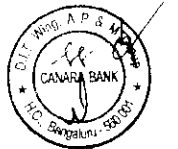


REQUEST FOR PROPOSAL [RFP]
FOR
“SELECTION OF VENDOR FOR SUPPLY, INSTALLATION,
INTEGRATION, IMPLEMENTATION AND SUPPORT FOR ENTERPRISE
FRAUD RISK MANAGEMENT SOLUTION”

Issued by: Canara Bank,
AP&M Group, 1st Floor,
DIT Wing, Naveen Complex,
14, MG Road, Bengaluru - 560 001



Bid Details in Brief

Sl. No.	Description	Details
1.	RFP No. and Date	RFP 28/2017-18 dated 18/01/2018
2.	Brief Description of the RFP	Selection of vendor for Supply, Installation, Integration, Implementation and Support for Enterprise Fraud Risk Management Solution
3.	Bank's Address for Communication and Submission of Tender	Deputy General Manager Canara Bank, AP&M Group, 1st Floor, DIT Wing, Naveen Complex, 14 MG Road, Bengaluru -560 001 Tel - 080-25590070,25584873 Fax- 080-25596539 Email: hoditapm@canarabank.com Senior Manager, Asset Procurement & Management Group
4.	Date of Issue	18/01/2018, Thursday
5.	Last Date of Submission of Queries for Pre Bid Meeting	25/01/2018, Thursday, 3.00 PM
6.	Date of Pre Bid Meeting	29/01/2018, Monday, 3.00 PM
7.	Last Date of Submission of Bids	08/02/2018, Thursday upto 3.00 PM
8.	Date and time of Opening of Part A- Conformity to Eligibility Criteria.	08/02/2018, Thursday, 3.30 PM
9.	Date and time opening of Technical Bid Part-B/Commercial Bid	Will be intimated at a later date.
10.	Application Fees (Not Refundable)	Rs.29,500/-(25,000 Application Money plus 18 % GST)
11.	Earnest Money Deposit(Refundable)	Rs.50,00,000/-

This document can be downloaded from Bank's website <http://canarabank.com/english/announcements/tenders>. In that event, the bidders should pay the Application Fee for tender document by means of DD drawn on any scheduled Commercial Bank for the above amount in favour of Canara Bank, payable at Bengaluru and submit the same along with the Bid document.



DISCLAIMER

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

Canara Bank reserves the right of discretion to change, modify, add to or alter any or all of the provisions of this RFP and/or the bidding process, without assigning any reasons whatsoever. Such change will be published on the Bank's Website (<http://canarabank.com/english/announcements/tenders>) and it will become part and parcel of RFP.

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



Abbreviations used in this Document:

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



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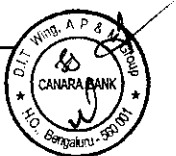
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A. INTRODUCTION

1. About Canara Bank:

CANARA BANK, a body Corporate and a premier Public Sector Bank established in the Year 1906 and nationalized under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, having its Head office at 112, J C Road Bengaluru-560002 and among others, having DIT Office at Naveen Complex, No.14, M G Road, Bengaluru-560001. The Bank is having pan India presence of more than 6,200 branches, 21 Circle offices and 118 Regional Offices situated across the States. The Bank is working on Core Banking System using Flex cube solutions. The Bank is a forerunner in implementation of IT related products and services and continuously making efforts to provide the state of art technological products to its customers.

2. Definitions:

- 2.1. 'Bank' means unless excluded by and repugnant context or the meaning thereof, shall mean 'Canara Bank', described in more detail in paragraph 1 above and which has invited bids under this Request for Proposal and shall be deemed to include its successor and permitted assigns.
- 2.2. 'RFP' means Request for Proposal for Selection of vendor for Supply, Installation, Integration, Implementation and Support for Enterprise Fraud Risk Management Solution in Canara Bank.
- 2.3. 'Bidder' means a vendor submitting the proposal in response to this RFP.
- 2.4. 'Solution' means Supply, Installation, Integration, Implementation and Support for Enterprise Fraud Risk Management Solution in Canara Bank.
- 2.5. 'Contract' means the agreement signed by successful bidder and the Bank at the conclusion of bidding process, wherever required.
- 2.6. 'Successful Bidder' / 'L1bidder' means the Bidder who is found to be the lowest bidder after conclusion of the bidding process, subject to compliance to all the Terms and Conditions of the RFP, etc.

3. About RFP:

The Bank wishes to procure an Enterprise Fraud Risk Management Solution for all channels, products, applications mentioned erstwhile from reputed vendors. In this connection, Bank invites sealed offers ('Conformity to Eligibility Criteria', 'Technical Proposal' and 'Commercial Bid') for Selection of vendor for Supply, Installation, Integration, Implementation and Support for Enterprise Fraud Risk Management Solution as per the Terms & Conditions, Technical Specifications and Scope of Work described elsewhere in this document.

4. Objective:

4.1. The Bank intends to implement an Enterprise Fraud Risk Management Solution with the real time/near real time detection and prevention capability with the following objectives, but not limited to:

- Fraud Prevention
- Early Fraud Detection
- Anti-Fraud Strategy
- Periodic Assessment of fraud risk
- Fraud risk training and awareness
- Fraud alerts
- Internal Fraud Risk Management
- Forensic Support

- 4.2. The Solution should cover the risks associated with the indicative list of channels and products mentioned in scope of work. The solution should cover detection and prevention of frauds at different process stages for all channels, products for all types of transactions, financial and non-financial transactions etc.
- 4.3. Proposed Fraud Monitoring Solution must have the capability to authenticate/decline/challenge a transaction based on customer risk category.
- 4.4. The Solution should be capable to risk score the transactions with self learning capabilities based on the user behavior and environment. The authentication mechanism uses the risk score generated by the Risk Engine to prevent fraud in real-time by challenging high risk transactions.
- 4.5. The Detection based mechanism includes the following parameters (The list is only illustrative and not exhaustive).
- Device based
 - IP and country based
 - Channel based
 - Amount (payment and transaction)
 - Velocity of transactions
 - High risk Internet Protocols (IPs)
 - Locations
 - Fraudulent accounts
 - Policies of the Bank
- 4.6. The Solution has to support Velocity Checks, pre-login, Login and Post login transaction monitoring as per the Terms & Conditions, Technical Specifications and Scope of Work described elsewhere in this document.

