 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 security deposit, if any, under this contract.
- 11.7. In addition to the cancellation of purchase order, the Bank reserves its right to invoke the Bank Guarantee or foreclose the Security Deposit given by the bidder towards non- performance/non-compliance of the terms and conditions of the contract, to appropriate towards damages.

Bidder are requested to go through Section-G (GENERAL CONDITIONS) & Section-H (PURCHASE PREFERENCE) uploaded in Bank's Website under URL:

"<https://canarabank.com/english/announcements/important-rfptender-documents-of-dit-wing>"


DEPUTY GENERAL MANAGER



Annexure-1
Bid Covering Letter Format

Reference No:

Date:

The Deputy General Manager,
Canara Bank,
Asset Procurement & Management Group,
Department of Information and Technology,
Naveen Complex, 14 M G Road,
Bengaluru - 560 001, Karnataka

Dear Sir,

SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.

Ref: Your RFP 07/2019-20 dated 20/05/2019

Having examined the tender document including all annexures the receipt of which is hereby duly acknowledged, we, the undersigned, offer for subject items are in conformity with the said tender in accordance with the schedule of prices indicated in the commercial offer and made part of this offer.

If our offer is accepted, we undertake to complete delivery, Installation, Integration, Commissioning and Maintenance of solution as per timelines mentioned in the RFP for each ordered locations.

If our offer is accepted, we undertake to provide Technical consultancy / Service support / Guidance for the devices supplied as per the above referred RFP, during warranty support period and AMC (if contracted). We enclose a Demand Draft / Bank Guarantee in lieu of EMD as per RFP in favour of Canara Bank as EMD.

We agree to abide by this offer till 180 days from the date of opening of Commercial Bid 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 fulfil 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 accept all the Instructions, Technical Specifications, 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.

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 shortlisting of bidders.

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.



केनरा बैंक



Canara Bank

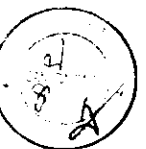
We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to the RFP and that the Bank will have the right to disqualify us in case of any such deviations

Date

Signature with seal

Name :

Designation :



Annexure-2
Eligibility Criteria Declaration

The Deputy General Manager
Canara Bank
APM Group - DIT Wing
HO: BENGALURU

SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.
Ref: Your RFP 07/2019-20 dated 20/05/2019

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

	Sl. No.	Eligibility Criteria	Documents to be submitted with Part A-Confirmity to Eligibility Criteria	Bidder's Response and Documents Submitted
CONSTITUTION	a)	The Bidder should be a partnership firm registered under LLP Act, 2008/Indian Partnership Act, 1932 or Company in India as per Indian Companies Act, 1956 or Indian Companies Act, 2013 and must have in existence for 2 years as on RFP date.	Copy of Certificate of LLP registration. (OR) Copy of Certificate of Incorporation and Certificate of Commencement of business in case of Public Limited Company (OR) Certificate of Incorporation in case of Private Limited Company, issued by the Registrar of Companies.	
FINANCIALS	b)	Must have been in wallet operations for a minimum of One (1) Year in India	Bidder has to submit Self-declaration to this effect. & Bidder has to submit Google/Apple/Windows Downloads report	
	c)	The Bidder should have Positive Net Worth as on 31/03/2018.	The Bidder must produce a certificate from the Company's Chartered Accountant to this effect. The documents certified by Chartered Accountants should mandatorily contain Unique Document Identification Number.	
BIDDER EXPERIENCE	d)	The Bidder should submit the certificate that the solution complies to RBI guidelines of a) Latest Policy Guidelines on Issuance and Operation of Pre-Paid Payment Instruments in India issued	Bidder has to submit a self-declaration to this effect.	



	<p>by RBI (DPSS.CO.PD.No.1164 / 02.14.006 / 2017-18 dated 11.10.2017).</p> <p>b) Latest Master Circular - Mobile Banking transactions in India - Operative Guidelines for Banks issued by RBI.</p>		
e)	<p>Bidder should not have been black listed in last 5 years by the Government / Government agency / Banks / Financial Institutions in India in the past. An undertaking to this effect must be submitted in their letter head.</p>	<p>The bidder shall provide self-declaration to this effect.</p>	

We confirm that the information furnished above is true and correct. We also note that, if there are any inconsistencies in the information furnished above, the bid is liable for rejection.

