



(HEAD OFFICE: BANGALORE)

REQUEST FOR PROPOSAL FOR IMPLEMENTATION OF
RISK BASED AUTHENTICATION SOLUTION

IN

CANARA BANK

TENDER REFERENCE NO : RFP -21/11-12
DATE OF TENDER DOCUMENT : 04.10.2011
DATE OF PRE BID MEETING : 11.10.2011, 04.00 PM
LAST DATE FOR SUBMISSION OF TENDER : 18.10.2011 UPTO 3.00 PM
DATE OF OPENING OF TECHNICAL BID : 18.10.2011 AT 3.30 PM
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This document can be downloaded from Bank's website <http://www.canarabank.com/English/Scripts/Tenders.aspx>. In that event, the bidders should pay the cost of the tender document by means of DD drawn on any scheduled Bank for ₹ 20,000/- in favour of Canara Bank, payable at Bangalore and enclose the same to Technical Bid of this tender.

REQUEST FOR PROPOSAL (RFP) FOR IMPLEMENTATION OF RISK BASED AUTHENTICATION SOLUTION IN CANARA BANK.

We invite sealed offers (Technical Bid and Commercial Bid) for implementation of Risk Based Authentication Solution as per the Terms & Conditions and Scope of Work described elsewhere in this document.

To implement the Risk Based Authentication Solution the Bank proposes to select a vendor from empanelled vendors who can offer a suitable, technical and cost effective solution and the names of the empanelled vendors are listed below.

- 1) M/s HCL Comnet Ltd.
- 2) M/s Paladion Networks Pvt. Ltd.

The quote from vendors other than above will not be accepted.

The vendor submitting the proposal in response to this RFP shall hereinafter be referred to as Bidder.

Before submission of the offer the empanelled vendor is requested to go through the following instructions and terms and conditions detailed below.

A. INSTRUCTIONS

1. TWO BID SYSTEM OFFER

There should be two separate bids (Technical Bid and Commercial Bid). Both Technical and Commercial Bids shall be submitted in English language in font size 12 point in separate sealed envelopes, super scribing "Technical Bid for Implementation of Risk Based Authentication solution" on the top of the cover of Technical Bid and "Commercial Bid for Implementation of Risk Based Authentication solution" on the top of the cover of Commercial Bid. The sealed envelopes containing Technical and Commercial Bid shall be submitted in another sealed envelope super scribing "Offer for Implementation of Risk Based Authentication Solution in response to RFP-21/11-12 Dated 04.10.2011 (includes separately sealed Technical Bid and Commercial Bid)" on the top of the envelope. The Name of the Bidder and Due Date of the RFP are to be specifically mentioned on the Top of the envelope.

The bid/s should be deposited in the **Tender Box** kept at Canara Bank, DIT Wing, First floor, Naveen Complex, 14 M G Road, Bangalore - 560 001, **on or before Tuesday, 18th October 2011, 03:00 PM**. If last day of submission of bids is declared 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. No offer will be accepted directly.

The Technical Bid/s will be opened in the presence of the bidder's representative on the offer due date **Tuesday, 18th October 2011, 03:30 PM** at Canara Bank, Conference Hall, II Floor, Naveen Complex, 14 M.G Road, Bangalore-560 001. Bidder's representative may be present in the venue well in time along with an authorization letter, as per the format (Annexure -A) enclosed and sign in Register of Attendance.

If any of the bidders or all bidders who submitted the tender are not present during the specified date and time 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 technical bids in their absence.

In case the Proposal is not received as required above on or before the said date and time, it will be presumed that the bidder is not interested in participating in this RFP and Bank shall proceed further.

Envelope - I - Technical Bid. (One Copy)

The Technical Bid should be complete in all respects and contain all information sought for, as per Annexure E. Masked price offer should be enclosed to the Technical Offer as per Annexure F. The technical Bid should not contain any price information. The Technical Bid should be complete in all respects to indicate that all products and services sought for are quoted. EMD or Bank Guarantee in lieu of EMD and cost of tender document by way of DD should be enclosed along with Technical Bid.

Technical Bids without EMD and/ or cost of tender document shall be liable for rejection.

Envelope - II -Commercial Bid. (One Copy)

The Commercial Bid should give all relevant price information as per Annexure F.

Envelope I and Envelope II (Technical & Commercial) should be placed in a third envelope and superscribing “Offer for Implementation of Risk Based Authentication Solution in response to RFP-21/11-12 Dated 04.10.2011 (includes separately sealed Technical Bid and Commercial Bid)”.

2. REQUIREMENT DETAILS

This tender consists of following requirements.

Sl. No	Item details	Locations
1	<p>Supply, Installation, Configuration & Commissioning of Hardware / Software and End To End implementation of Risk-Based Authentication solution.</p> <p>The proposed solution should encompass installation, integration and customization with the existing (Retail and Corporate Net Banking, ATM transactions, Mobile Banking, Card transactions) and future applications of the Bank.</p> <p>The requirements include all the relevant activities and AMC for hardware items and ATS for Application Software etc as mentioned in the Scope of Work as per Annexure J and Technical Specifications as per Annexure E.</p>	Data Centre at Bangalore & Disaster Recovery Centre at Mumbai.

3. DETERMINATION OF L1 PRICE

- 3.1. The Commercial Bids as per Bill of Material (Annexure F) to be submitted.
- 3.2. The Commercial Bid will be evaluated based on the Total Cost of Ownership (TCO) of the Project as per Bill of Material Annexure F i.e.,

Total Cost of Ownership will be calculated as follows.

Cost of Hardware, Software items and Implementation Charges + AMC for Hardware /ATS for Software/ Support Charge at present values as per BOM.

Basing on the TCO, Ranking of the Bidders will be determined.

The Present Value (PV) for the AMC/ATS/Support Charges component per year will be calculated as per the following formula:

$$\frac{C}{(1+r)^n}$$

Where 'C' is the annual AMC amount of each year
'r' is Bank's prevailing Base Rate which is presently 10.75%.
'n' is 1 for 1st year, 2 for 2nd year.....6 for 6th Year.

4. NON-TRANSFERABLE OFFER

This tender document is not transferable. Only the empanelled vendors, to whom the RFP is issued, are entitled to submit the offer to the Bank.

5. OFFER VALIDITY PERIOD

The Offer submitted and the Price quoted therein shall be valid for 6 Months from the date of declaration of successful bidder and for such further period as mutually agreed between the bank and successful bidder.

6. MODIFICATIONS AND WITHDRAWAL OF BID/S

No offer can be modified or withdrawn by a bidder after submission of Bid/s.

7. PRE-BID MEETING

7.1. A pre-tender meeting of the intending bidders will be held at **16.00 hours IST on Tuesday, 11th October 2011** at Canara Bank, Conference Hall, II Floor, Naveen Complex, 14 M G Road, Bangalore - 560 001 to clarify any point/doubt raised by them in respect of this RFP. No separate communication will be sent for this meeting. All communications regarding points requiring clarifications and any doubts shall be given in writing to the Deputy General Manager, DIT Wing, HO Bangalore by the intending bidders before **13.00 hours IST on Saturday, 8th October 2011**.

7.2. Authorized representatives of interested bidders shall be present during the scheduled time. The Bank shall clarify the queries during the pre-bid meeting and the replies along with the queries shall be uploaded in the Bank's website and no

individual correspondence shall be made. No individual consultation shall be entertained.

8. PRELIMINARY SCRUTINY

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

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

9. CLARIFICATION OF OFFERS

During the process of scrutiny, evaluation and comparison of offers, the Bank may, at its discretion, seek clarifications from all bidders/any of the bidders on the offer made by them. The request for such clarifications and the bidder's response will necessarily be in writing and it should be submitted within the time stipulated by the Bank. In the event of any of the Bidder fails to submit the response for clarification sought within the time stipulated, his bid is liable to be rejected.

10. NO COMMITMENT TO ACCEPT LOWEST OR ANY OFFER

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

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

11. DOCUMENTATION

Technical information in the form of Brochures / Manuals / CD etc. must be submitted in support of the offer made.

12. SUBMISSION OF TECHNICAL DETAILS

12.1. It is mandatory to provide the technical details in the exact format as has been mentioned in **Annexure E** of this tender.

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

12.3. 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 of 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 quote.

12.4. The Bank shall not allow / permit changes in the technical specifications once it is submitted.

12.5. The relevant product information, brand, and model number offered, printed product brochure, technical specification sheets etc. should be submitted along with the Offer.

13. SUBMISSION OF COMMERCIAL BID

13.1. This Bill of Material must be attached in Technical Offer as well as Commercial Offer. The format will be identical for both Technical and Commercial Offers, **except that the Technical Offer should not contain any price information.** Technical offers without the Bill of Materials will be liable for rejection. Any change in the Bill of Material format shall make the bid liable for rejection.