5. Eligibility Criteria:

- 5.1. A vendor submitting the proposal in response to this RFP shall hereinafter be referred to as 'Bidder' and Selection of vendor for Supply, Installation, Integration, Implementation and Support for Enterprise Fraud Risk Management Solution in the Bank shall hereinafter be referred as "Solution".
- 5.2. Interested Bidders, who can Supply, Install, Integrate, Implement and support Enterprise Fraud Risk Management Solution in the Bank and meeting the Eligibility Criteria as per Annexure-3 may respond.

6. Participation Methodology:

- 6.1. In a tender either the partner/distributor/System Integrator on behalf of the OEM or OEM itself can bid but both cannot bid simultaneously for the same item/product in the same tender.
- 6.2. If a partner/distributor/System Integrator bids on behalf of the OEM, the same partner/distributor/System Integrator shall not submit a bid on behalf of another OEM in the same tender for the same item/product.
- 6.3. If any Solution/Hardware/Software of OEM is being quoted in the tender, the OEM cannot bid for any other OEM's Solution/Hardware/Software in the same tender.
- 6.4. In the event partner/distributor/System Integrator fails in their obligations to provide the product updates (including management software updates and new product feature releases) within 30 days of release/announcement, the OEM should assume complete responsibility on behalf of the partner/distributor/System Integrator to provide the same to the bank at no additional cost to the bank and will directly install the updates, upgrades and any new product releases at the

Bank's premises. To this effect Bidder should provide a dealer/distributor certificate as per Annexure-16.

7. Existing Infrastructure:

- 7.1. Bank is having its Data Centre - Bengaluru (DC), Disaster Recovery Center-Mumbai (DRC). Presently Bank has around 6200 Branches and 10000 + ATMs across India.
- 7.2. All the Branches/ATMs are connected to DC/DRC via MPLS connectivity over various last mile connectivity like MPLS, VSAT, CDMA, 3G VPN, VPNoBB, RF, etc.
- 7.3. All Application servers and database are hosted in DC & DR, which are situated in Bengaluru & Mumbai respectively.
- 7.4. Bank is having various Delivery Channels like ATM, Internet banking, Mobile banking, UPI, POS apart from Core Banking Solution.
- 7.5. Bank is having various fund transfer system viz., RTGS, NEFT, SWIFT, Remit money etc.

8. Requirement Details:

- 8.1. Bank invites sealed offers ('Conformity to Eligibility Criteria', 'Technical Proposal' and 'Commercial Bid') for Selection of vendor for Supply, Installation, Integration, Implementation and Support for Enterprise Fraud Risk Management Solution for the Bank as per the Terms & Conditions, Technical Specifications and Scope of Work described elsewhere in this document.
- 8.2. The Fraud Risk Management Solution should comply with the detailed technical specification as per Annexure-10.
- 8.3. All the Hardware / Software ordered for Supply, Installation, Integration, Implementation and Support for Enterprise Fraud Risk Management Solution should have Comprehensive Onsite Warranty of 3 years & AMC of 2 Years (if contracted).
- 8.4. Bank reserves the right to increase or decrease the quantum of purchase by 25% in respect to the quantity specified in this tender at the same rate arrived at on the Terms and Conditions of this Tender.

9. Scope of Work:

9.1. The broad scope of this RFP is:

- 9.1.1. Bank intends to procure Enterprise Fraud Risk Management (EFRM) solution to secure the customers, safeguard the interest of Bank and its customers and to comply with the RBI guidelines laid out on Information Security, Electronic Banking, Technology Risk Management and Cyber Frauds & Security Issues and Risk mitigation measures related to all channels, products, applications, transactions etc.
- 9.1.2. The EFRM solution will cover enterprise wide fraud detection and prevention covering core banking solution and different channels and banking products as mentioned below indicatively. Bidder may be a System Integrator or Product OEM. The proposed solution should be a single integrated EFRM solution for all banking channels (including CBS), products and all banking applications. The solution should have proven integration capabilities with the channels including CBS, applications, and products.
- 9.1.3. The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to,
 - 9.1.3.1. CBS
 - 9.1.3.2. Internet banking

