



(HEAD OFFICE: BANGALORE)

REQUEST FOR EXPRESSION OF INTEREST FOR EMPANELMENT OF
VENDORS FOR
"ADAPTIVE AUTHENTICATION (RISK BASED AUTHENTICATION)
MANAGEMENT SOLUTION"

EOI REFERENCE NO. : EOI - 01/11-12

DATE OF EOI DOCUMENT : 03-MAY-2011
DATE OF PRE BID MEETING : 18-MAY-2011 AT 3.00 PM

LAST DATE FOR SUBMISSION OF EOI : 01-JUNE-2011 UPTO 3.00PM
DATE OF OPENING OF EOI : 01-JUNE-2011 AT 3.30PM

NO. OF PAGES : 16

ISSUED BY : DEPUTY GENERAL MANAGER
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ASSET PROCUREMENT & MANAGEMENT GROUP
DIT-WING, HEAD OFFICE
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The cost of EOI document is Rs.5000/- This document can be downloaded from Bank's website www.canarabank.com/English/Scripts/EOI.aspx. In that event, the suppliers should pay the cost of the tender document by means of DD drawn on any scheduled Bank for Rs.5000/- in favour of Canara Bank, payable at Bangalore and enclose the same to EOI.

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CALENDER OF EVENTS

Sl. No	EVENT	DATE
1	Date of Issue	03.05.2011
2	Date of Pre Bid Meeting	3.00PM, 18.05.2011 Wednesday
3	Date of Submission of EOI	3.00PM, 01.06.2011 Wednesday
4	Date of Opening of EOI	3.30PM, 01.06.2011 Wednesday

REQUEST FOR EXPRESSION OF INTEREST FOR EMPANELMENT FROM ELIGIBLE VENDORS FOR PROVIDING ADAPTIVE AUTHENTICATION (RISK BASED AUTHENTICATION) MANAGEMENT SOLUTION.

CANARA BANK, a premier Indian Public Sector Bank having Pan India presence, invites Expression of Interest for empanelment of vendors for implementation of Adaptive Authentication (Risk based authentication) Management Solution for Netbanking solution.

A vendor submitting the proposal in response to this EOI shall hereinafter be referred to as Bidder.

Bank has launched transaction-based Internet Banking facility, through the portal <https://www.canarabank.in>, for providing online banking services to its retail and corporate customers on 24 x7 basis with customer base more than 3.6 lacs and expected to grow exponentially. Bank provides alternate delivery channels that include 2200 ATMs, Mobile Banking services all over India besides the netbanking services.

To ensure that customers enjoy the complete benefits of these services (Internet, ATM, mobile banking etc) and prevent customer's data going to the wrong hands, Bank is calling bids from the reputed, experienced and dynamic Service Providers and Original Equipment Manufacturers (OEMs) to provide risk based transaction monitoring on real time of online transactions in various alternate channels (internet banking, ATM, mobile banking etc.).

Interested bidders who have implemented Adaptive Authentication (Risk Based Authentication) Management solution for alternate delivery channels in any of the Public Sector and /or Private sector banks meeting the following eligibility criteria may respond.

A. ELIGIBILITY CRITERIA

Sl. No	Criteria	Documents Required
1.	The Bidder is registered as a company in India as per Company Act 1956.	Copy of Certificate of Incorporation / Certificate of Commencement of Business issued by the Registrar of Companies.
2.	The bidder shall be the owner/certified or authorized agent / partner of the software solution offered.	If the bidder is not the solution owner, letter from the solution owner authorizing the bidder to participate in the tender to be enclosed. If the bidder is an authorized agent, Authorisation letter to be submitted as per Annexure-V.

3.	Bidder must have a minimum turnover of Rs. 25.00 Crores per year during last three financial years i.e. 2007-08 and 2008-09, 2009-10 in IT related business in India.	Audited Balance Sheet and P & L Account for the last three years. Certificate from Chartered Accountant certifying the IT related business turnover of last three years i.e. 2007-08, 2008-09 & 2009-10.
4	Bidder must have 3 years experience in the field of implementation and monitoring of Information Security Business (supply, integration, services, maintenance, audit etc) in Banks.	Certificate from customers to be produced.
5	The proposed services should have been provided by the bidder in at least one Public Sector Bank / Private Sector Bank in the last 2 years and the services must be currently running in India.	Letter from the Bank for having successfully implemented the services, to be produced.
6	Bidder should be registered / empanelled with Cert-in	Cert-In approved letter to be produced.
7	Bidder should have minimum 5 CISA / CISM/ CISSP/ CIHE/ CVA/ CCSE security related certification holders in the organization.	Profiles with copies of the certificates should be enclosed.