13.2. 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.

13.3. The full details (including configuration) of Hardware & OS and Application software suggested for the solution to be specified separately by the bidder with the Architecture and Working of the Solution in detail along with the Bill of Material **invariably.**

13.4. The Bidder should indicate the individual taxes, and its applicable rate along with the estimated tax amounts to be paid by the Bank.

13.5. If any of the deliverable product, mainly, Hardware, software, Service/Support etc. has both VAT and Service Tax, the bidder has to indicate the Goods component with percentage of VAT and Service Component with service Tax involved. The Goods Component + Service Component should be limited to 100% of the Cost Price, For example, if Goods Component is 60% then, the Service Component cannot be more than 40%.

13.6. Arithmetical errors will be rectified on the following basis:

13.6.1. 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.

13.6.2. If there is an error in a total corresponding to the addition or subtraction of subtotals, the subtotals shall prevail and the total shall be corrected.

13.6.3. If there is a discrepancy between words and figures, the rate/ amount in words shall prevail.

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

14. MAKE AND MODELS

It is mandatory to provide make & model of all the items and their subcomponents as 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.

15. FORMAT FOR TECHNICAL BID AND COMMERCIAL BID

The Technical Bid and Commercial Bid should be made in an organized, structured, and neat manner. Brochures / leaflets etc. should not be submitted in loose form. All the pages of the submitted bids should be filed and paginated (serially numbered) with seal and signature of the authorized signatory. The format for Technical Bid and Commercial Bid is furnished in **Annexure I**.

16. ERASURES OR ALTERATIONS

The Offers containing erasures or alterations will 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.

17. ALTERNATIVE OFFERS /BIDS

The Bidder/s desirous of offering the Bank two or more alternatives of Risk Based Authentication Solution meeting the tender specifications should submit separate Offer/Bid for each alternative. Each alternative Offer /Bid should be complete in all respects and should not make cross-reference to details given in other offer/alternative. Every such alternative Offer should accompany separate EMD.

18. PRICE

18.1. The price should be quoted as per Bill of Material (BOM) -**Annexure - F**.

18.2. The Price/s quoted for supply of the hardware & software and implementation of Risk Based Authentication Solution in our Bank must be made in Indian Rupees only, including the following if relevant:

18.2.1. Cost of the Hardware, Software and Services including all duties and importing cost.

18.2.2. License fee for all software including OS and client level software licenses.

18.2.3. Packing, Transportation and Forwarding charges to the site.

18.2.4. Installation and Commissioning charges, if any.

18.2.5. Support Charges.

18.2.6. Local levies in the country of origin and shipment.

18.2.7. Insurance to cover all risks of damages from the date of shipment, delivery, installation and commissioning at site and handing it over to the Bank.

18.3. The Sales Tax / Value Added Tax / Central Sales Tax/ Entry Tax/ Octroi / Service Tax if any as applicable will be paid/reimbursed by the Bank at actual to the maximum of taxes indicated in the Bill of Material. Octroi /Entry Tax shall be reimbursed at actuals on submission of Original receipts.

18.4. If the bidder fails to include any other expenditure/item in the tender, no claim thereof will be considered by the bank afterwards.

- 18.5. The AMC/ATS prices shall be firm and binding without any escalation whatsoever for entire period of the AMC/ATS contract quoted by the bidder at the time of bidding.
- 18.6. No escalation in price is permitted for any reason whatsoever. Prices quoted must be firm till the completion of the contract including warranty period.
- 18.7. Bank shall place the Orders on the selected Bidder at cost price excluding tax.

19. SHORT-LISTING OF VENDORS

The Bank will prepare a short-list of technically qualified bidders and the commercial bid/s of only these bidders will be opened. The Bank will intimate the date and time of opening of Commercial Bid/s to the technically qualified bidders.

20. RIGHT TO ALTER QUANTITIES

The Bank reserves the right to alter the quantities specified in the Offer in the event of changes in plans of the Bank.

21. EARNEST MONEY DEPOSIT (EMD)/BANK GUARANTEE IN LIEU OF EMD

- 21.1. The bidder shall submit Earnest Money Deposit (EMD) of **₹ 5,00,000/- (Rupees Five Lakhs only)** by way of Demand Draft drawn on any scheduled Commercial bank in favour of Canara Bank, payable at Bangalore.
- 21.2. No interest is payable on EMD.
- 21.3. In Case, the EMD is submitted in the form of irrevocable Bank Guarantee, the same should be issued by any Scheduled Commercial Bank in India for ₹ 5 Lakhs with a validity period of minimum 6 months from the last date for submission of offer. The format for submission of EMD in the form of Bank Guarantee is as per Annexure D.
- 21.4. The DD for EMD / Guarantee in lieu of EMD should be placed in the Technical Bid only.
- 21.5. Submission of EMD / Bank Guarantee in lieu of EMD in other than Technical Bid is entirely at the risk of the bidder and in all such cases the bid is liable to be rejected on grounds of non submission of EMD.
- 21.6. The Technical Bid will be evaluated only for those bidders who submit EMD/Bank Guarantee in lieu of EMD in the same cover.
- 21.7. The EMD of the Bidders not qualified under Technical Bid will be returned within 15 days after opening the commercial bid of the technically qualified bidders. The EMD of other bidders will be returned upon the selected bidder accepting the order and furnishing the performance guarantee.
- 21.8. For each alternative Offer/bid, a separate EMD/ Bank Guarantee in lieu of EMD must be submitted.

21.9. The EMD may be forfeited/ Bank Guarantee may be invoked:

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

21.9.2. If the selected bidder fails to accept the purchase order within 7 days or fails to sign the Contract Agreement or fails to furnish Performance Guarantee in accordance with the terms of the RFP.

22. GUARANTEES

The Bidder should guarantee that the hardware delivered for Risk Based Authentication Solution to the Bank are brand new, including all components if any. In the case of software, the Bidder should guarantee that the software supplied to the Bank includes all patches, upgrades / updates etc., and the same are licensed and legally obtained. All hardware and features must be supplied with their original and complete printed documentation.

B. TERMS AND CONDITIONS

1. EFFECTIVE DATE

The contract shall come into effect from the date of acceptance of Order by the successful bidder. Such acceptance shall be made within 7 days from the date of Order. The Project is deemed to have commenced from the date of acceptance of the Order by the Successful Bidder.

2. EXECUTION OF AGREEMENT

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

2.2. 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. 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.

3. SCOPE OF WORK

The Successful Bidder has to carry out all the Scope of Works defined in **Annexure- J** and also to comply with the Technical Specifications narrated in **Annexure-E** and any other related works related to this Project so as to ensure smooth implementation of End to End Risk Based Authentication Solution in the Bank.

4. TECHNICAL INSPECTION AND PERFORMANCE EVALUATION

The Bank reserves its right to carry out technical inspection of items offered by the selected vendors, as per the discretion of the Bank.

5. DELIVERY, INSTALLATION & COMMISSIONING

- 5.1. Time is the essence of the Contract. The Bidder has to strictly comply with the Time Schedule in Implementation of Solution as given below.
 - 5.1.1. The successful bidder shall co-ordinate all the activities relating to provision of infrastructural facilities and implementation of complete Risk Based Authentication Solution within the scope of the Bank. Such facilities and activities shall be specifically listed out by the Bidder at the time of submission of the tender in the technical proposal.
 - 5.1.2. The Delivery & Installation of Hardware (including OS) and Application Software and any other related software at Data Centre at Bangalore and Disaster Recovery Centre at Mumbai shall be completed within a period of **6 Weeks** from the date of acceptance of order.
 - 5.1.3. Once the requisite hardware & software are ready at Data Centre at Bangalore and Disaster Recovery Centre at Mumbai the selected bidder shall undertake the implementation of the said project and prove that the solution is working effectively and to the satisfaction of Bank. It is to be ensured by the bidder that the normal functioning of the branches / offices are not affected during the implementation by taking all necessary precautions. The entire Implementation of the Solution shall be completed within a period of **4 Weeks** from the date of installation of hardware & software at Data Centre at Bangalore and Disaster Recovery Centre at Mumbai.
 - 5.1.4. The entire project i.e., implementation of Risk Based Authentication Solution is to be made operational within a period of **10 Weeks** from the date of acceptance of the order.
- 5.2. After implementation of the Solution by the Bank as defined in Scope of Work as per **Annexure - J**, the Bank shall monitor the performance of the Solution for a period of **8 Weeks**, said period will be treated as Evaluation Period. The Project closure process shall be initiated by the Bank only upon satisfactory performance of the Solution and thereafter acceptance & sign off of the Project shall take place.
- 5.3. The Bidder should take care of all necessary corrective steps, fine tuning and trouble shooting of the Systems during this period. However it is to be noted that the Bank reserves the right to use the system/ solution and such usage shall not be construed as acceptance of the System/Solution by the successful Bidder.
- 5.4. During this period the Bidder has to attend to all the hardware, software and support related issues including visiting and trouble shooting at DC at Bangalore and DRC at Mumbai.
- 5.5. Bank reserves the right to change/modify locations for supply of the items. In the event of any change/modification in the locations where the hardware items are to be delivered, the bidder in such cases shall deliver, install and commission at the modified locations at no extra cost to the Bank. However if the hardware items are already delivered, and if the modifications in locations are made after delivery, the bidder shall carry out installation and commissioning at the modified locations

and the Bank in such cases shall bear the shifting charges/arrange shifting. The Warranty/AMC should be applicable to the altered locations also.