- 9.1.3.3. Mobile Banking/Mobile based banking channels
 - 9.1.3.4. UPI, BBPS
 - 9.1.3.5. ATM Transactions
 - 9.1.3.6. POS, Kiosks & all e-commerce products
 - 9.1.3.7. Payment Gateways
 - 9.1.3.8. Government Business Transactions, AEPS
 - 9.1.3.9. Treasury
 - 9.1.3.10. Trade Finance, Loan Monitoring
 - 9.1.3.11. CLAPS
 - 9.1.3.12. NEFT, RTGS, IMPS
 - 9.1.3.13. Swift & Other remittances.
 - 9.1.3.14. Cash Management System
 - 9.1.3.15. Financial Inclusion.
 - 9.1.3.16. Forex
 - 9.1.3.17. Any other delivery channels existing & will be introduced by the Bank during the contract period.
 - 9.1.3.18. internal frauds (employee initiated/ involvement)
 - 9.1.3.19. Service Branch Operations (ECS/Cheque processing etc)
- 9.1.4. The solution should have proven integration capabilities with the CBS and bidder should ensure that the EFRM solution does not have a performance impact on the CBS or any other channel. Also, the proposed solution should support new versions of all the applications.
 - 9.1.5. FRM solution will include all types of deposits, loans & advances prevalent in banking system.
 - 9.1.6. The proposed solution should be implemented at Bank's premise in High Availability mode.
 - 9.1.7. The FRM product solution will provide enterprise wide fraud detection and prevention covering the risks associated with the above mentioned indicative list of channels and products under online and/or offline mode on real time /near real time basis. The solution should cover prevention and detection of frauds at different process stages. The solution will be mainly on online mode for all channels except those channels /products where it has not been implemented in any bank in India.
 - 9.1.8. The Solution should cover the risks associated with the above indicative list of channels and products under both online and offline mode/ online or offline mode depending on prevalent industry practice, requirement of the bank and best possible suited fraud detection & prevention methodology.
 - 9.1.9. Online Mode: The fraud detection is done real time basis. Monitoring, action, authorisation, decline etc. is done real time & the decision impacts the authorization of the Inflight transaction. However such action should not affect performance of the source system.
 - 9.1.10. Offline Mode: - The Fraud detection is done post facto and the decision does not have any impact on the inflight transaction.
 - 9.1.11. The proposed solution should comply with the technical specification provided elsewhere in the RFP.
 - 9.1.12. The scope of work would include testing of the solution to understand the performance deviations and to reduce the number of false positives and also help the bank with Industry standards related to False Acceptance rate.

- 9.1.13. The scope of work would include design, supply, configuration, customization, integration, testing, user acceptance, documentation/manuals, training, warranty support and post warranty maintenance support, if contracted, for all the solution components including the software/tools required for the fulfillment of the scope.
- 9.1.14. The proposed solution should support required disk IOPS (Input Output Operations per Second) to meet the banks requirement in terms of performance as per technical specification mentioned elsewhere in the RFP.
- 9.1.15. Proposed software should support open modular architecture providing following broad level capabilities but not limited to :
- 9.1.15.1. Detection & Rule Engine
 - 9.1.15.2. Case Management & Workflow
 - 9.1.15.3. Scoring
 - 9.1.15.4. Analytics
 - 9.1.15.5. Data Management
 - 9.1.15.6. BI (Business Intelligence) & Reporting
 - 9.1.15.7. Integration & Interface
 - 9.1.15.8. Integrated Fraud Management
 - 9.1.15.9. Forensic Support
- 9.1.16. The proposed solution should provide robust fraud detection and risk scoring capabilities using following approach but not limited to as below
- 9.1.16.1. Advanced rule/scenario based detection
 - 9.1.16.2. Identity Resolution
 - 9.1.16.3. Dynamic Behavior Profiling and anomaly detection
 - 9.1.16.4. Machine Learning based Predictive Scoring models (including Neural Networks and Support Vector machine)
- 9.1.17. The proposed solution should be data-driven and must incorporate the predictive analytics capabilities such as usage of decision trees, logistic regression, neural networks, support vector machine (SVM), one-class SVM, clustering, association rule mining etc., besides descriptive analytics. Thus, the tool should yield predictions even if a particular type of fraud has not occurred so far in the Bank.
- 9.1.18. The selected vendor should follow Industry best practices in FRM implementation and support the bank in reducing the Risk landscape and also comply with RBI & other STATUTORY/regulatory guidelines.
- 9.1.19. The proposed solution should comply with bank Information Security Policy. Information Security Policy will be provided to finally selected bidder.
- 9.1.20. The proposed solution should automatically 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. The bidder must have arrangement to obtain such data from OEM and/or reputed third parties. In addition to this, Bank may also provide such data and should be incorporated in the solution.
- 9.1.21. 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 transaction data of various applications (Internet Banking, Mobile

Banking, UPI, Debit Cards, Credit Cards, CBS, etc) and existing Proactive Risk Monitoring solution.

- 9.1.22. The solution 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 ongoing compliance status etc on real time basis from day one.
- 9.1.23. 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.
- 9.1.23.1. Blocked Users list
 - 9.1.23.2. Case Management Report
 - 9.1.23.3. Case Trends Report
 - 9.1.23.4. Forensics Summary Report
 - 9.1.23.5. Policy Summary Report
 - 9.1.23.6. Policy Trend Reports
 - 9.1.23.7. Risk Factors Report
 - 9.1.23.8. Risk Factor Trends Report
 - 9.1.23.9. System Usage Report.
 - 9.1.23.10. Uptime report
- 9.1.24. The Solution should comply with the RBI Cyber Security framework and any related guidelines issued from time to time.
- 9.1.25. The accessibility should be by means of secured credentials of the authorized users.
- 9.1.26. The proposed solution should be able to integrate with banks existing authentication SMS OTP and 2FA infrastructure for stronger authentication. The Solution should integrate with Bank's existing Active Directory and Biometric Authentication & other existing authentication/authorization system, if any. Bidder has also to integrate any authentication/authorization system which may be procured by the bank in future during the contract period without any additional cost.
- 9.1.27. 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. It will be responsibility of the bidder to integrate the proposed FRM solution with the existing applications, transactional and other systems deployed by the Bank without impacting the performance of the source systems.
- 9.1.28. Any changes required in the Bank's source system for integrating with the proposed solution will be borne by the Bank. However, interface/APIs etc. required in proposed solution for integrating the Bank's source systems should be provided by the bidder/OEM without any additional cost.
- 9.1.29. The solution should have dynamic scoring models with inbuilt processes and controls to create and maintain transaction based risk scores and trigger the required action for transactions which are not normal. Study of customer transaction behavioral patterns and blocking / challenging the user for irregular transactions should be part of the above process.
- 9.1.30. Overall scope must ensure full coverage of 24*7 monitoring and fraud detection/prevention for integrated channels and products.