Date

Signature with seal

Name :

Designation :

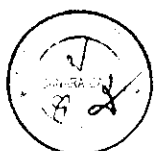


Annexure-3Bidder's Profile

SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.

Ref: Your RFP 07/2019-20 dated 20/05/2019

Sl. No.	Particulars	Details
a)	Name of the Firm/Company	
b)	Proposed Solution Name with Name of OEM/OSM	
c)	Constitution (Ltd./ Pvt. Ltd/Firm).	
d)	Date of Establishment/Incorporation	
e)	Whether registered as MSE for the item under the RFP? (Proof of registration as MSE indicating terminal validity date of registration for the item under the RFP.)	
f)	Whether Recognized as a Startup by Department of Industrial Policy and Promotion (DIPP)? (Proof of such Recognition, indicating terminal validity date of registration and Certificate from CA that the Turnover of the entity has not Exceeded Rs 25 Cr for any Previous year.)	
g)	Whether eligible for Purchase Preference linked with Local Content under Public Procurement (Preference to Make in India) Order 2017, and Notifications issued thereunder? (Form PP-C or PP-D as applicable.)	
h)	Address of Corporate Office	
	Address of the Registered Office	
	Order to be placed on Registered Office/Corporate Office with contact person details?	
i)	Telephone No	
	E-mail Address	
	Website	





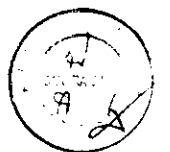
j)	Annual Turnover:	2015-2016	
		2016-2017	
		2017-2018	
k)	Net worth as on 31/03/2018		
l)	PAN number for Income Tax Purpose		
	GST Number		
	<u>Beneficiary Bank Details</u>		
	Beneficiary Name		
	Beneficiary Account Number		
	Type of Bank Account (Current/OD/OCC etc.)		
	IFSC Code		
Beneficiary Bank Name & Branch address			

Date

Signature with seal

Name :

Designation :



Service Support Details

SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.

Ref: Your RFP 07/2019-20 dated 20/05/2019

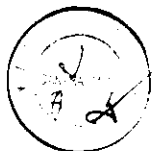
Sl. No.	State	Postal Address	Contact person Name & Mobile No..	Landline No	Email -ID	No. of Engineers
1.	Bengaluru					
2.	Mumbai					
3.	Any other					

Date

Signature with seal

Name :

Designation :





Annexure-5

Track Record of Past Implementation of Projects towards Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank

SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.

Ref: Your RFP 07/2019-20 dated 20/05/2019

Name of the Bidder _____

List of Bidder's Major Customers in Last 3 Years and References

Sl. No.	Name of the Client/s where similar /services were delivered	Contact Person's Name	Telephone No.	Address
1	2	3	4	5

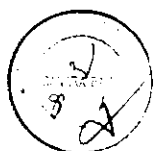
(Enclose necessary documentary proof)

Date

Signature with seal

Name :

Designation :



Non-Disclosure Agreement

SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.

Ref: Your RFP 07/2019-20 dated 20/05/2019

WHEREAS, we, _____, having Registered Office at _____, hereinafter referred to as the Bidder, are agreeable to provide IT Infrastructure services to Canara Bank, having its office at 14,Naveen complex, HO(annex), M.G Road Bengaluru -560001 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 "Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank" 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 during or subsequent to submission of the offer to the BANK, to anyone outside the BANK.

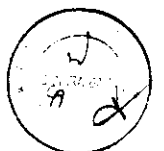
The Bidder shall not, without the BANKs written consent, disclose the contents of this Request for Proposal (Bid) or any provision thereof, or any specification, plan, pattern, sample or information (to be) furnished by or on behalf of the BANK in connection therewith, to any person(s) other than those 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 :



SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.