- 5.6. The Installation will be deemed as incomplete if any component of the hardware 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 and software as mentioned in the Scope of Work.
- 5.7. The Bank will not arrange for any Road Permit / Sales Tax clearance for delivery of hardware to different locations and the Vendor is required to make the arrangements for delivery of hardware to the locations as per the list of locations / items provided from time to time by the Bank. However, the Bank will provide letters / certificate regarding placing of order / authority to the Vendor, if required.

6. LIQUIDATED DAMAGES

The successful bidder should ensure delivery & installation of required hardware & software and implementation of the Solution as specified in the Scope of Work at DC Bangalore and DRC Mumbai within Sixteen Weeks (ie., Eight Weeks for delivery & installation of hardware & Software and Eight Weeks for implementation of the Solution) from the date of acceptance of purchase order.

6.1. Liquidated damages for delay in Delivery and Installation of Hardware and Software at DC Bangalore and DRC at Mumbai.

If the supplier fails to meet the specified completion schedule (ie., delivery and installation of the hardware and software within a period of Six weeks from the date of acceptance of order by the Bidder), the bidder shall be liable to pay Liquidated damages at the rate of 0.50% for each completed calendar week of delay or part thereof on the total Invoice price of the hardware (including OS) and software for each location. The total LD shall not exceed 5% of the total Invoice price of the hardware (including OS) and software for each location.

6.2. Liquidated damages for delay in implementation

If the bidder fails to meet the specified completion schedule (ie., implementation of Complete Risk Based Authentication Solution in Bank within a period of Ten Weeks from the date of acceptance of order), the bidder shall be liable to pay as Liquidated damages at the rates specified below, for each completed calendar week of delay or part thereof, on the **Total Project Cost**. The total LD shall not exceed 5% of the Total Project Cost.

Liquidate Damages rate per week or part thereof	Delay Period
0.5% (Half Percent)	For the first Four weeks of Delay.
1.00 % (One Percent)	Beyond Four weeks of Delay.

- 6.3. The bidder agrees and considers that the liquidated damages set out herein above are fair and reasonable and that he will raise no objection or dispute with regard to the Bank's right to recover the liquidated damages.
- 6.4. The liquidated damages shall be deducted / recovered by the Bank from any money due or becoming due to the bidder under this purchase contract or may be recovered by invoking of Bank Guarantees or otherwise from bidder or from any other amount payable to the bidder in respect of other Orders.
- 6.5. All the above LDs are independent of each other and are applicable separately and concurrently.
- 6.6. LD is not applicable for the reasons attributable to the Bank and Force Majeure.

7. RESIDENT ENGINEER

- 7.1. One or more qualified engineers to be stationed at DC situated at HO Bangalore for smooth implementation of the Project. The bidder should specify the number of support engineers required / to be stationed at DC location during the period of Warranty and AMC Period, if contracted.
- 7.2. The Services of the engineer should be available from morning 8 am to till 10 pm in the night on all the Bank working days at DC situated at HO Bangalore, during the entire project implementation period and during warranty/AMC, if contracted ie, for a period of 6 years after signing off the Project. The bidder should also depute their engineers for trouble shooting at DRC during the entire project implementation period and during warranty/AMC, if contracted ie, for a period of 6 years after signing off the Project. Bank also has the right to advise the engineer concerned to stay overtime, if their services are warranted.
- 7.3. In case the engineer goes on leave / absent, suitable replacements to be arranged by the bidder to ensure that regular functioning of the branch/office does not hamper. In case replacements are not arranged, bank shall pay only the proportionate amount of monthly supporting charges during the particular month. In addition to the above, the bank shall also impose a penalty of 0.5% of the monthly supporting charges payable to the bidder.

8. UPTIME

- 8.1. The bidder shall guarantee an uptime of 99.90% for the entire Solution from the date of signing of the Project, which shall be calculated on monthly basis. 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 and Time of Restoration within the contracted minutes. "Failure" is the condition that renders the bank unable to perform any of the defined functions on the Solution. "Restoration" is the condition when the selected bidder demonstrates that the Solution is in working order and the Bank acknowledges the same.
- 8.2. The Downtime calculated shall not include the time on account of any failure due to bank, third party and Force Majeure.
- 8.3. The percentage uptime is calculated on monthly basis as follows:

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

For a month of 30 days total contracted minutes shall be $24 \times 60 \times 30 = 43,200$

Up time shall be calculated as $\frac{24 \times 60 \times 30 \times 99.9}{100} = 43,157$ Minutes

Tolerance = $(43,200 - 43,157) = 43$ Mts

If the Bidder fails to maintain guaranteed uptime, the Bank shall impose penalty as mentioned below on slab basis.

The Solution Provider shall provide an Uptime report on monthly basis. The report vetted by the Bank Officials is to be presented for payment by the Vendor. Payment shall be made within 15 days after deducting the LD if any, calculated as under.

Duration of down time	Penalty
Up to 45 minutes in a Month	Nil
46 minutes to 120 minutes in a month	₹ 100 per minute for the period exceeding 45 minutes per month.
121 minutes to 240 minutes in a month	₹ 150 per minute for the period exceeding 45 minutes per month.
241 minutes to 480 minutes in a month	₹ 200 per minute for the period exceeding 45 minutes per month.
Beyond 481 minutes in a month	₹ 250 per minute for the period exceeding 45 minutes per month. subject to a cap of 25% of the amount payable to the vendor towards (monthly amount payable for Resident Engineers + 1/12 of AMC/ATC charges payable)

8.4. If the uptime is below 98%, the Bank shall have full right to terminate the contract under this RFP or AMC, if contracted. The right of termination shall be in addition to the penalty as mentioned above. Uptime will be calculated on monthly basis.

8.5. The above penalty shall be deducted from any payments due to the bidder (including payments with respect to AMC / ATS charges, Support charges after signing of the project).

9. PRICING & PAYMENTS

9.1. The Price offered to the Bank must be in Indian Rupees and inclusive of Duties / Insurance / Freight and exclusive of all taxes like CST / LST / VAT/ Octroi / Entry Tax etc. The Vendor has to quote the applicable taxes separately.

9.2. The item value along with CST/VAT should be claimed in the invoice, location wise and CST/VAT will be paid in actual at our end. However please note that taxes will be paid to the maximum of taxes indicated in the Bill of Material. Octroi/ Entry Tax, if applicable, will also be paid / reimbursed at our end centrally on production of original payment receipt from the respective location where the items were delivered.

9.3. The Octroi/Entry Tax will have to be claimed separately submitting the original Octroi/entry tax paid receipt location wise and it should be claimed before/within the installation payment.

- 9.4. 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.
- 9.5. 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.
- 9.6. Applicable Taxes will be paid at actual to the maximum of taxes indicated in the Bill of Material. If there is any delay in delivery of the hardware ordered on account of the Bidder, then any increase in tax rate has to be borne by the bidder. However if any decrease in the tax rates, then the taxes at actual will be paid.

10. TERMS OF PAYMENT

The following terms of payment shall be applicable to this contract.

10.1. Bank will not pay any advance.

10.2. Hardware and Software

- 10.2.1. 25% of the total invoice value of all the ordered Hardware (including OS) and Software (including application software) to Data Centre at Bangalore and Disaster Recovery Centre (DRC) at Mumbai locations shall be paid upon Delivery within 30 days on production of relevant documents. The bidder has to submit Original Invoice and Original Proof of Delivery duly signed by the Bank Officials while claiming payments.
- 10.2.2. 35 % of the total invoice value of all the ordered Hardware (including OS) and Software (including application software) to Data Centre at Bangalore and DRC at Mumbai locations shall be paid upon Configuration and Installation of the Hardware (including OS) and Software within 30 days on production of relevant documents. The bidder has to submit Original Invoice and Original Proof of Installation certificate duly signed by the Bank Officials while claiming payments. Applicable LD will be deducted while making payment.
- 10.2.3. 30% of the total invoice value of all the ordered Hardware (including OS) and Software (including application software to Data Centre at Bangalore and DRC at Mumbai locations) shall be paid after completion of Implementation and User Acceptance Test Sign off of the Project. The bidder has to submit relevant certificates for having completed the Implementation & UAT, while claiming payments.
- 10.2.4. Balance 10% Payment shall be paid after expiry of warranty period of Hardware and Software or after signing off of the Project by the Bank whichever is later, on submission of a Bank Guarantee for equivalent amount by the Bidder.