- 9.1.31. Load testing and performance testing should be conducted pre and post deployment of the solution and the report has to be submitted to the bank.
- 9.1.32. The proposed solution should support the existing customer base /transaction base on each of the channel including CBS and must support scalability to add additional future growth without the need to discard the earlier set-up.
- 9.1.33. The bidder must take into account the current transaction base and concurrency of the channels and size the hardware at the commencement of the project itself and ensure that the resource utilization is always within 50% at any point of time considering the projection provided by the Bank for 5 years.
- 9.1.34. The recommended hardware and software should support the initial and incremental EFRM solution requirements for the contract period.
- 9.1.35. The proposed solution should have the capability for cross-channel fraud monitoring and prevention.
- 9.1.36. The bidder must also furnish the procedure for backup and recovery.
- 9.1.37. The solution shall facilitate any forensic/other investigations, as and when required by the bank.
- 9.1.38. The Proposed solution should be able to integrate with Event, SIEM, Syslog Management tool and ITSM tool.
- 9.1.39. In case of any down time/ issues in FRM solution, it should not hamper the normal functioning of CBS or any other channels.
- 9.2. Server Hardware, Operating System, Database and other Infrastructure:**
- 9.2.1. The Bidder shall supply enterprise class of high available, modular and scalable Server & storage with Licensed Software (Non-OEM) for the required Transactions of 500 TPS and should be scalable upto 1000 TPS during the Contract period.
- 9.2.2. Bank shall make ready all the infrastructure for installation of hardware.
- 9.2.3. The bidder must provide solution for replication of the data between DC and DRC and vice-versa. The recovery point objective should not exceed 15 minutes and recovery time objective should not exceed 30 minutes. This apart, they must furnish the details of procedure for bringing up the DRC within the recovery time objective when the DC is down and the vendor has to provide onsite support for Bank's DR drill activities whenever conducted / bank requires.
- 9.2.4. The Bidder should suggest the Bandwidth required for replicating Data Base between DC & DRC.
- 9.2.5. The bidder should provide LAN free backup mechanism with backup window of not more than 2 to 3 hours. The backup data/logs have to be stored in encrypted format.
- 9.2.6. The Bidder shall provide all the required Hardware & Software Licenses to achieve the Intent of RFP. The licenses for the proposed EFRM solution should be enterprise unlimited licenses covering all the channels (present and future), Banking products, overseas operations including subsidiaries. There should be no restriction on the license in terms of no. of users, no. of transactions, no. of channels, no. of Banking products, no. of branches and asset size of bank.

- 9.2.7. The selected bidder should provide sizing of the hardware, Operating Systems, standard middleware if any, RDBMS licenses if any required for the implementation of the solution for both the locations Primary Site (DC) and DR. Bidder will provide all the required hardware and OS. The bidder has to keep into account the year on year anticipated growth in the customer base while giving the sizing of the hardware and software/application. The bidder will also be responsible for any Upgradation/maintenance/patch management for delivered hardware/software during contract period.
- 9.2.8. The selected bidder should setup an UAT environment at Bank's DC. The UAT Environment will be used as Pre-Production environment by the bank and it should be sized as 40% of the production server.
- 9.2.9. The proposed solution should provide pre-packaged scenarios or have the flexibility to create such scenario with minimal efforts as and when required for multiple products and channels.
- 9.2.10. The proposed solution should provide web based scenario authoring tool to configure new fraud schemes as and when required.
- 9.2.11. The proposed solution should allow configuring various business policies like approve/decline/challenge/hold transaction based on the fraud risk score.
- 9.2.12. The proposed solution should provide advanced case management system with rich client software for link analysis and visualization of complex networks that can be integrated across source systems for case investigation.
- 9.2.13. Proposed case management system should support configurable work flow based on the case type and built-in auto case routing mechanism.
- 9.2.14. Proposed case management solution should support case escalation feature based on business policies configured.
- 9.2.15. The proposed solution should support watch list management for various black lists and white lists.
- 9.3. Scope of work for OEM:**
- 9.3.1. The OEM should be committed to the success of the project during actual implementation by being involved in the implementation of the project till its completion. The OEM should be involved in the overall implementation, support, sustenance, etc. and each of the EFRM modules proposed by the bidder as per the scope of work defined in RFP.
- 9.3.2. The following are the tentative expectations with respect to OEM involvement during the contract period, however the bank reserves the right to change the scope:
- 9.3.2.1. The complete implementation of the project as per the scope of work has to be done by onsite OEM resources only.
- 9.3.2.2. Review of Business Requirements Specification (BRS) document, taking into account all quantitative and qualitative aspects related to configuration of the solution from an industry leading practices perspective and in tune with regulatory guidelines.
- 9.3.2.3. Review of solution architecture to assess the extent to which same will support business requirements and review gaps/customizations, if any.