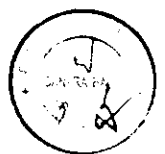
Ref: Your RFP 07/2019-20 dated 20/05/2019

Note:

1. The Bidder shall specifically mention the make and model of the items offered for all the requirements in terms of RFP without fail, failing which the Bid is liable for rejection.
2. If the Bidder feels that certain features offered are superior to what has been specified by the Bank, it shall be highlighted separately. Information regarding any modification required in the proposed configuration to meet the intent of the specifications and state-of-the-art technology shall be provided. However, the Bank reserves the right to accept the modifications / superior features suggested/offered.
3. The Bidder shall provide all other required equipment and services, whether or not explicitly mentioned in this RFP, to ensure the intent of specification, completeness, operability, maintainability and upgradability.
4. The selected bidder shall own the responsibility to demonstrate that the products offered are as per the specification/performance stipulated in this RFP and as committed by the bidder either at site or in bidder's work site without any extra cost to the Bank.

A. SCOPE

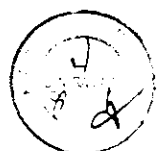
Sl. No.	Parameter	Compliance (Yes/No)	Remark/ Reference
1.	Capable of making in-store payments in medical shops, retail shops, canteens, salary payments, labour payments, etc.		
2.	Online Shopping and Purchases Make payments Merchants across India (eg: Big Bazaar, Food Bazaar, Big Basket, Dominos, Croma, Pantaloons, E-Zone, Vishal Mega Mart, Central, Myntra, Mast Kalandar, Burger King, Jabong,Swiggy, Scootsy etc)		
3.	Utility & Other Bill Payments like a. Gas b. Electricity c. Water d. Landline e. Broadband Internet f. Other Bills like (DTH, Data card, Insurance)		
4.	Recharge prepaid mobile connections & pay Postpaid bills through Wallet/Direct Debit from Account		
5.	Pay Petrol Bills, Hospitals bills, Toll, Metro Recharge, RFID, Recharge for FRS tag, GOLD Purchase, traffic challan, movie, bus, flight, hotel, fees collection for Institutions, Cab Booking etc.		
6.	Send and receive Money between Wallets		
7.	Ability to TOP-UP Wallet a. Top-up from Bank Accounts through Net Banking /Debit Cards/IMPS/MasterPass etc. b. Should be compatible to introduce top-up through any other channels like UPI, introduced by regulators. c. Should be compatible to integrate & have interface with Banks Alternate Channels like ATM to allow withdrawal of money(optional)		



8.	System shall have capability to configure & manage cash back, loyalty points and redemption features, introduction of special offers during festival times by way of configuration of new variant products, spend through wallet measurement.		
9.	Integration with E-commerce sites viz. Flipkart, SnapDeal, Amazon, Paytm, etc., shall be available.		
10.	Capability to integrate with Utility bill payments aggregators viz. Billdesk, SBI ePay, Paytm, PayU, tapzo etc.		
11.	Support to maintain customer management, wallet management, limits (by bank for customers, Customer shall also be able to define limits within overall limits set by Bank) maintenance and access control, transaction rules engine, reporting framework, etc.		
12.	Shall have Wallet TOP-Up from any Bank accounts through Alternate Channels like UPI/mobile banking/net banking/debit and credit cards/ATM		
13.	It shall also have features to introduce wallet to wallet (within Bank), wallet to other Bank (as and when such feature permissible from regulatory authorities).		
14.	Whatever changes the bidder carries out in the Wallet solution owned by them, the same should be carried out in the wallet solution given to the Bank at no extra cost & time delay and after the approval from Bank.		
15.	Availability in Multi-language		
16.	Capability to integrate with Bank's BBPS solution		
17.	Solution to support interoperability guidelines as per clause 18 of RBI Master Direction on Issuance and Operation of Pre-Paid Payment Instruments in India (DPSS.CO.PD.No.1164 / 02.14.006 / 2017-18 dated 11.10.2017		

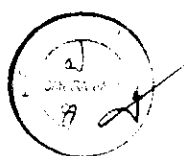
B. Certification/Compliance/Regulatory/Hardware/SDK Requirements:

Sl. No.	Parameter	Compliance (Yes/No)	Remark/ Reference
a.	The proposed solution should support Cloud , App based and browser based access.		
b.	Bidders to assist Bank in submit compliance certificates to auditors, regulators as per the frequency set for product offered. The solution offered shall have features to detect any AML / KYC violations as prescribed by regulatory authorities. Should have an online real-time fraud detection and monitoring mechanism built into the system. Bidder must ensure that transactions conducted through Mobile Digital Wallet are strictly in line with RBI/ MOF/ IBA/ NPCI guidelines.		
c.	The bidder should be able to customise the mobile wallet application as per RBI Guidelines, if and when RBI Guidelines for Interoperability of Mobile Wallets is published		



C. Functional Requirements:

Sl. No.	Parameter	Compliance (Yes/No)	Remark/ Reference
1.	Ability to Integrate with selected Merchants proposed by the Bank		
2.	Transaction refund to Wallet for Failed Transaction immediately or on T+1 basis.		
3.	Referral Handling:- To give reward points etc		
4.	Option to Redeem various exclusive offers and deals including online/offline merchants but not limited to travel , entertainment and shopping		
5.	TIPS Handling if used at Hotels		
6.	Capability of providing applications to detect and report: <ol style="list-style-type: none"> 1. Failed Transaction 2. Exception handling mechanisms 3. Missing Transaction 4. Sending reversal to un-successful transactions 5. To reject suspected transactions 6. MIS & Reconciliation Reports 7. Dispute Management 8. Reconciliation process to be enabled by the bidder using automated tools/software 9. Web Interface to attach at Merchant's Online Portals 10. Capability of providing Mobile App / SMS / web-based API solution for Complaint logging, MIS, transaction history/ details etc. 11. Alerts on various exceptions/system enhancements/ version change 12. Block listing of wallets in case of suspicious or fraudulent activities/transactions 		
7.	Capability to send SMS/Push Notification for Success/Failed Transaction and Offers available		
8.	Security Certification like VAPT, Cyber Security audit by Cert-In empanelled auditors, IS Audit by third party audit, Source code audit by reputed third party auditors have to be carried out at the cost of the bidder, necessary rectifications have to be made at the cost of the bidder and reports/certificates have to be submitted to the Bank. Also data leakage if any to be monitored for immediate corrective action. Necessary industry standards like PCI-DSS are to be strictly complied.		
9.	Self ticketing/redressal mechanism for any grievances reported by user/bank within a stipulated time window		
10.	Provision to partnering with Google/Facebook/Instagram/Whatsapp etc.		
11.	Auto reconciliation process to be enabled by the bidder using tools/software.		
12.	Necessary arrangement for monitoring / Block listing of suspicious transactions/customers.		
13.	Bidder should share the detailed MIS report which contains transaction details, commission earned and commission shared with the Bank for each transaction.		





14.	The bidder should provide custom notification facility in the wallet solution for sending the promotional messages on Bank's products to the customers.		
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D. Technical Requirements:

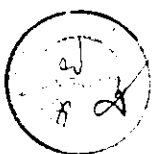
Sl. No.	Parameter	Compliance (Yes/No)	Remark/Reference
1.	Capability for interfacing with Banks system like CBS thru RESTFul/SOAP APIs or ISO 8583.		
2.	Capability to enable system to send emails out to the beneficiary and remitter using SMTP e-mail gateway.		
3.	Auto reversal with appropriate status		
4.	Hardware/network infrastructure specification to be shared		
5.	Support minimum 10000 concurrent users and at least 2 lakh transactions per day (to be scalable)		

Date

Signature with seal

Name :

Designation :



Annexure-8Security Requirements

SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.