Further, all bidders will have to submit the following:

1	Non Interest EMD for ₹ 1,00,000/- (Refundable)	By way of DD favoring "Canara Bank" payable at Bangalore/ Bank Guarantee in lieu of EMD as per Annexure VI. If the EMD is in the form of Bank Guarantee, the same should be valid for minimum period of 6 months from the last date of submission of offer.
2	Application fees for ₹ 5,000/- (Non Refundable)	By way of DD favoring "Canara Bank" payable at Bangalore.

* Failure to produce the documents as necessary proof along with the EMD and Application fee while submission of EOI proposal shall render the applicant ineligible for empanelment.

* The Bidder should submit separate DDs one each for EMD and Application Fee, if DDs are submitted.

B. SCOPE OF EMPANELMENT

Empanelment would be for implementation of Adaptive Authentication (Risk Based Authentication) Solution for Alternate Delivery channels.

1. The solution should have the capacity to perform detection and calculation of risk based on the following parameters (illustrative only).
 - Device
 - IP (Internet Protocol) address and country
 - Amount
 - High risk IP
 - Locations
 - Policies of the Bank
2. The solution should have analytical capability that can quickly detect emerging patterns based on a relative sample of fraudulent activities. It should have rapid self learning capability and be able to recalculate the probabilities on a regular basis so as to ensure that risk model is always up-to-date
3. The solution must be able to use the inputs from the online fraud monitoring services (Anti-Phishing, Anti-Malware, Anti-Pharming, Anti-Trojans etc) such as suspected IPs, Suspected Locations, Compromised accounts, dummy data fed to fraud sites and other inputs provided by the banks and other third parties. The solution should have the capability to provide real time correlation between results generated by online fraud and feed taken by transaction monitoring
4. The solution should have the capability to perform real time monitoring across all our present and future delivery channels.
5. The solution should have the capability to perform site to user authentication
6. The solution should support Two Factor Authentication (2FA) process in order to reduce the risk of disclosing authenticated data to fraudulent site.
7. The solution should have customizable reporting dashboard and tools.
8. The solution should have monitoring on pre login, login and post login activities on the internet banking systems.

C. EMPANELMENT PROCEDURE

The vendor will be empanelled as per the following process:

- a. Vendors satisfying the eligibility criteria will be empanelled with the Bank after due scrutiny of documents submitted by the bidder.
- b. The empanelment will be valid for one year.

D. INSTRUCTIONS TO THE APPLICANTS

1. The project may be fronted either by hardware or software vendor and the prime bidder must intimate the name of the partners/associate members with whom the project will be carried out. The name of the products/services offered by such partners as a part of the project is to be informed. Once indicated, the primary bidder will not be allowed to change the partner/associate member.
2. The response should be submitted in a structured format as per the checklist appended and it should be paginated. Each page of the application should be signed by person/s on behalf of the organization having necessary authorization / PA to do so, duly affixing the company seal. Applications containing false or inadequate information are liable for rejection. Copy of Power of Attorney or Authorization Letter from the company should be furnished along with the Bid.
3. Any alterations, erasures, overwriting, blanking out or discrepancies in figures etc will have to be necessarily authenticated by the authorized signatory.
4. A pre-Bid meeting of the intending bidders will be held at **3.00 pm on Wednesday 18th May 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 EOI. 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 **01.00 pm on Monday, 16th May 2011**. No interim enquiries will be entertained.
5. The Sealed envelope containing the response to EOI along with the required documents shall be superscribed on the top of the envelope "Empanelment of Vendors for Implementation of Adaptive Authentication (Risk Based Authentication) Management Solution in response to EOI 01/11-12 dated 03.05.2011". The EOI response 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 **Wednesday, 01st June, 2011, 03:00 PM**. The Bids should be addressed to:

**THE DEPUTY GENERAL MANAGER
CANARA BANK
ASSET PROCUREMENT & MANAGEMENT GROUP
DIT - WING, NAVEEN COMPLEX,
14, MG ROAD, BANGALORE - 560 001**

6. The EOI will be opened in the presence of the applicants on **Wednesday, 01st June, 2011 at 03.30 PM** at Canara Bank, 2nd Floor, Conference Hall, Naveen Complex, 14 M G Road, Bangalore. The applicant's representative may be present during the bid opening at our office address mentioned above well in time along with the authorization letter from the company. The applicants may note that no further notice in this regard will be given. Further, in case the Bank does not function on the aforesaid date due to unforeseen circumstances or Holiday, then the EOI will be accepted up to 03.00 PM on the immediate next working day and EOIs will be opened at