10.3. Implementation Charges

The Payment towards implementation charges shall be paid as indicated below:

Upon completion of implementation at Data Centre, HO in Bangalore	50% of the total implementation charges.
Upon completion of implementation at DRC, Mumbai.	30% of the total implementation charges.
On acceptance and signing of the Project	20% of the total implementation charges.

10.4. Support Charges toward Residential Engineers after Signing off the Project

Support Charges including Resident Engineer Charges, if any, shall be paid quarterly in arrears, after signing of the Project.

11. SECURITY DEPOSIT / PERFORMANCE BANK GUARANTEE

- 11.1. The successful bidder should submit a Security Deposit / Performance Guarantee for 10 % value of the order within **Fourteen days** from the date of acceptance of the order.
- 11.2. If the Security Deposit /Performance Guarantee is not submitted within the time stipulated above, penalty at 0.50% for each completed calendar week of delay or part thereof on the cost of the order will be deducted from the delivery payment or from any other payments for the delay in submission of Bank Guarantee.
- 11.3. Security Deposit should be submitted by way of DD drawn on Canara Bank payable at Bangalore /Bank Guarantee may be obtained from any of the Scheduled Banks.
- 11.4. Security deposit / Bank Guarantee shall be retained till 6 years after signing off the Project. The guarantee should also contain a claim period of three months from the last date of validity.
- 11.5. 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.
- 11.6. The security deposit / Bank guarantee will be returned to the vendor after a period of 6 years, after signing off the Project.
- 11.7. 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.

12. ORDER CANCELLATION / TERMINATION OF CONTRACT

The Bank reserves its right to cancel the entire / unexecuted part of Purchase Order at any time by assigning appropriate reasons in the event of one or more of the following conditions:

- i. Delay in delivery, installation of Hardware and Software and Implementation of the Project beyond the specified periods.

- ii. Non satisfactory performance of the Project during Evaluation Period.
- iii. Failure to integrate / implement the project as per the requirements of the Bank.
- iv. Serious discrepancies noted in the implementation of the project.
- v. Breaches in the terms and conditions of the Order.
- vi. Non satisfactory performance of the Project in terms of affecting the Core Systems of the Bank or the Core Business of the Bank and the functioning of the Branches/Offices of the Bank.

In addition to the cancellation of purchase order, the Bank reserves its right to invoke the Performance Bank Guarantee given by the bidder towards non performance/non compliance of the terms and conditions of the contract, to appropriate the damages.

In the event of termination of contract, bank shall have the right to avail the services of any other person for the purpose without any let or hindrance from the successful bidder besides claiming the liquidated damages as per clause 6 above.

13. SOFTWARE, DRIVERS AND MANUALS

- 13.1. The bidder shall supply along with each Risk Based Authentication Solution ordered, all the related documents, Software Licences and necessary media of the software loaded in the hardware without any additional cost. The media and documents shall be in English. These will include but not restricted to User Manual, Operation Manual, Other Software and Drivers etc.
- 13.2. All related documents, manuals, catalogues and information furnished by the bidder shall become the property of the Bank.

14. WARRANTY

- 14.1. The entire hardware (including OS) shall be under Comprehensive Onsite Warranty covering all parts, updates, upgrades of software, maintenance or support for its proper operation, performance and output as specified in the tender technical specifications for a period of 36 months from the Date of Installation of the Hardware (including OS) at each location.
- 14.2. The application software and any software including client related software shall be under Comprehensive Onsite Warranty covering all updates, upgrades of software, maintenance or support for its proper operation, performance and output as specified in the tender technical specifications for a period of 12 months from the Date of Installation of the Software at each location.
- 14.3. The supplied hardware shall be free from defective material and workmanship and any shortfall/defect that may appear/be detected within 36 months from the date of installation, which in the opinion of the Bank has arisen from bad design, material and/or workmanship, shall upon intimation to the bidder, be made good at the bidder's own risk and cost within 30 days.
- 14.4. The defective or replaced parts shall be returned to the Bidder upon request and at his cost and responsibility. The Bank will, however, render such assistance in the matter as will expedite the same.
- 14.5. If the Bidder on account of the defects and/or repairs replaces certain items by changing the design or materials, such change shall not reduce the performance of the equipment as per the technical specification.

14.6. The issue of acceptance certificate/inspection certificate/approval by the Bank shall in no way relieve the Bidder from the provisions of this clause.

15. ANNUAL MAINTENANCE CONTRACT / ANNUAL TECHNICAL SUPPORT (AMC/ATS)

15.1. At the time of submission of bids, the Bidder has to submit his quote for AMC for Hardware (including OS) for three years and ATS for application software & any other related software for five years, after completion of respective warranty periods.

15.2. The Bank, at its discretion may enter into Annual Maintenance Contract AMC /ATS with the Bidder at its discretion after completion of respective warranty periods.

15.3. The support for maintenance of entire Risk Based Authentication Solution supplied should be available for a minimum period of 6 years after signing of the Project (Hardware 3 Years warranty and AMC 3 years and ATS for 6 Years for Software).

15.4. The Bidder shall quote their rates per year for all inclusive (comprehensive) maintenance service exclusive of taxes. Taxes to be furnished separately.

15.5. The AMC/ATS Charges should cover the regular maintenance of the hardware and software including updates and support charges. It may be noted by the bidder that Bank will not provide any kind of assistance in the form of men/material and the Bidder will have to make his own arrangements for deputing the required skilled manpower including all necessary spares for setting right the reported/observed defects. These rates shall remain firm and valid for a period quoted in the BOM.

Repairs to the systems and trouble shooting of software in the event of any breakdown, the scope of the contract shall comprise and include all costs, all taxes, duties, levies and other transport, handling, insurance charges.

15.6. AMC /ATS Payment will be made quarterly in arrears after satisfactory completion of service during the period and submission of reports and invoices.

15.7. The Bank shall have the option to terminate the service contract any time during the contract period by giving a written notice of 3 months, without assigning any reason thereof. However, the contractor shall commit himself to the service contract for a minimum period of 6 years, unless the service contract is terminated by the Bank and the bidder will have no right to terminate the contract within this period.

15.8. During the Warranty and AMC period, the Bidder should extend the On Site Service Support. The scope of Warranty and AMC shall include

- i. Upgradation, supply, installation and implementation of upgraded versions of software (updates /upgrades).
- ii. Rectification of Bugs/defects if any.
- iii. Fine tuning of application and database.
- iv. Maintenance of application and database.
- v. Reinstallation of software /database whenever required.

16. INSURANCE

The Hardware to be supplied for implementation of Risk Based Authentication Solution will be insured by the Bidder against all risks of loss or damages from the date of shipment till such time, it is delivered, installed, commissioned and accepted by the bank at respective Bank Branch / Offices.

17. INDEMNITY

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

- i. The breach, default or non-performance of undertakings, warranties, covenants or obligations by the bidder;
- ii. Any contravention or Non compliance with any applicable laws, regulations, rules, statutory or legal requirements by the bidder;

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

- Bidder's aggregate liability shall be subject to an overall limit of the total Cost of the project.
- The limit specified in the above said clause shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or for claims relating to the loss of or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be unlimited.

18. OTHER CONDITIONS

The bidder will take due precaution to protect systems from any loss of data / information from any Server / Desktop / Laptop otherwise bank may charge penalty to the bidder equivalent to amount incurred by the bank for recovering the data / information.

The Successful bidder also has to comply with the IT Security Policy of the Bank at the time of implementation of the Solution and also during Warranty/AMC period.

The selected vendor has to execute an Undertaking of Authenticity for Hardware Items as per Annexure C.

19. NEGLIGENCE

In connection with the work or contravenes the provisions of General Terms, If the select bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the selected bidder

calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the Contractor liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the Contractor.

20. RESPONSIBILIY FOR COMPLETENESS

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

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

21. SPARE PARTS.

The Bidder will make available the spare parts for the hardware supplied for implementation of Risk Based Authentication Solution for a minimum period of 5 years after warranty period.

If any of the peripherals / components is not available during the warranty / AMC period, the substitution shall be carried out with peripherals / components of equivalent or higher capacity without any cost to the Bank

22. LOCAL SUPPORT.

The vendor should be capable of meeting the service & support standards as specified in the scope of work.

