

Request for Empanelment (RFE)
of
merchant aggregators (Marketing Alliance partners)
for PNB credit card customers.



PNB CARDS & SERVICES LIMITED (PNBCSL)
(a wholly owned subsidiary of PNB)

Registered Office address is Plot No. 4, Sector - 10, Dwarka,
New Delhi South West Delhi DL 110075 IN

(T) :011-43061779

Email : support@pnbcards.co.in

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1.DISCLAIMER

This Request for Empanelment (herein referred as RFE) is not an agreement/contract and is neither an offer nor invitation by PNB Cards & Services Limited to the prospective Agency or any other person. The purpose of this is to provide interested parties with information that may be useful to them in the formulation of their proposals. This RFE includes statements, which reflect various assumptions and assessments arrived at by PNB CSL in relation to this RFE. Such assumptions, assessments and statements do not purport to contain all the information that each Agency may require.

This RFE may not be appropriate for all persons, and it is not possible for PNB CSL, its employees or advisors to consider the investment objectives, financial situation and particular needs of each Agency who reads or uses this RFE. The information given is not intended to be an exhaustive account of statutory requirements and should not be regarded as a complete or authoritative statement of law.

PNB CSL accepts no responsibility for the accuracy or otherwise for any interpretation or opinion on law expressed herein. PNB CSL, its employees and advisors make no representation or warranty and shall have no liability to any person, including any Agency under any law, statute, rules or regulations , principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this RFE or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the RFE and any assessment, assumption, statement or information contained therein or deemed to form part of this RFE.

PNB CSL also accepts no liability of any nature whether resulting from negligence or otherwise howsoever caused, arising from reliance of any Agency upon the statements contained in this RFE. PNB CSL may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information, assessment or assumptions contained in this RFE. The issuance of this RFE does not imply that the PNB CSL is bound to select and engage or to appoint the Selected Agency for the Project and PNB CSL reserves the right to reject all or any of the Applications without assigning any reason whatsoever and any agency will not have any right to claim. The Agency shall bear all its costs associated with or relating to the preparation and submission of its Application, including but not limited to preparation, copying, postage, delivery fees, expenses associated with any demonstrations or presentations which may be required by the PNB CSL or any other costs incurred in connection with or relating to its Application.

2. NOTICE INVITING EXPRESSION OF INTEREST

PNB CARDS & SERVICES LIMITED (PNBCSL)

(a wholly owned subsidiary of PNB)
Registered Office address is Plot No. 4,
Sector - 10, Dwarka, New Delhi - 110075 IN

INVITATION FOR EXPRESSION OF INTEREST

PNBCSL invites sealed Request or empanelment (RFE) along with eligibility documents from merchant aggregators also known as marketing alliance partners who tie ups with different online and offline seller/merchants for providing offers/discount to PNB credit card customers.

The RFE Document containing the details of eligibility criteria, submission requirement, brief objective , scope of work and evaluation criteria etc.

Important Dates:

Date of availability of RFE on website of the Company	15/03/2023
Last Date of Receiving Clarification	22/03/2023
Pre-bid Meeting	23/03/2023
Submission of complete application	05/04/2023
Finalization of eligible empanelled agencies	14/04/2023

The requisite eligibility documents should be sent in sealed envelope by post to the following address as well as by email at support@pnbcards.co.in mentioning "Request for empanelment of merchant aggregator (merchant alliance partners) on the top of the cover.

PNB Cards & Services Limited
6th Floor ,7 BHIKAJI CAMA PLACE
Pincode - 110066

Authorised Signatory
PNB Cards & Services Limited

Note: PNBCSL reserves the right to cancel this request for RFE and/or invite afresh with or without amendments, without liability or any obligation for such request for RFE and without assigning any reason. Information provided at this stage is indicative and PNBCSL reserves the right to amend/add further details in the RFE.

3. BACKGROUND & PURPOSE

PNB Cards & Services Limited (PNBCSL), a wholly owned subsidiary of Punjab National Bank, has been incorporated cater operational needs of PNB i.e to undertake sourcing, marketing, promoting, publicizing, advertising, and distributing Credit Card, Retail Loans (Housing Loan, Loan against property, Vehicle Loan, Education loan, Personal loan etc.) and Deposit Products (Current and Saving Accounts etc.) of PNB.

Taking into consideration the need of marketing the credit cards, PNBCSL intends to empanel technically competent, experienced, and financially sound merchant aggregators, also known as marketing alliance partners, for providing credit card offers. The services would include connecting with online and offline seller/merchants for providing customised offers to the PNB credit card customers, merchant funded or otherwise.