Ref: Your RFP 07/2019-20 dated 20/05/2019

Sl. No.	Particulars	Document to be submitted	Bidder's Response
1.	Bidder Should be ready to sign a contract agreement for at least 5 years from the date of Contract Agreement	Consent to be taken	
2.	Once the contract Period is completed, Bank either may renew the contract (with the same terms & conditions) or may go for fresh RFP to select a vendor. If the contract is not renewed, Bidder should enable smooth Migration of Data as per Bank's requirement	Bidder should give declaration to this effect in Contract Agreement	
3.	During the contract period Bidder should be compliant to RBI/Government/Any regulatory guidelines/Payment & Settlement Systems Act 2007/ Information Technology Act 2000	Bidder should give declaration to this effect.	
4.	Software should be readily available meeting 90% the technical/functional requirement specified in this doc	Technical Compatibility and Functional Specification report to be submitted	
5.	Bidder should provide an end-to-end solution with MIS & Reconciliation reports and Dispute Management System as per Banks requirement.	Compliance report	
6.	The solution should be a fully secured & certified/audited/compliant software	a. App Scan Report b. Audit Report c. Certificate of compliance d. Security Audit Report e. Industry standards like PCI-DSS. f. Cloud infrastructure security architecture review g. IIS/OS Configuration Audit	
7.	The ESCROW account of the solution to be maintained at Canara Bank Branch.	Declaration from Bidder	
8.	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.	Declaration	
9.	Bidder shall test the solution and confirm the compatibility with different versions/size of mobile devices	Test doc and certificate	
10.	Bidder shall help in closing the VAPT/IS Audit remarks by Bank's Internal Audit Team	Declaration	





11.	The bidder should be the beneficial owner of the solution, who complies with the laws and guidelines in India for a PPI	License copy and other relevant documentary proof	
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All the above points in are compulsory and the bidders who satisfy the above requirements will be considered for next level of evaluation.

Date

Signature with seal

Name :

Designation :



Scoring Matrix

SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.

Ref: Your RFP 07/2019-20 dated 20/05/2019

Sl. No.	Criteria	Details	Documentary Evidence	Maximum Marks	Bidder's Response
1.	Experience of providing digital wallet services	The Bidder should have the experience of handling digital wallet services on its own or for any BFSI or Listed company in India 2 Clients or More =25 Marks 1 Client / Own Branded Wallet =20 Marks	Self-Certificate for deploying Wallet along with Client names	25	
2.	Integration with payment Aggregator	The bidder must have Integration with different payment Aggregators to Integrate the Canara Wallet as one of the Payment instrument 3 or More Aggregators=20 Marks 2 Aggregators =15 Marks 1 Aggregator =10 marks	Certificate of Association with the Aggregators	20	
3.	Existing Subscription of Mobile Wallet as on 31.12.2018	Number of customers/subscribers using the digital wallet services (accumulated in case of more than one wallet) 10 Lakhs or More =20 Marks 5-10 Lakhs=15 Marks 1-5 Lakhs=10 Marks	Reference document from the respective Mobile Application store and the clients	20	
4.	Existing Merchant Base as on 31.12.2018	Number of merchants on-boarded to the digital wallet services provider (accumulated numbers in case of more than one wallet) 1 Lakh or More =25 Marks 50,000 - 1 Lakh=20 Marks 20,000-50,000 =10 Marks	Self-Certificate for on-boarded merchants along with the consolidation of category (e.g. Food, travel etc)	25	



5.	Integration with third party service providers/software/middleware. (Third party aggregation would be based on standard APIs /ISO message format which would be provided / discussed at the time of implementation)	The integration may be based on following parameters(not limited to)- i. APIs (3 Marks) ii. ISO Messaging (3 Marks) iii. Deep Linking (2 Marks) iv. URL-Redirection (2 Marks)		10	
TOTAL				100	

The bidder should score minimum of 75 marks out of 100

Date

Signature with seal

Name :

Designation :



Scope of Work

SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.

Ref: Your RFP 07/2019-20 dated 20/05/2019

Sl. No.	Scope of Work	Bidder's Compliance (Yes/No)
1.	As per Clause No.8 of Section B of the RFP	

Date

Signature with seal

Name :

Designation :



Undertaking of Authenticity for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank

SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.

Ref: Your RFP 07/2019-20 dated 20/05/2019

We hereby undertake that all the components/parts/assembly/software's used in the **Mobile Wallet** under the above like Hard Disk, Monitors, Memory etc shall be original new components /parts /assembly /software only from respective OEMs of the products and that no refurbished / duplicate / second hand components / parts / assembly / software are being used or shall be used.

We also undertake that in respect of Licensed Operating System/Software if asked for by you in the purchase order the same shall be supplied along with the authorized license certificate (e.g. Product Keys on Certification of Authenticity in case of Microsoft Window Operating System/Software) and also that it shall be sourced from the authorized source (e.g. Authorised Microsoft Channel in case of Microsoft Operating System).