23. MEAN TIME BETWEEN FAILURES (MTBF).

If during the warranty period, any hardware items fail on four or more occasions in a quarter, such hardware items shall be replaced by equivalent / superior new hardware items by the vendor at no additional cost to the Bank.

24. PUBLICITY.

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

25. FORCE MAJEURE.

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

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

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

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

26. RESOLUTION OF DISPUTES.

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

In case the Proposal is not received as required above on or before the said date and time, we shall presume that you are not interested in supply of the item/s now and decision will be taken by us accordingly.

The venue of arbitration shall be Bangalore.

27. THE JURISDICTION OF THE COURT.

The Purchase Contract / Annual Maintenance Contract shall be governed by the Laws and Regulations of India for the time being in force and will be subject to the exclusive jurisdiction of the Courts in Bangalore, India.

Yours faithfully,

R Rajendran
Deputy General Manager

ANNEXURE - A

Authorization letter format

Date:

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

Dear Sir,

SUB: Authorization Letter for attending the Bid Opening

REF: Your RFP No. 21/11-12 Dated 04.10.2011.

This has reference to your above RFP for implementation of Risk Based Authentication Solution in Canara Bank.

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

The specimen signature is attested below:

Specimen Signature of Representative

Signature of Authorizing Authority

Name of Authorizing Authority

Annexure B - Covering Letter Format

Offer Reference No:

Date:

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

Dear Sir,

Tender Ref: RFP-21/11-12 dated 04.10.2011

Having examined the tender document including all Annexure the receipt of which is hereby duly acknowledged, we, the undersigned, offer to implement Risk Based Authentication Solution in Canara Bank 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 and implementation of Risk Based Authentication Solution project to the Bank within 10 weeks as specified in the offer document.

If our offer is accepted, we shall carry out all the works specified in Scope of Work (Annexure J) and also all other works related to implementation of Risk Based Authentication Solution in Bank.

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

We agree to abide by this offer till 6 months from the date of declaration of successful Bidder and for such further period as may be requested for by the Bank, and agreed to in writing by the bidder. We also agree to keep the Earnest Money Deposit/Bank Guarantee in lieu of EMD during the entire validity period of the tender. However if we withdraw our offer within the said validity period, you shall have the right to forfeit the EMD/invoke the Bank Guarantee in lieu of EMD, without reference to us. We agree to abide by and fulfill all the terms and conditions of the tender and in default thereof, to forfeit and pay to you or your successors, or authorized nominees such sums of money as are stipulated in the conditions contained in tender together with the return acceptance of the contract for implementation of Risk Based Authentication Solution.

Our PAN number for Income Tax is _____.

We are registered with the Sales Tax/Service Tax authorities and our registration numbers are as follows.

Sales Tax/VAT Registration Number is _____.

Service Tax Registration Number is _____.

Our Bank Details

Name and Style of Bank Account :

Name of the Bank and Branch address:

Account Number :

RTGS / NEFT Code :

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

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

Dated this _____ day of _____ 2011

Signature _____

Signature of the Authorized Signatory with date & seal

Annexure C

Sub: Undertaking of Authenticity for Supply of Servers and other items

Sub: Supply of IT Hardware/Software - Servers and other items.

**Ref: 1. Your Purchase Order No..... Dated.....
2. Our Invoice no/Quotation no.....Dated.....**

With reference to the Servers being supplied/quoted to you vide our Invoice no/Quotation no/Order no cited above,

We hereby undertake that all the components/parts/assembly/software's used in the Servers 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 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) and also that it shall be sourced from the authorized source (e.g. Authorised Microsoft Channel in case of Microsoft Operating System)

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 Servers without demur, if already supplied and return the money if any paid to us by you in this regard.

We (System OEM name) also take full responsibility of both parts and service SLA as per the content even if there is any defect by our authorised service centre/Reseller/SI etc.

Authorized Signatory (Not less than Company Secretary of the Organisation)

Name:

Designation

Annexure - D

BANK GUARANTEE FORMAT FOR EARNEST MONEY DEPOSIT

To

.....

WHEREAS _____(Name of Tenderer) (hereinafter called "the Tenderer" has submitted its tender dated _____ (Date) for the execution of (Name of Contract)_____ (hereinafter called "the Tender") in favour of _____hereinafter called the "Employer";

KNOW ALL MEN by these presents that we, _____(name of the issuing Bank), a body corporate constituted under the _____having its Head Office at _____amongst others a branch/office at _____ (hereinafter called "the Bank" are bound unto the employer for the sum of Rs_____ (Rupees_____only) for which payment well and truly to be made to the said Employer, the Bank binds itself, its successors and assigns by these presents;

THE CONDITIONS of this obligation are:

- (a) If the Tenderer withdraws its Tender during the period of Tender validity specified in the Tender; or
- (b) If the Tenderer having been notified of the acceptance of his Tender by the Employer during the period of Tender validity;
 - (i) Fails or refuses to execute the Agreement, if required; or
 - (ii) Fails or refuses to furnish the performance security, in accordance with clause _____ of conditions of Contract.

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

Notwithstanding anything contained herein

- i) Our liability under this Bank Guarantee shall not exceed Rs._____ (Rupees _____only)
- ii) This Bank Guarantee is valid up to _____ and
- iii) We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before _____(mention period of guarantee as found under clause (ii) above plus claim period)

Dated _____ day of _____ 20____

SIGNATURE OF THE BANK

Annexure - E

TECHNICAL SPECIFICATIONS

S/N	Evaluation Criteria	Yes / No
	Risk Based Authentication	
1	The Bidder should provide required customization for integration with the bank systems and it is vendors responsibility to arrange for the same	
2	The solution architecture should be based on web services technology to ensure future interoperability and simpler integration with the applications.	
3	The solution must support multiple applications and environments, including Web-based applications such as net-banking and other solutions that bank may deploy for various channels like ATM, Mobile Banking, Card system etc.	
4	The solution should have the ability to identify/mark transactions and/or activities which are being manipulated by Trojans.	
5	The solution must be able to use the inputs from the online fraud monitoring services (anti-Phishing, anti-Pharming, anti-Trojans etc) such as suspected IPs, suspected locations, compromised accounts, Mule account details used by various Trojan families, dummy data fed to fraud sites etc and other inputs provided by the bank and third parties.	
6	Solution must provide easy interface for designing, testing (off-line and on-line/simulation) and deploying customized rules / policies. Ability to run rules in a simulation mode to monitor the effect of a rule without actually applying it.	
7	The solution must provide a range of authentication capabilities, tailoring appropriate authentication for particular transaction risk levels	
8	The solution must have capability to deliver out of the band authentication worldwide.	
9	The APIs, Back Office applications and Databases should support creating rules using Internet Protocol Version 6 (IPv6) in addition to IPv4.	
10	Common Criteria certification and Federal Information Processing Standards (FIPS) 140-2 should be provided for the proposed solution.	
11	The solution should include a Risk based Engine with self learning capabilities based on the user behavior and environment. The authentication mechanism should use the risk score generated by the Risk Engine to prevent fraud in real-time by challenging high risk transactions.	
12	The solution should provide for risk based authentication mechanism which should help the bank to deploy a layered and flexible multifactor solution covering both wired as well as wireless online	

S/N	Evaluation Criteria	Yes / No
	<p>users.</p> <p>It should be capable of including various forms of transaction channels that the bank has today like Net banking, ATM, Mobile Banking, Cards and any other channel that may be added at a future date.</p> <p>The Solution should describe the way in which it is able to adapt authentication mechanism to different levels of risk associated with a transaction for the user.</p>	
13	The risk based engine should be able to correlate transactions across all the channels integrated in a real time basis and prevent cross channel fraud.	
14	<p>The Risk Based Engine should allow channel specific policies to be built and enforced.</p> <p>For Eg : ATM specific policies should enforced on ATM transaction channel as the threat vector varies from channel to channel</p>	
15	<p>Risk based authentication engine should be able collect and Identify channel specific information</p> <p>For Eg: Device Identifiers for Internet, ATM ID ATM Location / IP for ATMs etc....</p>	
16	The authentication mechanism should support site-to-user (e.g. personal security image), challenge questions, two factor authentication using secure tokens, software tokens, SMS, out of the band phone or any other additional authentication when necessary.	
17	<p>The risk scoring should be done using a self learning model using the following -</p> <ol style="list-style-type: none"> 1) Device Parameters 2) User Behaviour patterns 3) Inputs shared by other banks on fraud 	
18	The proposed solution should have an inbuilt Case Management System which should facilitate to create cases automatically, assign cases to operators, track, investigate and provide feedback to the risk engine.	
19	<p>The Detection based mechanism should include the following parameters: The list is only illustrative and not exhaustive.</p> <ul style="list-style-type: none"> • Device based • IP and country based • Channel • Amount (payment and transaction) • High risk IPs • Locations • Fraudulent accounts 	