The Company invites sealed RFE from merchant aggregators also known as marketing alliance partners for providing offerings connecting different merchants. Basis the evaluation, the Company will empanel one or more partners to work on project-to-project basis.

PNBCSL has decided to empanel all such eligible marketing alliance partners for the period of 1 year from the date of signing of SLA, further extendible up to 1 year on mutually agreed terms and conditions.

4. SCOPE OF WORK

The empanelled agency shall, as and when referred by PNBCSL, render the following services on PAN India coverage basis:

Tie ups with Merchants/service providers:

- Responsible for reaching out to merchants/service providers and arrange for tie up with Credit Card of PNB.
- Responsible for sourcing of customer offers from merchants and ensuring that these are honoured and Customization of coupon codes of offers for PNB's Credit Card.
- Responsible for back-to-back arrangement with different category of merchant's on the behalf of PNBCSL to provide offers and discounts on PNB's Credit cards in consensus with PNBCSL.

Customer Engagement Program Management

- Regular customer engagement to ensure best in class offers are provided to PNB Credit Card customers.
- Escalation management in case of non-honour issues between merchant and customer.

- Merchant replacement in case of repeat non-honour of offers at merchant end.
- Monthly audit with the merchant to ensure the programme is running smoothly across outlets in case of offline offers.

Visibility and branding at merchant outlets

- The aggregator will create a dedicated platform for PNB Credit card customers under the name “PNB Offers” (Name can be changed as per our requirement).
- Will provide creative/banners along with LOGO of the offers chosen for customization by PNB CSL.
- Digital Creatives : Designing and producing appropriate collateral elements for deployment across traditional or digital mediums
- All promotion material will be dedicatedly developed for PNB CSL and will be displayed on dedicated webpage/website.
- Responsible for placement of marketing material across partner outlets.

5. ELIGIBILITY CRITERIA & TECHNICAL SKILLS

The purpose of this section is for bidders to provide information to demonstrate to PNB cards & services limited, that its services offering satisfy company's requirements.

The bidder should also demonstrate that it has financial organizational infrastructure to fulfill the fundamental requirement set out in this document.

Bidders not meeting the requirement or demonstrating that they do not meet the eligibility criteria, may not receive further consideration during the evaluation process.

The complete list of evaluation criteria is stated as below:

Sr no	Basic requirement	Eligibility criteria	Documents to be submitted (duly attested)
1	Legal entity	The bidder must be an Indian firm/LLP/company organization registered under companies act,1956/2013 or a firm registered under partnership act 1932.	Certificate of incorporation and registration certificate showing type of firm.
2	Business turnover	The bidder must have a minimum turnover of Rs 50 lac from the line of	Copy of latest audited balance sheet and/or

		business of providing merchant aggregator / alliances services	certificate of chartered accountant
3	References	Bidders should provide references and contact details(email/phone) of at least 1 customers for whom bidder has executed similar project.	Client references: 1. 2.
4	Presence	The bidder should have presence of senior management/ client servicing team working on the account in Delhi.	List of officials, designations & contact details.
5	Taxation registration and clearance	The bidder must have the following valid certificates a) Permanent account number. b) GST Registration no	Attested copy of all certificates.
6	Technical capability	The bidder should have relevant experience and capabilities in the financial service sector with respect to marketing alliances/tie ups for credit card/debit card	Details of work done in financial services sector in last 3 years with supporting documents.
7	Blacklisting	The bidder company should not currently have been blacklisted by a government department/PSU or under a declaration of ineligibility for fraudulent or corrupt practices of inefficient/ineffective performance or any other reason.	Self-declaration on bidder's company letter head by authorized signatory.
8	Ownership	The bidder should not be owned or controlled by any directors or employees (or relatives) of Punjab National Bank or PNB CSL, both present and those who have retired in last 5 years.	Self-declaration on bidder's company letter head by authorized signatory

Based on the information provided, the company will shortlist vendors/companies which prima facie come up to its requirement. Preferences may be assigned that utilize their own staff and do not further outsource/sub-contract).

Documentary evidence must be furnished against each of the above criteria along with an index. All document must be signed and sealed by the authorised signatory(authorised signatory by BOARD in case of the company and by authorised partner/designated

partner in the case of partnership firm/LLP) of the bidder. Relevant portions in the documents submitted in the pursuance of eligibility criteria should be highlighted.