- 9.3.2.4. Review of information requirements and supporting processes with respect to completeness and quality.
 - 9.3.2.5. Review of functional configuration by duly benchmarking against defined scope and business requirements
 - 9.3.2.6. Review of test strategy, scenarios and test cases developed for supporting the configuration for conducting UAT of the solution configured
 - 9.3.2.7. Review of UAT environment, plans, mapping of test cases and functional requirement specification and tracking mechanism for resolution of issues
 - 9.3.2.8. Review transition plan and approach
 - 9.3.2.9. Bidder shall furnish teaming agreement with OEM for the above scope of work and submit the same as part of the bid. This teaming agreement should include but not limited to the ownership of the activities, timelines and resources associated to the activities.
- 9.3.3. For above scope of work, OEM shall produce following deliverables in the course of implementation:
- 9.3.3.1. BRS Review report with recommendations for resolution of gaps across all modules of the EFRMS
 - 9.3.3.2. Review Report on solution architecture and information requirements with recommendations for resolution of gaps
 - 9.3.3.3. Report on functional configuration check done containing the observations on UAT test strategy, cases and scenarios, UAT plan, etc
 - 9.3.3.4. The Bidder should further provide the deliverables and sign off for each of the deliverables at various stages of migration, Upgradation, customization and implementation.
 - 9.3.3.5. Further, the Bidder should arrange for sign-off by OEM for each of the critical stages of migration, Upgradation, customization and implementation

9.4. Facility Management and Service Requirement:

- 9.4.1. The bidder will provide onsite operational and technical support for the solution during the entire period of the project including warranty and post warranty periods starting from go-live. The vendor should get the consent of the Bank for the on-site engineers prior to their posting.
- 9.4.2. This section describes, but does not limit, the services required by the Bank. The Bidder shall consider and envisage all services that will be required in the maintenance of these facilities. The Bidder agrees that these services and the management of these services will be provided for all the Head offices, Zonal/Regional offices, etc of the Bank.
- 9.4.3. Considering the enormity of the assignment and the envisaged relationship with the Bidder, any service, which forms a part of facility management that is not explicitly mentioned in this RFP as excluded, would form part of this RFP. The Bank will not accept any plea of the Bidder at a later date for omission of critical services on the pretext that the same was not explicitly mentioned in the RFP.

9.4.4. Services to be provided:

This section describes, but does not limit, the services required by the Bank for the Solution proposed as part of this RFP at the Data Centre, Disaster Recovery Site, Head Offices etc. The Bank intends that the contract which is contemplated herein with the Bidder shall cover all deliverables and services required to be procured or provided by the Bidder during such period of contract. The Bidder needs to consider and envisage all services that would be required in the maintenance of the facilities. FM for all purposes means an Annual Maintenance Contract (AMC), warranties, ATS (Annual Technical Support) for all applications and interfaces provided, quoted and developed by the Bidder and all other costs necessary and incidental for the maintenance and support of the infrastructure and equipment provided by the bidder.

9.4.4.1. The Bidder is expected to develop a methodology for conducting the FM for Bank based on the requirements. The personnel being deployed by the Bidder for FM at the Bank should be having relevant experience.

9.4.4.2. The Facilities Management services would at least include:

- The scope for the on-site engineers will include configuration changes, version up-gradations, performance monitoring, trouble shooting, patch installation, running of batch processes, back-ups, application and data maintenance etc.
- Providing BANK with daily hardware utilization reports and alerting BANK in case of any performance issues or hardware upgradation requirements
- Note: The threshold will be mutually defined at the time of the requirements gathering phase. In case, if hardware Upgradation is required, same will be done by the bidder without any additional cost to the Bank.
- Routing the transactions through the backup system in case
- the primary system fails
- Switching to the DR site in case of system failure
- Handling of alerts and fraud cases.
- Performance Monitoring /Fine Tuning
- System/Application Administration
- Fixing any vulnerability
- Software Distribution
- Software License Management
- Software maintenance
- Updates/Upgrades/New releases/New versions
- Database Administration activities for Database
- Hardware Configuration Management
- Server Management , Planning and Operations
- Backup & Restore

9.4.4.3. The Bidder will be solely responsible for providing and maintaining all services as mentioned above for all third party support applications quoted by the Bidder as a part of their proposal.

9.4.5. Scope of Services:

9.4.5.1. Software Maintenance:

- Types of service include requirement analysis, assisting the Bank in software product acquisition for testing, verification, and installation of Bidder supported software, in accordance with bug fixes, emergency changes and program changes initiated by the users.
- Prior to delivering any software to the Bank, the Bidder will be required to test the software and the media on which it is to be delivered with a current version of a leading anti-virus application in efforts to detect, and if so detected, to eliminate, any “viruses” or “worms” designed to damage, disrupt, disable, harm, or otherwise impede in any manner, the orderly operation of the software.
- The Bidder shall also ensure that the software shall not contain any computer code or any other procedures, routines or mechanisms to:
- disrupt, disable, harm or impair in any way the software (or other applications installed on the system the software is installed or interacts with) orderly operation based on the elapsing of a period of time, exceeding an authorized number of copies, advancement to a particular date or other numeral (sometimes referred to as “time bombs”, “time locks”, or “drop dead” devices);
- cause the software to damage or corrupt any of the Banks or its clients data, storage media, programs, equipment or communications, or otherwise interfere with the Banks operations, or permit the Bidder and/or its personnel and/or its licensors and/or any other third party, to access the software (or any other software or Banks computer systems) to cause such disruption, disablement, harm, impairment, damage or corruption (sometimes referred to as “traps”, “access codes” or “trap door” devices).

9.4.5.2. Software Maintenance and Support Services during Warranty:

- The Software Maintenance and Support Services contemplated herein shall be provided for all Licensed Software implemented by the Bidder.
- The Bidder shall provide remote trouble shooting / customer support mechanism from any single location like Head office of the Bank or through Web based methodology.
- Extend annual maintenance and annual technical support during the contract period after warranty for the EFRM Solution as required including renewal of the licenses wherever applicable during the contract period.
- The Maintenance and Support Services will cover:
- All product upgrades, modifications, enhancements that have to be provided to the Bank at no additional cost to the bank.
- Enhancements would include changes in the software due to Statutory and Regulatory changes and changes required due to changes in industry and other Banking practices in India which includes introduction of new products by the bank. It will also include all the functionalities mentioned in Functional & Technical Specifications.
- Modifications would include minor changes, bug fixes, error resolutions and minor enhancements that are incidental to proper and complete working of the application.
- Upgrades would include product releases made by the Bidder or OEM to incorporate changes, consolidating all bug fixes, consolidating all enhancement requests made by the Bank.