S/N	Evaluation Criteria	Yes / No
	<ul style="list-style-type: none"> • Policies of the Bank <p>A unique risk score should be produced for each activity based on a specific model used to automatically weigh each indicator's risk probability. The final risk score should be comprised of combining a short and long-term influenced score and a manually influenced risk score used to combat emerging threats.</p>	
20	<p>The transaction monitoring mechanism should be based on:</p> <ul style="list-style-type: none"> • risk-based detection scoring • User configurable rules • Self learning system • Other Proprietary mechanism 	
21	Transaction monitoring should happen on pre-login, Login and Post login transaction on the internet banking system and Mobile Banking.	
22	All events should be logged and be available to support investigation related to fraud incidents and other uses.	
23	A customized reporting dashboard is to be provided to conduct proactive risk monitoring, case management, as well as trending and modeling analysis	
24	<p>Should provide a web based module for monitoring and configuring which is accessible real time by various Canara Bank users based on job responsibilities. For example;</p> <ul style="list-style-type: none"> • System admin • Fraud Analyst • Customer Service at Canara Bank Call Centre 	
25	<p>Performance benchmarks should be available for the solution on various platforms. Bank expects the following Performance Benchmark.</p> <ul style="list-style-type: none"> • Proposed solution should be capable of handling the load of 25 transactions per second. • Proposed Hardware and software should not add the latency greater than 200-250 ms at the peak load (25 TPS) • Performance benchmark document should reflect the various performance parameters like response time, Transaction per second, Hardware specification on which the proposed solution was tested etc. 	
26	The Solution should be able to get all the transactional logs on a real time or offline manner for the risk engine to analyze and calculate the risk value of the transaction and build a case for forensic and further manual risk analysis.	
27	The solution should be able to pull out logs of various cash-out transactions involving ATM channel Eg. Money withdrawal, Money	

S/N	Evaluation Criteria	Yes / No
	transfer, Bill pay, POS transactions etc. as well as Profile-change transactions and send to the risk engine for risk score calculation. Based on the risk score a case should be created automatically in the case Management system.	
28	The mule account details should be available as a service from the OEM / Bidder	
29	The solution should have mechanism built to interface with other systems in the future and should provide updates to include newer authentication mechanisms	
30	Proposed Solution should have the capability to integrate with Security operation center of the bank which may be set up in the future.	
31	The solution should have dynamic scoring models with inbuilt processes and controls to trigger transactions which are not normal so that even if the identity is stole, the fraudster should not be in a position to succeed in his attempts. Study of customer transaction behavioral patterns and stopping irregular transactions should be part of the above process.	

Annexure F

Bill of Material

TABLE - I

Price Details of the required items:

i. HARDWARE ITEMS (including OS)

Sl. No.	Item Details - Specify the details of Hardware (including OS) with Specifications	Cost Price				AMC *				Total Cost per unit with AMC (Incl. of tax)	Qty	Total Cost (Incl. of tax)
		Unit Price with 3 year Comprehensive onsite warranty (Excl. of Tax)	Tax for Column A		Unit Price Incl. of tax	3 years AMC charges per item after warranty period (Excl. of Tax)	Tax for Column E		Total AMC incl. of tax			
		A	B % of tax	C Tax Amt.	D=A+C	E	F-% of Tax	G-Tax Amt	H=E+G	I =D+H	J	K=(IxJ)
1	<u>Hardware at DC</u> i. ii. iii. iv. v.											
2	<u>Hardware at DRC</u> i. ii. iii. iv. v.											
	Total Cost of Hardware Items	*****	****	****	*****	*****	****	*****	*****	****	****	

*Year wise breakup of AMC charges should be furnished in Table II.

Signature of the Authorised Signatory with date & seal

ii. SOFTWARE ITEMS

Sl. No.	Item Details - (Specify the details of Application Software and any other related software with full details)	Cost Price				ATS**			Total Cost per unit with 6 year ATS (Incl. of tax)	Qty	Total Cost (Incl. of tax)	
		Unit Price with First Year ATS (Excl. of Tax)	Tax for Column A		Unit Price with First Year ATS Incl. of tax	5 years ATS charges after completion of first year ATS [Excl. of Tax]	Tax for Column E					Total ATS for 5 years incl. of tax
		A	B % of tax	C Tax Amt.	D=A+C	E	F-% of Tax	G-Tax Amt	H=E+G	I =D+H	J	K=(IxJ)
1	<u>Software at DC</u> i. ii. iii. iv. v.											
2	<u>Software at DRC</u> i. ii. iii. iv. v.											
	Total Cost of Software Items	*****	****	****	*****	*****	*****	**** *	*****	*****	****	

**Year wise breakup of ATS Charges should be furnished in Table II.

iii. IMPLEMENTATION CHARGES

Sl. No.	Item Details	Total Charges [Excl. Tax]	Taxes for Col. No. C		Total Charges [Inclusive of Taxes]
A	B	C	D-% of Tax	E - Tax Amt.	F=C+E
1	Charges for carrying out all the implementation activities specified in the Scope of Work as per RFP till signing off the Project				
	Total Implementation Charges	*****	*****	*****	

Signature of the Authorised Signatory with date & seal

iv. SUPPORT CHARGES AFTER SIGNING OF THE PROJECT

Sl. No.	Item Details	Total Charges [Excl. Tax]	Taxes for Col. No. C		Total Charges [Inclusive of Taxes]
			D-% of Tax	E - Tax Amt.	
A	B	C	D-% of Tax	E - Tax Amt.	F=C+E
1	<u>DC & DRC Locations</u> Support Charges towards Resident engineer/s at DC situated at HO Bangalore and for trouble shooting visits at DRC for Six years from the date of Signing off the Project as mentioned in Terms & Conditions, clause 7 of RFP. Year Wise Break up to be furnished in Table II.				
	Total Support Charges	*****	*****	*****	

v. CONSOLIDATION

Sl. No	Details	Total Cost of Ownership (Inclusive of taxes)
A	B	C
1	HARDWARE- [i] (Total Cost of Hardware Items under Column K)	
2	SOFTWARE- [ii] (Total Cost of Software Items under Column K)	
3	IMPLEMENTATION CHARGES- [iii] (Total Implementation Charges under Column F)	
4	SUPPORT CHARGES AFTER SIGNING OF THE PROJECT- [iv] (Total Support Charges under Column F)	
	TOTAL COST OF OWNERSHIP	

Signature of the Authorised Signatory with date & seal

TABLE - II

COMMERCIAL VERSION - POST WARRANTY AMC /ATS / IMPLEMENTATION CHARGES/ SUPPORT CHARGES CALCULATION TABLE

Sl. No.	Description	Details of Post Warranty AMC / ATS Charges, Implementation and Support Charges per year per unit inclusive of Tax (year wise) ***																							Total Charges (incl. of tax)	
		1 st Year				2 nd Year				3 rd year				4 th Year				5 th Year				6 th Year				
		AMC/ATS Charge (Excl. of tax)	Tax %	Tax in Amt.	Total AMC (Incl. of tax)	AMC/ATS Charge (Excl. of tax)	Tax %	Tax in Amt.	Total AMC (Incl. of tax)	AMC/ATS Charge (Excl. of tax)	Tax %	Tax in Amt.	Total AMC (Incl. of tax)	AMC/ATS Charge (Excl. of tax)	Tax %	Tax in Amt.	Total AMC (Incl. of tax)	AMC/ATS Charge (Excl. of tax)	Tax %	Tax in Amt.	Total AMC (Incl. of tax)	AMC/ATS Charge (Excl. of tax)	Tax %	Tax in Amt.		Total AMC (Incl. of tax)
1	2	3	4=1+3	5	6	7	8=5+7	9	10	11	12=9+11	13	14	15	16=13+15	17	18	19	20=17+19	21	22	23	24=21+23	25=4+8+12+16+20+24		
1.	<u>AMC for Hardware at DC</u>																									
	i.	*****	**	****	*****	*****	**	****	*****	*****	**	****	*****													
	ii.																									
	iii.																									
	iv.																									
	v.																									
	<u>AMC for Hardware at DRC</u>																									
	i.	*****	**	****	*****	*****	**	****	*****	*****	**	****	*****													
	ii.																									
	iii.																									
iv.																										
v.																										