6. SELECTION CRITERIA

The interested parties who have submitted the RFE within the stipulated time, their application will be evaluated based on documents submitted, relevant experience and expertise of providing similar services. PNB CSL will have the discretion to ask for further documents/information, if necessary for processing.

The participants fulfilling the mentioned eligibility criteria will be empanelled. However, it is to be noted that the empanelment of marketing alliance partner will not be considered as any offer of any assignment by PNB CSL whatsoever. The marketing alliance partner will be given assignment for offerings based on the best suited offers chosen by PNB CSL on quarterly basis. The empanelled merchant aggregators will not have any right to demand consideration for any employment from PNB CSL.

7. COMMERCIAL BID

The commercial quotes are not required to be submitted at the time of proposal submission by the applicants. The commercial quotations will be invited by PNB CSL post empanelment of the qualified marketing alliance partners .

When called for, the commercial quotes should invariably be in Indian Rupee (INR) under sealed envelope.

8. APPLICATION DUE DATE

The last date of submission of Applications for empanelment of marketing alliance partners is **05.04.2023 till 3pm**. After the due date and time, no application shall be accepted.

9. PERIOD OF ENGAGEMENT

The initial engagement of merchant aggregator (marketing alliance partner) will be for a period of 1 year. In case the performance of the agency is found satisfactory by PNB CSL, their period of engagement may be further extended up to 1 year on mutually agreed terms and conditions and if it is found unsatisfactory, their agreement will be cancelled /

terminated at any time during the engagement period by the PNBCSL without assigning reason.

10. SERVICE LEVEL AGREEMENT

PNBCSL will be signing a Service Level Agreement (SLA) with the vendor who are selected (empanelled) by means of this RFE.

11. POST EMPANELMENT PHASE

Empanelled Bidders will be able to participate and submit detailed commercial quotes called through closed RFE process as per PNBCSL requirement. The intimation for commercial bids submission to eligible empanelled bidders will be given via mail separately.

PNBCSL at its discretion may invite commercial quotations only from qualified empanelled agencies as and when based on their fulfilment of the requirement of PNBCSL during the period of empanelment.

The PNBCSL has the discretion not to consider the empanelled bidder for the specific purpose, if they do not possess necessary skill set/ technical manpower required to carry out the work.

12. LANGUAGE OF BIDS

The bids prepared by the bidder and all correspondence and document relating to the bids exchanged by the bidder and PNBCSL, shall be written in English.

13. AUTHENTICATION OF ERASURES/ OVERWRITING ETC.

Any inter-lineation, eraser or overwriting will not be treated as valid and it will lead to rejection of bid without quoting any reason.

14. PRE-BID MEETING

Bidders are required to submit pre-bid queries by 22.03.2023 as given in the RFE, through email (In excel format only) to support@pnbcards.co.in with subject "*Pre-bid Queries for RFE for merchant aggregators also known as marketing alliance partners.*"

The Pre-bid meeting is scheduled on 23.03.2023 at 11 am at the following address:

PNB Cards & Services Limited,
6th Floor ,7 BHIKAJI CAMA PLACE
Pin code – 110066

The interested participants who are not able to visit in person can request for Webex link for pre-bid meeting by mailing at support@pnbcard.co.in latest by 22.03.2023, 3pm.

15. DEADLINE FOR SUBMISSION OF BIDS

Bids must be submitted not later than the specified date and time mentioned in the Bid Document.. The PNBCSL may, at its discretion, extend this deadline for submission of bids by amending the bid documents, in which case all rights and obligations of the PNBCSL and bidders, previously subject to the deadline, will thereafter be subject to the deadline extended. All the correspondence should be addressed to PNBCSL at the following address:

Chief Manager
PNB Cards & Services Limited,
6th Floor ,7 BHIKAJI CAMA PLACE
Pin code – 110066

16. CANCELLATION OF BID/ BIDDING PROCESS

PNBCSL reserves the right to accept or reject any bid and cancel the bidding process and reject all bids at any time, without thereby incurring any liability to the affected bidder or bidders or any obligation to inform the affected bidder or bidders of the ground for its action.

17. NON-EXCLUSIVITY

It is expressly agreed by the successful bidder that the empanelment shall be on a non-exclusive basis. PNBCSL reserves its right to appoint/engage one or more agency (ies) to provide like services concurrently during the currency of this contract.

18. DURATION OF EMPANELMENT

Duration of empanelment will be initially for 1 years and the Empanelment period may be extended for a period up to one year on mutually agreed terms and conditions.