We confirm that the OS and software is free from bugs, malware, covert channels in code etc.

Should you require, we hereby undertake to produce the certificate from our OEM supplier in support of above undertaking at the time of delivery/installation. It will be our responsibility to produce such letters from our OEM supplier's at the time of delivery or within a reasonable time.

In case of default and we are unable to comply with the above at the time of delivery or during installation, for the IT Hardware/Software already billed, we agree to take back the Solution without demur, if already supplied and return the money if any paid to us by you in this regard.

Date

Signature with seal

Name :

Designation :



Compliance Statement

SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.

Ref: Your RFP 07/2019-20 dated 20/05/2019

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.

Compliance	Compliance (Yes / No)	Remarks / Deviations
Terms and Conditions		
Technical Specifications and Requirements for of Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services as per Annexure-7		
Scoring Requirement as per Annexure-9		
Scope of Work as Per Annexure-10		

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

Date

Signature with seal

Name :

Designation :



Undertaking Letter Format

SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.

Ref: Your RFP 07/2019-20 dated 20/05/2019

- a. We understand that Bank shall be placing Order to the Selected Bidder exclusive of taxes only.
- b. We also confirm that we have quoted the solution with GST only.
- c. We also confirm that in case of invocation of any Bank Guarantees submitted to the Bank, we will pay applicable GST on Bank Guarantee amount.
- d. We are agreeable to the payment schedule as per "Payment Terms" of the RFP.
- e. We here by confirm to undertake the ownership of the subject RFP.
- f. We also confirm that we have quoted for post warranty AMC rates (as per terms and conditions of the tender), giving the rates/price in Bill of Material (BOM).
- g. We hereby undertake to provide necessary hardware with latest product and software with latest version and any third party licenses with latest version required for the implementation of the Solution. The charges for the above have been factored in Bill of Material (BOM), otherwise the Bid is liable for rejection. We also confirm that we have not changed the format of BOM.

Date

Signature with seal

Name :

Designation :



Escalation Matrix

SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.

Ref: Your RFP 07/2019-20 dated 20/05/2019

Name of the Company:

Delivery Related Issues:

Sl. No.	Name	Designation	Full Office Address	Phone No.	Mobile No.	Fax	Email address
a.		First Level Contact					
b.		Second level contact (If response not received in 24 Hours)					
c.		Regional/Zonal Head (If response not recd in 48 Hours)					
d.		Country Head (If response not recd in One week)					
e.		Order to be placed on					

Service Related Issues:

Sl. No.	Name	Designation	Full Office Address	Phone No.	Mobile No.	Fax	Email address
a.		First Level Contact					
b.		Second level contact (If response not received in 4 Hours)					
c.		Regional/Zonal Head (If response not recd in 24 Hours)					
d.		Country Head (If response not recd in 48 Hours)					

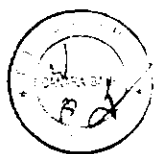
Any change in designation, substitution will be informed by us immediately.

Date

Signature with seal

Name :

Designation :



Annexure-15
Manufacturer Authorization Form

[Note: This Format Letter should be on the letterhead of the manufacturing concern and should be signed by an Authorised Signatory of the manufacturer.

No. _____ dated _____

The Deputy General Manager,
Canara Bank,
Asset Procurement & Management Group,
DIT-Wing,
Naveen Complex, 14 M G Road,
Bengaluru-560 001
Karnataka
Dear Sir,

SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.

Ref: Your RFP 07/2019-20 dated 20/05/2019

We _____ who are established and reputed manufacturers of _____ having factories/development facilities at 1) _____ and 2) _____ do hereby authorise M/s _____ (Name and address of the Agent/Dealer) to offer their quotation, negotiate and conclude the contract with you against the above invitation for tender offer.

We (Manufacturer) hereby extend our warranty as per terms and conditions of the tender and the contract for the solution, products/equipment and services offered against this invitation for tender offer by the above firm and will extend technical support and updates for our products for contract period from the date of installation.