Sl. No.	Description	1 st Year				2 nd Year				3 rd year				4 th Year				5 th Year				6 th Year				Total Charges (incl. of tax)
		AMC/ATS Charge (Excl. of tax)	Tax %	Tax in Amt.	Total AMC (Incl. of tax)	AMC/ATS Charge (Excl. of tax)	Tax %	Tax in Amt.	Total AMC (Incl. of tax)	AMC/ATS Charge (Excl. of tax)	Tax %	Tax in Amt.	Total AMC (Incl. of tax)	AMC/ATS Charge (Excl. of tax)	Tax %	Tax in Amt.	Total AMC (Incl. of tax)	AMC/ATS Charge (Excl. of tax)	Tax %	Tax in Amt.	Total AMC (Incl. of tax)	AMC/ATS Charge (Excl. of tax)	Tax %	Tax in Amt.	Total AMC (Incl. of tax)	
		1	2	3	4=1+3	5	6	7	8=5+7	9	10	11	12=9+11	13	14	15	16 = 13+14	17	18	19	20=17+19	21	22	23	24=21+23	
2.	<u>ATS for Software at DC</u> i. ii. iii. iv. v.	*****	**	*****	*****																					
	<u>ATS for Software at DRC</u> i. ii. iii. iv. v.	*****	**	*****	*****																					
3.	Support Charges after Signing off the Project																									

Date:

Signature of the Authorised Signatory with date & seal

***** Note: The Charges mentioned above should tally with the charges mentioned under Price Details as mentioned in the following formulae.**

1. For Sl. No. i) AMC for Hardware items at DC & DRC above

The total of Column 13, 17 & 21 should tally with Column E of Hardware Items (including OS) under table no. I- Price details.
The total of Column 15, 19 & 23 should tally with Column G of Hardware Items (including OS) under table no. I- Price details.
The total of Column 16, 20 & 24 (ie., col. 25) should tally with Column H of Hardware Items (including OS) under table no. I- Price details.

2. For Sl. No. ii) ATS for Software items at DC & DRC above

The total of Column 5, 9, 13, 17 & 21 should tally with Column E of Software Items under table no. I- Price details.
The total of Column 7,11,15,19 & 23 should tally with Column G of Software Items under table no. I- Price details.
The total of Column 8,12,16,20 & 24 (ie., col. 25) should tally with Column H of Software Items under table no. I- Price details.

3. For Sl. No. iv) Support Charges after signing of the project above

The total of Column 1,5,9,13,17 & 21 should tally with Column C of Support Charges after Signing of the Project under table no. I- Price details.
The total of Column 3, 7,11,15,19 & 23 should tally with Column E of Support Charges after Signing of the Project under table no. I- Price details.
The total of Column 4, 8,12,16,20 & 24 (ie., col. 25) should tally with Column F of Support Charges after Signing of the Project under table no. I- Price details.

Annexure - G

Undertaking Letter Format

We understand that the Commercial Bid will be evaluated based on the Total Cost of Ownership (TCO) of the Risk Based Authentication Solution as per Bill of Material (Annexure F) as mentioned below and the Ranking of the Bidders will be determined.

Cost of Hardware, Software items and Implementation Charges + AMC for Hardware /ATS for Software/ Support Charge at present values as per BOM.

We understand that Bank shall be placing Order to the Selected Bidder exclusive of taxes only and that all applicable Taxes like CST/VST/VAT/Service Tax will be paid at actual against production of invoice / bills.

We understand that Bank will pay VAT only for Goods Component of Hardware/ Software and Service Tax for Services Component of Hardware/Software. We also understand that the Goods Component + Services Component should be limited to 100% of the Cost Price.

We confirm that we have quoted for post warranty AMC rates (as per terms and conditions of the tender), giving the rates/price in our Commercial Offer.

We agree for the payment terms mentioned in RFP.

Date:

Signature of the Authorised Signatory with date & seal

Annexure - H

Technical Compliance Statement

Declaration

We hereby undertake to agree to abide by all the Instructions, Terms & Conditions including the Scope of Work stipulated in the RFP/tender document for smooth Implementation of Risk Based Authentication Solution in Bank.

We also hereby undertake to supply the latest product of hardware and latest version of software for implementation of Risk Based Authentication Solution and confirm policy compliance.

We certify that the systems / services offered by us for tender conform to the specifications stipulated in the tender form.

Signature of the Authorised Signatory with date & seal

Annexure - I

A. Format for Technical Bid

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

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

1. Index of all the document submitted with page numbers.
2. Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD as per **Annexure D**.
3. Cost of Tender document by way of DD payable at Bangalore.
4. Covering letter as per **Annexure B**.
5. Power of Attorney / Authorisation letter signed by the Competent Authority with the seal of the bidder's company / firm in the name of the person signing the tender documents.
6. Technical Offer as per Specifications given in **Annexure E** should be complete with all the columns filled in.
7. The Bidder to furnish the details of Risk Based Authentication Solution Offered to the Bank detailing the
 - i. Proposed architecture,
 - ii. Hardware with configuration
 - iii. Operating System Software including licenses.
 - iv. Application Software including licenses.
8. The Bidder also to submit a certificate / letter from OEM of the Application software that the proposed Architecture, Hardware, OS, Application Software, 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.
9. The bidder should provide necessary hardware with latest product and software with latest version and any third party licenses with latest version required for the implementation Risk Based Authentication Solution. The charges for the above should be factored in Bill Of Material (BOM), otherwise the Bid is liable for rejection. The bidder should submit BOM as per Banks format - Annexure F. Changes in the BOM by the bidder will also be liable for rejection.
10. A detailed list of the other Infrastructure required and any other precautions to be undertaken should be given in detail along with the Technical Bid.
11. Detailed Time Schedule & PERT chart for delivery, installation, commissioning of hardware and software and for complete End to End implementation of Risk Based Authentication Solution to the Bank to be submitted.

12. Manufacturer's Authorization Form as per **Annexure K**.
13. The masked Commercial Offer should be enclosed to the Technical Offer as per **Annexure F**.
14. Undertaking Letter format as per **Annexure G**.
15. Technical Compliance Statement as per **Annexure H**.
16. Terms and Conditions compliance Table in the following format as under. This table must cover bidder's response to all the terms and conditions specified in the offer document i.e. Part B (Terms and Conditions) and Scope of Work mentioned in **Annexure J**.

Sl. No.	Term No.	Short Description of Term	Complied (Yes / No)
1			
2			
3			

17. Technical Documentation (Product Brochures, leaflets, manuals etc). An index of technical documentation submitted with the offer must be enclosed.

B. Format for Commercial Offer

The Commercial offer must not contradict the Technical Offer in any manner. The suggested format for submission of commercial offer is as follows:

1. Commercial Version of Bill of Materials and Price Schedule. This annexure must contain all Price information, including AMC details and taxes along with the cost of consumables sought for as per Annexure F.

Annexure - J

Scope of Work

1. The selected vendor should provide Risk-Based Authentication solution (Fraud Management and Transaction Monitoring) for Alternate Delivery channels (like Internet Banking, ATM, mobile banking, debit and credit cards etc.). The proposed solution should comply with the technical specification provided in the Technical Evaluation Table.
2. The proposed solution should encompass installation, integration and customization with the existing (Retail and Corporate Net Banking, ATM transactions, Mobile Banking, Card transactions) and future applications of the Bank.
3. The selected vendor should be able to bring in the experience & best practices in Risk Based Authentication implementation and fraud management and support the bank in reducing the Risk landscape and also comply with RBI guidelines.
4. The selected vendor should provide services for the following scope of work
 - Install and configure the Risk based authentication system in the bank's premises
 - Integrate the Risk Based Authentication system with present internet banking application, ATM, Mobile Banking and Card Transactions.
 - Update the risk based authentication with the comprehensive database of fraud related information like suspected IPs, Suspected Devices, suspected locations, Mule accounts used for various Trojan families, compromised accounts, dummy data fed to fraud sites etc and other inputs provided by the bank or third parties.
 - Co-ordinate with the vendors of internet banking services to provide site to user authentication system through personalized messages and images
 - Integrate the fraud management and transaction monitoring solution with
 - ATM infrastructure of the bank
 - Mobile Banking infrastructure
 - Credit card transactions
 - The solution must support collecting and designing the knowledge base of customer, user patterns and behavior with assistance from the Bank. Vendor will be responsible for using the historical information available with the bank in the form of logs of various applications (Internet Banking, ATMs etc)
 - Transfer the knowledge to the bank and Train minimum of 20 Bank staff in order to maintain the Risk Based Authentication infrastructure on ongoing basis
5. Risk based authentication system should be supported post implementation by the Bidder and the OEM
6. Risk Based Authentication integration with various channel should be carried out first on test bed environment followed by deployment in production and final roll out. This is to be done in a phased manner for net banking, ATM, Mobile Banking, Card software.

7. The Vendor should provide 24 * 7 onsite support to the Bank for all activities listed under Technical Table.
8. The Vendor should set up appropriate DR system at our DR site, Mumbai to fall back in case of failure of the main system. The DC and DR set up should have the same configuration under both hardware as well as software.
9. The Vendor should be able to provide a customized Dashboard which is capable of providing features like MIS reports, regular updates of incidents, downloading extracted data, availability of screenshots, user access facility, display of on going compliance status etc.