19. TERMINATION OF EMPANELMENT

It is expressly agreed by the empanelled partner that PNB CARD may terminate this empanelment fully or partially by giving a clear notice of 30 (Thirty) days in writing through email / registered post/ by hand and all other mode except oral to the Service Provider. In the event of any termination on such prior date, PNB CARD shall clear all outstanding invoices relating to the Services already rendered and agreed upon by PNB CARD and raised by the empanelled partner . In the event of such whole or partial termination by PNB CARD, it shall pay to empanelled partner all dues through the date of termination. It is hereby clarified that the empanelled partner shall continue to be liable and responsible for meeting all the agreed service levels for performance of Services through the date of termination (during the notice period).

20. SUBMISSION OF APPLICATION

Interested and eligible agencies may submit their application comprising the following document:

Sr no	Description of the documents attached	Enclosure No.	Whether attached (To be checked and marked by the Bank)
1	Certificate of incorporation and registration certificate	I.	
2	Copy of audited balance sheet and/or certificate of chartered accountant for preceding year 21-22	II.	
3	Contact details(email/phone) of 2 customers for whom bidder has executed similar project	III.	
4	List of officials, designations & contact details of Senior management/ client servicing team working on the account in Delhi.	IV.	
5	Attested copy I. Permanent account number. II. GST Registration no	V.	
6	Details of work done in financial services sector in last 3 years with supporting documents.	VI.	
7	Self-declaration for not to be barred and blacklisted-Annexure III	VII.	

8	Self declaration not be owned or controlled by any directors or employees (or relatives) Punjab National Bank or PNB CSL, both present and those who have retired in last 5 years.	VIII.	
9	Letter comprising the application: Annexure I	IX.	
10	Details of Agency: Annexure II	X.	
11	Self-declaration for confirming legal compliance-Annexure IV	XI.	

LETTER COMPRISING THE APPLICATION

[To be forwarded on the letterhead of the Agency]

Ref. No:

Date:

To:

Chief Manager

PNB Cards & Services Limited

6th Floor, 7 BHIKAJI CAMA PLACE

Pin code – 110066

Sub: RFE for empanelment of merchant aggregators also known as marketing alliance partners for providing offerings by doing tie ups with different online and offline seller/merchants for providing offers/discount to PNB credit card customers.

Dear Sir / Madam,

1. With reference to your RFE document dated **15/03 /2023**, I/We, having examined the Application Documents and understood their contents, hereby submit our Application for the Project. The Application is unconditional and unqualified.
2. I/We acknowledge that PNBCSL will be relying on the information provided in the Application and the documents accompanying such Application for empanelment as alliance partners for the aforesaid Project, and we certify that all information provided in the Application and in Annexures are true and correct; nothing has been omitted which renders such information misleading; and all documents accompanying such Application are true copies of their respective originals.
3. This statement is made for the express purpose of our selection as a merchant aggregator /marketing alliance partners for undertaking the aforesaid Project.
4. I/We shall make available to PNBCSL any additional information it may find necessary or require supplementing or authenticate the Application.
5. I/We acknowledge the right of PNBCSL to reject our Application without assigning any reason or otherwise and hereby waive, to the fullest extent permitted by applicable law, our right to challenge the same on any account whatsoever.
6. We certify that in the last 3 (three) years, we have neither failed to perform on any contract, as evidenced by imposition of a penalty, nor been expelled from any project or contract nor have had any contract terminated for breach on our part.

7. I / We declare that:

a) I/We have examined and have no reservations to the Application Documents, including any Addendum issued by PNBCSL, if any.

b) I/We have not directly or indirectly or through an agent engaged or indulged in any corrupt and fraudulent practice, in respect of any tender or RFE issued by or any agreement entered into with PNBCSL or any other public-sector enterprise or any Central or State; and

c) I/We hereby certify that we have taken steps to ensure that in conformity with the provisions of this RFE, no person acting for us or on our behalf has engaged or will engage in any corrupt and fraudulent practice.

8. I/We understand that you may cancel the Application Process at any time and that you are neither bound to accept any Application that you may receive nor to select any agency.

9. I/We believe that we meet all the requirements related to Eligibility and technical qualification as specified in this RFE.

10. I/We certify that in regards to matters other than security and integrity of the country, I/We have not been convicted by a Court of Law or indicted or adverse orders passed by, which could cast a doubt on our ability to undertake the Project or which relates to a grave offence that outrages the moral sense of the community.

11. I/We further certify that in regard to matters relating to security and integrity of the country, I/We have not been charge-sheeted by any agency of the government or convicted by a Court of Law for any offence committed by us.