We (Manufacturer) also confirm that we will ensure all product updates (including management software updates and new product feature releases) are provided by M/sfor all the products quoted for and supplied to the bank during the 5 Years Contract period. In case this is not considered while quoting and in the event M/s fail in their obligations to provide the updates within 30 days of release/announcement, we hereby confirm that we will provide the same to the bank at no additional cost to the bank and we will directly install the updates and updates and any new Operating Software releases at the bank's premises.

Yours faithfully

(Name)
For and on behalf of
M/s



SUB: RFP for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.

Ref: Your RFP 07/2019-20 dated 20/05/2019

Notes

1. These details should be on the letter head of Bidder and each & every page should be signed by an Authorised Signatory with Name and Seal of the Company.
2. Please be guided by RFP terms, subsequent amendments and replies to pre-bid queries (if any) while quoting.
3. Do not change the structure of the format nor add any extra items.
4. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.

Table A - Cost for cloud set-up and subscription

[Amount in Indian Rupees]

Sl. No.	Items Details	Year 1	Year 2	Year 3	Year 4	Year 5	Total Cost for 5 years
		a	b	c	d	e	f=a+b+c+d+e
1.	Cloud Subscription Recurring Cost & Premium Managed Service for 60 months						
2.	Tax percentage						
3.	Tax Amount						
4.	Total Cost (sum of Row 1 and 3)						

Table B - Cost for Wallet Services Implementation

[Amount in Indian Rupees]

Sl. No.	Items Details	Year 1	Year 2	Year 3	Year 4	Year 5	Total Cost for 5 years
		a	b	c	d	e	f=a+b+c+d+e
1	Assured Revenue Excluding GST in Rs. (by the bidder) (A) Constant or incremental only	Year on Year increment shall not increase 20%					
2	Less Reserved for marketing and loyalty offers (25%) B=(A * 25/100)						
3	Net Revenue C =(A-B)						
4	Revenue Share (%) to given to the Bank (Minimum 25%)- D Constant or incremental only						
5	Bank's Share in absolute terms E= (C*D)/100						

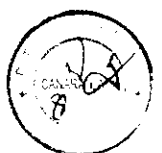


Table-C
Total Cost for 5 Years Contract Period

Sl. No.	Items Details	Year 1	Year 2	Year 3	Year 4	Year 5	Total Cost for 5 years
		a	b	c	d	e	f=a+b+c+d+e
1.	Total Cost As per Table-A						
2.	Total Revenue as per Table-B						
3.	Sub Total F= (Row2- Row1)						
4.	NPV @ 7%	=F	=F/(1.07)	=F/(1.07) ²	=F/(1.07) ³	=F/(1.07) ⁴	

*Total Cost in Row 4 to be considered to arrive at TCO

*Actual Payment to be done on the basis of Row 3

Undertaking

- Bill of material is submitted on the letter head and is signed by an Authorised Signatory with Name and Seal of the Company.
- We confirm that we have gone through RFP clauses, subsequent amendments and replies to pre-bid queries (if any) and abide by the same.
- We have not changed the structure of the format nor added any extra items. We note that any such alternation will lead to rejection of Bid.
- We agree that no counter condition/assumption in response to commercial bid will be accepted by the Bank. Bank has a right to reject such bid.
- We are agreeable to the payment schedule as per "Payment Terms" of the RFP.

Date

Signature with seal

Name :

Designation :



Appendix -A

Instructions to be noted while preparing/submitted 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. All the Annexures should be submitted in Bidder's Letter Head.