- No customization and subsequent implementation charges will be payable by the Bank for enhancements, modifications and upgrades.
- The Bidder agrees that any future upgrades, modifications or enhancements shall not affect the current working of the licensed software and all current functionality shall be migrated to the new / enhanced version.
- The Bidder shall implement the new/enhanced version and that the Bank will bear no cost to migrate the existing functionality to the new / enhanced version.
- The Bidder shall have the responsibility to ensure that the designated OEM undertakes to perform all obligations with respect to the project and all other software contemplated in the Solution, upon the same terms and conditions as agreed to by the Bidder in the event that
- OEM is unable to perform its obligations,
- OEM refuses to perform its obligations,
- Expiry of the agreement and
- Termination of agreement, with respect to the project for any reason whatsoever.
- The Bidder acknowledges that the rights mentioned herein are without prejudice to the rights and the remedies (under law or equity) that the Bank may have against the Bidder.
- The Bidder shall apply regular patches to the licensed software including the operating system, databases and other applications as released by the Original Equipment manufacturers (“OEM’s”), for which the Bank will bear no additional costs. The Bidder agrees that the functioning of the EFRM SOLUTION of the Bank will not be affected adversely as a result of any new releases, enhancements, patches, etc.
- The Bidder agrees at all times to meet the service levels as specified in this RFP document
- The Bidder shall maintain the entire IT infrastructure for all the components implemented under this tender and subsequent agreement as well.
- User support in case of technical difficulties in use of the software, answering procedural questions, providing recovery and backup information, and any other requirement that may be incidental/ancillary to the above
- Prompt receipt, analysis and reporting of reported deficiencies in the operation of the software and supply of information and advice on such deficiencies
- Installing/commissioning the software at the designated locations/changed designated location at no additional cost or fees or expenses to the Bank.
- Installing/commissioning the upgrades / new versions/ new releases of software at the designated locations/changed designated location at no additional cost or fees or expenses to the Bank.
- The requirements that are finalized with the Bank post the gap assessment phase and included in the business requirements document, will need to be provided by the Bidder at no additional cost to the Bank.
- Providing remedial support in case the software media is virus infected at no additional cost or fees or expenses to the Bank;
- Unscheduled, on call, corrective and remedial maintenance and support services
- Providing “enhancements”



- Providing changes to the licensed software, which are of software fine-tuning in nature
- Program Errors Correction
- The Bidder shall use its best efforts in remedying any program error. All Program Errors shall be reported in accordance with the procedure prescribed in respect thereof and shall be accompanied by sufficient information including the input data that generated the program error so as to enable the Bidder to reproduce and verify the reported program error. On receipt of request together with all such information and data the Bidder shall use all-out efforts, consistent with the severity of the program error, to remedy such program error which is within the purview of the system logic, that it has been able to reproduce and verify. Such remedies may include providing instructions to the Bank to cure the program error or delivering updates at no additional cost.
- The Bidder warrants that any or all program errors that are reported will be remedied.
- In the event, the Bidder determines that the error reported/ problem notified in the support request is not a Program Error, it shall advise the Bank whether it can correct or assist in resolving such error/problem on a best effort basis.

9.4.5.3. Update/Upgrade/New Release/New Version:

- The Bidder/OEM from time to time has to release Updates/Upgrades/New releases/New versions and notify the Bank about the same.
- The Bidder/OEM agrees that all such Updates/Upgrades/New releases/New versions, as and when released during the term of warranty or ATS shall be provided to the Bank at no additional cost or fees or expenses including implementation cost during the contract period. If the software update/patch/upgrade requires additional resources to be used by the bidder at a later point, during the period of contract, either of his own or the OEM, the cost of the same will be borne by the bidder.
- Any costs incurred to upgrade the hardware to maintain the performance of the EFRM solution during the period of the contract will be borne by the bidder.

9.4.5.4. Enhancement:

- All requests for Enhancements/Customizations that may be required for any reason by the Bank shall be made in accordance with the procedures to be established by the Bank in this regard at no additional cost to the Bank.
- Any service provided by the Bidder, which is within the purview of the Software Maintenance and Support Services contemplated herein shall be at no additional cost or fees or expenses to the Bank.
- The Bidder shall rectify any corruption in the application software or media at no extra cost to the Bank.
- The Bidder shall ensure nil downtime of licensed software, prompt execution of customization and enhancement requirements, version control mechanism and also to develop smooth upgrades and version changes, ongoing training, user group meetings and feedback mechanism.
- The Bidder agrees that licensed software support will include update, upgrade, technical guidance on usage of features and functionality, problem solving, troubleshooting and operational errors/bug fixation, rectification of bugs, enabling features of the licensed software already provided exclusive of new software licenses, providing additional user

controlled reports, enabling parameterized features, future product information, migration path details and consultancy.