Following is an illustrative list of MIS and User Reports expected. Some more reports may be added by the Bank, if required at a later date. Bank will decide on the periodicity of these reports. Solution should be able to provide any of the reports, if called for at any point of time.

- Blocked Users list
- Case Management Report
- Case Trends Report
- eFraud Network (EFN) Report
- Forensics Summary Report
- Policy Summary Report
- Policy Trend Reports
- Risk Factors Report
- Risk Factor Trends Report
- System Usage Report.
- Uptime report

10. The solution should support the Security Policy Guidelines of the Bank with regard to secrecy and accessibility of the data.
 - a. The accessibility should be by means of a secured Password of the users.
 - b. The Password should conform to the policy of the Bank, like the minimum length of the password, combination of characters, numbers, special characters etc for constructing a password etc.
11. The Selected Vendor should work with Bank's existing Service-providing vendors to carry out the integration. Bank will co-ordinate to facilitate the required interfaces. The details of interface like file format, API details etc are to be provided by the bidder.
12. Bank will provide necessary inputs from various banking application (On-line banking, ATM, Mobile Banking etc) pertaining to Risk analysis.
13. The solution should have dynamic scoring models with inbuilt processes and controls to trigger transactions which are not normal so that even if the identity is stole, the fraudster should not be in a position to succeed in his attempts. Study of customer transaction behavioral patterns and stopping irregular transactions should be part of the above process.
14. The solution should be capable of blocking / challenging the user if transaction happens from a different country than the usual one.

15. The Delivery & Installation of Hardware (including OS) and Application Software and any other related software at Data Centre at Bangalore and Disaster Recovery Centre at Mumbai shall be completed within a period of **6 Weeks** from the date of acceptance of order.

Following is the User Matrix as on 31.08.2011 for different channels (Details are provided for sizing the Hardware) which is scalable up to 30% per annum for both in terms of transactions and users in the next 5 years.

Sl. No	Description	No of Users	Transactions
1	Internet Banking Users	4,00,000	30,000 per day
2	ATM/Debit Card Holders	85,00,000	4 lac per day on average 6 lac per day (peak level)
3	Credit Card related POS (Point of sale) trans		

The bidder must take into account the above points and size the hardware at the commencement of the project itself and ensure that the resource utilisation is always within 70% at any point of time.

The bidder in his response must come up with appropriate sizing and capacity planning and bring the various computer system, hardware, system software configuration required to implement the solution. It is the Bidder's responsibility to bring in additional hardware if required, at their own cost to maintain business continuity and uptime of 99.9% at all times.

The Bidder should bring in the hardware and software for Data Centre, DRC (disaster recovery centre) and for Test environment. The bidder also should bring suitable Hardware and software and storage for Back up and ensure business process continuity.

16. The bidder must provide solution for replication of the data between DC and DRC and vice-versa at data base level in an asynchronous mode at an interval not exceeding 5 minutes. The recovery point objective should not exceed 15 minutes and recovery time objective should not exceed 2 hours.

The bidder should provide for LAN free backup mechanism with backup window of not more than 2 to 3 hours.

The bidder must spell out clearly the methodology suggested for replicating the data from DC to DRC. This apart, they must furnish the details of procedure for bringing up the DRC within the recovery time objective when the DC is down.

17. The bidder must also furnish the procedure for backup and recovery

Other Conditions

1. The solution should work seamlessly in VSAT/CDMA/ISDN/LL/MPLS connectivity.
2. If the solution is client based solution, it should allow communication between client and server to happen over a single configurable port.
3. IT administrators should be able to deliver the applications, updates, patches and security fixes that the target computer requires.
4. Solution should be able to control the security features of all desktops.
5. The administrator should be able to select one or more software signatures to be used for scanning a target computer or a group of computers.
6. The proposed solution should provide the capability to generate reports of the non-compliant issues and recommend corrective actions.
7. The proposed solution should provide facility to administrator to easily customize reports or create new reports and view all history reports. The administrator should be able to generate reports on daily, weekly, monthly, quarterly, yearly basis.
8. Dashboard should be provided in multiple ways like executives view, administrators view, guest view, Audit view, less privilege users view, etc. and the bidder should provide the dashboard with role based permission.
9. **Security Policy.**
 - 9.1. Risk Based Authentication policy should be implemented based on Bank's security policy.
 - 9.2. In case , the proposed solution do not comply with the policy, the access should be denied as Non-Compliance and a remediation process should be defined for them so that they can remediate themselves to the correct posture and then gain connection to the corporate network resources.
 - 9.3. Deliver the hardware, software for the policy compliance and enforcement solution and all the other related equipments and software as required by the solution

GENERAL

1. Assessment of Bank's existing Hardware, Operating System Software, Network, Anti Virus Solutions running in the Bank , other software and any other related items like infrastructure required for smooth implementation of Risk Based Authentication Solution should be done by the bidder.
2. Designing and handing over the Architecture for implementation of the Solution in the Bank.
3. Preparing and Handing over the PERT Chart to Bank till Sign off.
4. Delivery, Installation, commissioning of Hardware and Software at HO DC and DRC, Mumbai locations to be done as per schedule.

5. Review of pilot implementation and taking corrective steps.
6. The Vendor to take always proactive, reactive, preventive and corrective maintenance steps and ensure that the functioning of the Bank is no way affected.
7. The Vendor has to train the staff of the Bank as under:
 - 10.1. The successful Bidder shall associate the Bank's staff during the installation, and commissioning of the Risk Based Authentication Solution. The successful Bidder shall train Bank's staff in proper Operation, Trouble identification, Troubleshooting and routine maintenance of the Risk Based Authentication Solution at each and every location on a mutually agreed Date & Time.
8. The documents to be submitted to Bank as under:
 - 11.1. Two Sets of all Manuals of Hardware and OS and Application Software, Original OS and Application Software and Driver CDs including client related softwares.
 - 11.2. All Original license related OS and Application Software to the entire project.
9. Weekly progress report/plan of action for the ensuing week on the Project implementation to be submitted.
10. Attending all the review meetings once in a fortnight.
11. Designate one Senior Official for single point of contact by the Bank.
12. One or more qualified engineers to be stationed at DC situated at HO Bangalore for smooth implementation of the Project. The bidder should specify the number of support engineers required / to be stationed at DC location during the period of Warranty and AMC Period, if contracted.
13. The Services of the engineer should be available from morning 8 am to till 10 pm in the night on all the Bank working days at DC situated at HO Bangalore, during the entire project implementation period and during warranty/AMC, if contracted ie, for a period of 6 years after signing off the Project. The bidder should also depute their engineers for trouble shooting at DRC during the entire project implementation period and during warranty/AMC, if contracted ie, for a period of 6 years after signing off the Project. Bank also has the right to advise the engineer concerned to stay overtime, if their services are warranted.
14. In case the engineer goes on leave / absent, suitable replacements to be arranged by the bidder to ensure that regular functioning of the branch/office does not hamper. In case replacements are not arranged, bank shall pay only the proportionate amount of monthly supporting charges during the particular month. In addition to the above, the bank shall also impose a penalty of 0.5% of the monthly supporting charges payable to the bidder.
15. For post service implementation issues, the support to be given by remote or by personal visit of the engineer.

16. The Bidder also can have a nation wide toll free number for trouble shooting, guidance etc round the clock.
17. The Bidder should ensure that CBS & Other related Applications should run Smoothly during implementation and after implementation of Risk Based Authentication Solution.
18. The acceptance test to be conducted to the satisfaction of the Bank.
19. Vendor to ensure that the RISK & THREAT TO THE IT SYSTEMS OF THE BANK THROUGH VIRUSES, MALWARE & OTHER VULNERABLE ITEMS are minimized /curtailed and increase the security in IT area within our Banking System by implementing this solution.
20. At all points of time vendor should integrate, coordinate with all our System Integrators (SI) for smooth implementation.

ANNEXURE - K

{Note: This Letter should be on the letterhead of the manufacturing concern and should be signed by a competent person of the manufacturer}

Manufacturer's Authorization Form

No. _____ dated _____

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

Dear Sir,

Tender Reference No. _____

We _____ who are established and reputed manufacturers of _____ having factories at 1) _____ and 2) _____ do hereby authorize 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 hereby extend our full guarantee and warranty as per terms and conditions of the tender and the contract for the equipment and services offered against this invitation for tender offer by the above firm and will extend technical support for a period of 6 years from the date of submission of this tender.

Yours faithfully

(Name)
For and on behalf of
M/s _____
(Name of Manufacturers)