- 1) Index of all the documents submitted with page numbers.
- 2) Cost of Tender document by way of DD payable at Bengaluru / Exemption Certificate.
- 3) Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD / Exemption Certificate.
- 4) Undertaking for applicability of Purchase Preference Policy. (if eligible)
- 5) Self-Declaration of MSEs/Startup on their Letter Head as per Form PP - B. (if eligible)
- 6) Undertaking by Bidder towards Mandatory Minimum LC (In Case Bidder Seeking Benefit of PP-LC)
- 7) Certificate by Statutory Auditor of Bidder towards Mandatory Minimum LC (In Case Bidder Seeking Benefit of PP-LC)
- 8) Power of Attorney / Authorization letter signed by the Competent Authority with the seal of the bidder's company / firm in the name of the person signing the tender documents.
- 9) Bid Covering letter as per Annexure-1.
- 10) Eligibility Criteria declaration as per Annexure-2 with documentary proof in support of the Eligibility Criteria.
- 11) Bidder's Profile as per Annexure-3.
- 12) Service Support Details as per Annexure-4.
- 13) Track Record of Past Implementation of Projects as per Annexure-5.
- 14) Non-Disclosure Agreement as per Annexure-6.
- 15) Signed Pre Contract Integrity Pact as per Appendix-I (available at URL: <https://canarabank.com/english/announcements/important-rfptender-documents-of-dit-wing/>) in non-judicial Stamp paper.
- 16) Write up on the Work Experience / Expertise of Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank.
- 17) Bidder should have central help Desk available on 24x7x365 basis for support and compliant booking. Details of the Help Desk phone no. & email ID has to be provided.
- 18) Bidder should provide Call Log in procedure for call logging and ticketing.



Instructions to be noted while preparing/submitted 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. All the Annexures should be submitted in Bidder's Letter Head. Technical Offer for this RFP shall be made as under:

- 1) Index of all the document submitted with page numbers.
- 2) Compliance to Functional Requirement for Mobile Wallet Solution should be complete with all columns filled in as per Annexure-7.
- 3) Compliance and documents for Security Requirements as per Annexure-8.
- 4) Scoring matrix along with the documentary proof as per Annexure-9.
- 5) Compliance to the Scope of Work as per Annexure-10.
- 6) Undertaking of Authenticity for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank as per Annexure-11.
- 7) Compliance Statement as per Annexure-12.
- 8) Undertaking Letter as per Annexure-13.
- 9) Escalation Matrix as per Annexure-14.
- 10) Manufacturer Authorization form as per Annexure-15.
- 11) Masked Bill of Material as per Annexure-16.
- 12) Technical Documentation (Product Brochures, leaflets, manuals, drawings).
- 13) 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.
- 14) Bidder has to provide detailed proposed BOM each line item wise for Solution, OS, Licenses for 5 Years as part of Technical Bid.
- 15) Bidder should provide cloud service from a cloud service provider who is empaneled vendor of MeitY. Bidder should inform the name of the service provide and should submit an undertaking letter to this effect.

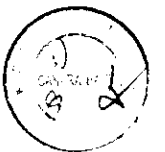


Instruction to be noted while preparing/submitting Part C-Commercial Bid

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. All the Annexures should be submitted in Bidder's Letter Head.

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

- 1) Bill of Material as per Annexure-16.



Note: following Appendixes, Forms and Sections are uploaded in Bank's website under

URL:<https://canarabank.com/english/announcements/important-rfptender-documents-of-dit-wing/>

Sections	
Section G	General conditions
Section H	Purchase preference
Forms (Purchase Preference)	
Form PP-A	Undertaking for Applicability of Purchase Preference Policy
Form PP-B	Self-Declaration of MSEs and Startups
Form PP-C	Undertaking by Bidder towards Mandatory Minimum LC (Local Content)
Form PP-D	Certificate by Statutory Auditor of Bidder towards Mandatory Minimum LC
MeitY Form - 1	Affidavit of Self Certification regarding Domestic Value Addition in an Electronic Product
DoT Form - 1	Self-Certification regarding Local Content (LC) for Telecom Product, Services or Works
Bid Formats	
Appendix D	Format for Sending Prebid Queries.
Appendix E	Authorization Letter Format.
Bank Guarantee Formats	
Appendix-F	Bank Guarantee Format for Earnest Money Deposit.
Appendix G	Proforma of Bank Guarantee for Contract Performance.
Appendix H	Format for Bank Guarantee for Advance Warranty Payment. (Not Applicable)
Pre Contract Integrity Pact	
Appendix I	Pre Contract Integrity Pact.
Reverse Auction Formats (Not Applicable)	
Appendix J	Business Rules and Terms and Conditions of Reverse Auction.
Appendix J (1) & Appendix J(3)	Format to be submitted before commencement of Reverse Auction.
Appendix J(2)	Format to be submitted after Reverse Auction by L1 vendor.