- The Bidder agrees that the support will be rendered in person in the normal course and in emergencies, support will be extended through telephone, fax, and email and that such instances should be an exception

9.4.5.5. Software Support:

- The Bidder shall provide complete technical support for software problems (all licensed software provided by the Bidder as a part of this tender or maintained by the Bidder as a part of this tender) and or questions, defect and non-defect related to Bank office automation products, systems and licensed applications.
- The Bidder shall provide licensed software support including but not limited to problem tracking, problem source identification, problem impact (severity) determination, bypass and recovery support, problem resolution, management reporting and trend analysis and interfacing with other suppliers (as required) on behalf of the Bank.
- Bidder shall respond to the initial service desk request from the Bank within agreed service levels.
- Bidder shall log any reported incident, identify it as defect or non-defect related, and tracks it till resolution. For all incidents, the Bidder will ask the Bank to assign a severity rank and handle it according to Service Levels given in Section related to “Service Level Agreement”.
- For a defect related problem, depending on the Software, Bidder shall either:
 - Issue defect correction information, a restriction, or a bypass (provided the problem can be reproduced in that Software’s specified operating environment), or
 - During resolution of a reported problem, Bidder shall provide the Bank with periodic status updates and also provide the Bank with a (monthly/weekly) report detailing the disposition of each reported problem, and other contents as desired by the Bank
- The Bidder shall provide reasonable effort using available resources to assist the End Users at the Bank with Non-Standard Software support for problem determination and resolution
- In the event of any dispute and or the commencement of arbitration proceedings the Vendor shall continue all facilities management services.

9.4.5.6. Application Management:

9.4.5.6.1. The Bidder should be able to provide Application Management services to manage software applications of the Bank. Deliverables for Application support should include:

- Performance Monitoring & Management of application.
- Installation & configuration of application
- Availability installation & configuration
- Application Patch management and version control.
- Capacity Management.
- Deployment of objects in Application server.
- Up gradation & migration
- Trouble shooting Application server product related issues
- Troubleshooting Patch Management.
- Start, stop, and manage Application Server services.
- Configure and manage Application Web server.



- Configure and manage HTTP/HTTPS
- Configure & use monitoring tools provided for Application Server.
- Un-installation
- Performance management.
- Vendor management (Logging a call with product Vendor)
- Version migration, testing and implementation
- File Level Backup for Application Server
- Backup & restoration management of application server.
- Portal/content management.
- User management
- Support to known errors and problems
- Monitor web / Application server availability
- Monitor alert notifications, checking for impending problems, triggering appropriate actions.

9.4.5.6.2. Bidder is expected to provide relevant reports for the previous month in the 1st week of every month and same needs to be jointly reviewed by Bidder and Bank in next 3 working days. The reports should be benchmarked against the Service Levels defined in Service Level Agreement, and penalty should be calculated based on the level of deviation from Service levels defined. The Bidder is required to submit the list of reports to track performance on service levels for all managed services under scope of this tender.

9.4.5.7. Patch Management:

9.4.5.7.1. Patch Management services will include but not limited to the following:

- Rollout planning.
- Obtain Sign-off for Patch release implementation.
- Communication, preparation and training to the team for Patch implementation.
- Storage of controlled software in both centralized and distributed systems.
- Patch Release, distribution and installation
- Compliance & Adherence to Information Security Policy of the Bank.
- Log history of patches applied is required to be maintained.
- Firmware updates

9.4.5.8. Backup/Restore:

- The bidder has to provide backup solution including hardware/software/license etc to take Backup of proposed application.
- The bidder will ensure that periodic backup as per bank's policy should be taken on tape for application logs, configuration, etc.
- Bidder also has to provide services for system administration services. Examples of these services are:

- Client account maintenance - Creating users, groups, creating user accounts, deleting user accounts, modifying user accounts, etc. on the system;
- File/system/application access management - Maintaining file and directory permissions on OS and application access management like creating user accounts at application level, assigning application access, setting application passwords, user lockout, etc.
- Performance optimization and reporting - Process and Memory Management, monitoring CPU performance, monitoring Memory performance, monitoring Input/output performance, monitoring Ethernet traffic, etc.
- Error detection and correction;
- Troubleshooting and client support

9.4.5.9. Hardware Configuration Management:

- The Bidder shall provide services, which include requirement analysis, assisting the Bank in hardware and system software platform acquisition, testing, verification, and installation. The SI accepts that these services allow access to business critical software. The Bidder agrees that services provided include implementation and maintenance of the server, desktop and peripherals as well as installation of the licensed software. The Bidder shall provide for maintenance of Hardware, including preventive Hardware support, as well as repair and / or replacement activity after a problem has occurred, Warranty service management, including coordination and Vendor management.
- The Bidder shall provide a single-point-of-contact to End Users for the resolution of Hardware related problem or to request an equipment upgrade of consultation. If the Hardware supplied by the SI is to be replaced permanently the Bidder shall replace the equipment of same Make/Model/configuration or of higher configuration. However, the Bank may accept different make/model/configuration at its discretion if the original make/model/configurations are not available in the market due to obsolescence or technological up-gradation, stoppage of the production of the same make/model/configuration by the manufacturer or cessation / winding up of the Company.
- Bidder shall provide Hardware maintenance services including preventive maintenance (e.g., running standard diagnostics, machine cleaning, checking cables and ports), corrective maintenance to remedy a problem, and scheduled maintenance required to maintain the Hardware in accordance with manufacturers' specifications and warranties.

9.5. Project Completion and Management

- 9.5.1. For smooth completion of project the Bidder should identify one or two of its representatives at Bengaluru as a single point of contact for the Bank.
- 9.5.2. Project implementation team should be conversant with local rules and conditions to resolve the issues, if any.