12. I/We further certify that no investigation is pending either against us or against our CEO/any Director/any employee.

13. I/We undertake that in case of any change in facts or circumstances during the Application Process, we are attracted by disqualification and we shall intimate PNBCSL of the same immediately.

14. I/We hereby irrevocably waive any right which we may have at any stage at law or howsoever otherwise arising to challenge or question any decision taken by PNBCSL in connection with the empanelment of agencies, or in connection with the Application Process itself, in respect of the Project and the terms and implementation thereof.

15. In the event of my/our being declared as the merchant aggregator/marketing alliance partner, I/we agree to engage with PNBCSL in accordance with the terms and conditions

provided in the Agreement for provision of Services. We agree not to seek any changes in the aforementioned Agreement and agree to abide by the same.

16. I/We have studied all the Application Documents carefully. I/We understand that except to the extent as expressly set forth in the Agreement for provision of Services to be issued by PNB CSL, I/We shall have no claim, right or title arising out of any documents or information provided to us by PNB CSL or in respect of any matter arising out of it.

17. I/We agree and understand that the Application is subject to the provisions of the Application Documents. In no case, I/We shall have any claim or right of whatsoever nature if the Project is not awarded to me/us or our Application is not opened.

18. I/We have read and examined this RFE document while submitting our response. Further, it is understood that this RFE is only an exercise for likely empanelment for the future work(s). However, it does not confer any right to any party submitting RFE and application for further consideration in the process or work allotment.

19. I/We understand that if we use any unfair means for the empanelment or to get the assignment in future or disclose the classified information to other parties, our RFE/application/empanelment would be cancelled at any time during the contract period.

20. I/We agree and undertake to abide by all the terms and conditions of the RFE. In witness thereof, I/We submit this Application under and in accordance with the provisions of the RFE.

Yours faithfully,

Date: (Signature of the Authorised signatory)

Place:

(Name and designation of the of the Authorised signatory)

Name and seal of Agency

DETAILS OF THE AGENCY

[To be forwarded on the letterhead of the Agency]

1)	Name and contact details of Head office.	
2)	Contact details of Agency Delhi/NCR office/other offices.	
3)	Legal status of agencies (Partnership/Private Ltd./Public Ltd.) Proof to be attached	
4)	Year of establishment	
5)	Accreditation details	
6)	Name of Managing Director, Directors, top management / key personnel	
7)	The contact details of officials proposed for handling PNB CSL account Name: Designation: Address: Telephone number: Email address:	
8)	List of clients presently serving	
9)	PAN of the Agency.	
10)	Goods and Service tax no.	
11)	TAN No.	
12)	Particulars of authorised signatory of the agency Name: Designation: Address: Telephone number: Email address:	
13)	Any other information that the agency would like to submit.	If needed, the agency can use separate sheets explaining these points.

I/we hereby certify that all the particulars given above are correct and true to the best of my/our knowledge.

Yours faithfully,
Place:

(Signature of the Authorised signatory)

(Name and designation of the of the Authorised signatory)

Name and seal of Agency

SELF-DECLARATION FOR NOT BARRED AND BLACKLISTED

[To be forwarded on the letterhead of the Agency]

Ref. No:

Date:

To:
Chief Manager
PNB Cards & Services Limited
6th Floor, 7 BHIKAJI CAMA PLACE,
Pin code – 110066

Dear Sir/Madam,

I/We hereby certify that my /our firm/ Company/Society/Trust/Organization has not been debarred/ blacklisted by any Central Government/ State Government/Govt. Departments and/or agencies such as UN/bilateral/multi-lateral funding/partner agencies and corporate, at any time for services of any description, during the last three financial years (FY 2019-20, 2020-21, 2021-22).

Yours faithfully,

Date: (Signature of the Authorised signatory)

Place:

(Name and designation of the of the Authorised signatory)
Name and seal of Agency

SELF DECLARATION FOR CONFIRMING LEGAL COMPLIANCE

[To be forwarded on the letterhead of the Agency]

Ref. No:

Date:

To:

Chief Manager

PNB Cards & Services Limited

6th Floor ,7 BHIKAJI CAMA PLACE

Pin code – 110066

Dear Sir/Madam,

I/We hereby certify that my /our firm/ Company/Society/Trust/Organization has been legally compliant by all laws and regulations made by Government of India during the last three financial years (FY 2019-20, 2020-21,2021-22).

Yours faithfully,

Date: (Signature of the Authorised signatory)

Place:

(Name and designation of the of the Authorised signatory)

Name and seal of Agency