

Dear Bidders,

BOBCARD Limited is a wholly owned subsidiary of Bank of Baroda and a Non-Deposit accepting Systemically Important Non-Banking Finance Company ("NBFC-ND-SI"), holding a Certificate of Registration from the Reserve Bank of India ("RBI").

Event Scheduled:

Schedule and Due Dates	Date
Release of the request for Proposal Document	27.08.2024
Pre-bid clarification call - (Through MS Team meeting) Note – Microsoft Meeting invite will be shared accordingly.	T.B.D.
Bid submission via email (till 3:00pm)	09.09.2024
Award letter to shortlisted bidder.	Will be confirming over an email to the respective award winner

Note for bidders:

- A) The bidders will have to send the bid at rfp@bobcard.co.in email id only.
- B) The bid should be a **PASSWORD** protected pdf format only. (Please **DO NOT** share the **PASSWORD** with anyone).
- C) Commercial bid opening will be conducted online and Microsoft team invite will be share with the shortlisted bidders only.
- D) **L1 bidder** will be shortlisted on **TOTAL COST** basis, if in case L1 bidder will not able to support the timelines or any other aspect, BOBCARD may approach **L2 bidder** to complete the project.

Scope of Work: -

- Report on the ECL model outlining the existing methodology and our observations/ recommendations for enhancing the model to meet industry best practices and ensure compliance with Ind AS 109 requirements
- Calculation of key parameters of ECL, including PD, LGD, and CCF for each quarter from September 2024 until June 2025, based on the information provided by management.
- Calculation of ECL for each quarter-end by applying the inputs calculated in the previous step.
- Provide the ECL numbers to management for each respective quarter, along with reasons for key variances.
- Support in handling queries from stakeholders, including auditors and regulators. This includes providing technical assistance and supporting the creation of any required documentation or workings.

Commercial Format: -

<u>Commercial Comparisons towards - ECL Model & provisioning</u>	
Sr No	Particulars
1	Development of ECL Model and Calculation of ECL provisioning
	Total Development Cost
2	<u>Calculation of ECL provision</u>
	Snapshot 2 * (31.12.2024)
	Snapshot 3 * (31.03.2025)
	Snapshot 4 * (30.06.2025)
	Snapshot 5 * (30.09.2025)
	<u>Total Cost</u>