B. BID PROCESS

10. Clarification to RFP and Pre-Bid Queries:

- 10.1. The bidder should carefully examine and understand the specifications, terms and conditions of the RFP and may seek clarifications, if required. The bidders in all such cases should seek clarification in writing in the same serial order as that of the RFP by mentioning the relevant page number and clause number of the RFP as per format provided under Appendix-G.
- 10.2. All communications regarding points requiring clarifications and any doubts shall be given in writing to the Deputy General Manager, Canara Bank, DIT Wing, HO (Annex), 14 MG Road, Naveen Complex, Bengaluru-01 or an email can be sent to hoditapm@canarabank.com by the intending bidders before **03:00 PM on 25/01/2018 (Thursday)**.
- 10.3. No queries will be entertained from the bidders after the above date and time.
- 10.4. The Bank will consolidate all the written queries and any further queries during the pre-bid meeting and the replies for the queries shall be made available in the Bank's website (www.canarabank.com) and no individual correspondence shall be made. The clarification of the Bank in response to the queries raised by the bidder/s, and any other clarification/amendments/corrigendum furnished thereof will become part and parcel of the RFP and it will be binding on the bidders.
- 10.5. No oral or individual consultation will be entertained.

11. Pre-Bid meeting:

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

Date	Day	Time	Venue
29/01/2018	Monday	3.00PM	Canara Bank, Second Floor, Conference Hall, DIT Wing-HO (Annex), Naveen Complex, 14 M G Road, Bengaluru 560001.

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

- 11.2. Bank has the discretion to consider any other queries raised by the bidder's representative during the pre-bid meeting.
- 11.3. Bank will have liberty to invite its technical consultant or any outside agency, wherever necessary, to be present in the pre-bid meeting to reply to the technical queries of the Bidders in the meeting.
- 11.4. The Bank will consolidate all the written queries and any further queries during the pre-bid meeting and the replies for the queries shall be made available in the Bank's website (www.canarabank.com) and no individual correspondence shall be made. The clarification of the Bank in response to the queries raised by the bidder/s, and any other clarification/amendments/corrigendum furnished thereof will become part and parcel of the RFP and it will be binding on the bidders.



11.5. Non reply to any of the queries raised by the vendors during pre-bid Meeting shall not be considered as acceptance of the query/issue by the Bank.

12. Amendment to Bidding Document:

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

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

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

13. Bid System Offer

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

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

13.2. **Part B-Technical Proposal:** Indicating the response to the Technical specification of Selection of vendor for Supply, Installation, Integration, Implementation and Support for Enterprise Fraud Risk Management Solution in Canara Bank. The format for submission of Technical Proposal is as per **Appendix-B**.

13.3. **Part C-Commercial Bid:** furnishing all relevant information as required as per Bill of Material as per **Annexure-18**. The format for submission of Commercial Bid is as per **Appendix-C**.

14. Preparation of Bids:

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

14.1.1. The three parts as stated above, should be placed in three separate envelopes superscribed with 'Conformity to Eligibility Criteria', 'Technical Proposal' and 'Commercial Bid' respectively and properly closed and sealed. Thereafter, all the three envelopes shall be placed inside another envelope and properly closed and sealed. The final envelope should be superscribed as "Offer for Selection of vendor for Supply, Installation, Integration, Implementation and Support for Enterprise Fraud Risk Management Solution in response to RFP 28/2017-18 dated 18/01/2018" (includes separately sealed 'Conformity to Eligibility Criteria', 'Technical Proposal' and 'Commercial Bid') on the top of the envelope. All the envelopes shall bear the name and complete postal address of the bidder as well as the addressee, namely the Deputy General Manager, Canara Bank, AP&M Group, DIT Wing, First Floor, Naveen Complex, 14 M G Road, Bengaluru - 560001.

14.1.2. All the pages of Bid including Brochures should be made in an organized, structured, and neat manner. Brochures / leaflets etc. should not be submitted in loose form. All the pages of the submitted bids should be



paginated with Name, Seal and Signature of the Authorized Signatory. Bids with erasing / overwriting / cutting without authentication may be liable for rejection. Authorization letter for signing the Bid documents duly signed by Company's Authorized signatory should be submitted.

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

14.2. Part A- Conformity to Eligibility Criteria:

14.2.1. Before submitting the bid, the bidders should ensure that they confirm to the eligibility criteria as stated in **Annexure-3** of RFP. Only after satisfying themselves of the eligibility, the Offer should be submitted.

14.2.2. The Conformity to Eligibility Criteria as per **Annexure-3** among others must contain Demand Draft towards the Application Money as per the **Clause 15**, Signed Pre Contract Integrity Pact as per **Appendix-H** and EMD/ Bank Guarantee in lieu of EMD as per **Appendix-D** of this document. The Conformity to Eligibility Criteria should be complete in all respects and contain all information sought for, as per **Appendix-A**.

14.2.3. The Placement of Application Money, EMD and Integrity Pact in other than **Part A-Conformity to Eligibility Criteria** will make the bid liable for rejection.

14.2.4. After ensuring the above, it shall be placed inside a separate Envelope and sealed and superscribed on the top of the cover as "**PART A-Conformity to Eligibility Criteria for RFP 28/2017-18 dated 18/01/2018 for Selection of vendor for Supply, Installation, Integration, Implementation and Support for Fraud Risk Management Solution**".

14.3. Part B-Technical Proposal:

14.3.1. Technical Proposal should be submitted as per the format in **Appendix-B**. Relevant technical details and documentation should be provided along with Technical Proposal.

14.3.2. It is mandatory to provide the technical details of the Solution required by the bank in the exact format of **Annexure-10** of this tender.

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

14.3.4. If any part of the technical specification offered by the bidder is different from the specifications sought in our RFP, the bidder has to substantiate the same in detail the reason for their quoting a different specification than what is sought for, like higher version or non availability of the specifications quoted by us, invariably to process the technical offer.

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

14.3.6. The relevant product information, brand, and model number offered, printed product brochure, technical specification sheets etc. should be submitted along with the Offer. Failure to submit this information along with the offer may result in disqualification.

14.3.7. The Technical Proposal should be complete in all respects and contain all information sought for, as per **Appendix-B**. **Masked Bill of Material** must be attached in Technical Offer and should not contain any price