03.30 PM at the same venue on the same day. **The response not received in conformity with the above will not be evaluated.**

7. The Expression of Interest is not an offer by Canara Bank but an invitation to get the response from the interested bidders for short listing the bidders for Bank's requirements. No contractual obligations whatsoever shall arise from the Expression of Interest process.
8. The short listed applicants will be notified in due course. Only shortlisted applicants will be invited to participate in the tender for supply, installation implementation, integration and maintenance of Adaptive Authentication Management Solution in the Bank. The decision taken by the Bank shall be final and no representation or correspondence shall be entertained.
9. Canara Bank reserves the right to accept / reject any or all expression of interest received in response to this advertisement without assigning any reasons, whatsoever.
10. Non-submission of DD/ Bank Guarantee for ₹1,00,000/- towards EMD or DD for ₹ 5,000/- towards the cost of Application or both for this EOI will render the EOI application submitted by the vendor as rejected.
11. The EMD of all the Bidders will be returned after finalization of Empanelment.
12. All the empanelled members may be required to be in preparedness to make product demonstration at a very short notice. The Bank shall communicate the venue, date and time of product demonstration to the empanelled members separately. No request for change in date/time shall be entertained after communicating by us. The bank reserves the right to change the venue, date, time with due intimation to the empanelled members.

E. CHECKLIST

Interested applicant/s conforming to the above requirements may respond by furnishing the following.

1. Covering Letter Format as per **Annexure I**
2. Applicant's Profile as per **Annexure II**.
3. Write up on the Company's experience / expertise in Implementation of Adaptive Authentication Management Solution in Public sector and / or Private Sector bank in India (max 5 pages)
4. Three (3) Years Audited Balance sheet & Profit and Loss A/cs. Certificate from Chartered Accountant showing year wise operating profit for last three years.
5. Certificate from the Company's Chartered Accountant stating that the company has an Annual Turnover of ₹ 25 Crore in IT Related Business in India during the last 3 financial years.
6. List of Applicant's major customers (Banks) where the solution is running as per **Annexure III**.

7. Copy of Power of Attorney or Authorization letter from the company designating the Authorised representative of the Company for signing the Bid document should be furnished along with the bid document.
8. Copy of the Authorization letter from the OEM- **Annexure V**.
9. A non-interest bearing refundable EMD of ₹ 1,00,000/- by Demand Draft favoring Canara Bank payable at Bangalore/Bank Guarantee as per Annexure VI.
10. A DD for ₹ 5,000/- by way of Demand Draft favoring Canara Bank payable at Bangalore.
11. The documents in support of Eligibility Criteria, wherever required as mentioned in this EOI.

R Rajendran
Deputy General Manager

ANNEXURE - I

Covering letter format

Offer Reference No:
To

Date:

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

Dear Sir,

EOI Ref: EOI 01/11-12 DT: 03-MAY-2011

Having examined the EOI document including all Annexure the receipt of which is hereby duly acknowledged, we, the undersigned, offer to empanel our company for Implementation of Adaptive Authentication Management Solution in conformity with the said EOI.

If our offer is accepted, we undertake to Implement Adaptive Authentication Management solution to the Bank for the given period.

We enclose a Demand Draft / Bank Guarantee for ₹ 1,00,000/- in favour of Canara Bank as EMD and a Demand Draft for ₹ 5,000/- in favour of Canara Bank as application fee.

We agree to abide by and fulfill all the terms and conditions of the EOI 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 EOI.

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 _____.

We accept all the Instructions and Terms and Conditions of the subject EOI.

Dated this _____ day of _____ 2011

Signature _____

Signature of the Authorized Signatory with date & seal

Annexure II
APPLICANT'S PROFILE

Sl. No.	Particulars	Details (at Page no.)		
A	Profile			
1	Name of the Applicant			
2	Status of Applicant (Company, Partnership, Prop., etc)			
3	In case of System Integrator, name of the software vendor with whom the SI is partnering / liasoning to provide the solution			
4	Whether in technical collaboration with foreign company? If so give details			
5	If the applicant is a sole distributor / vendor, valid authorization letter from OEMs to deal / market their product in India and date up to which the agreement is valid			
6	Year of Establishment & Details of Registration (attach Documentary Proof)			
7	Number of years experience in Adaptive Authentication (Risk based Authentication) Management field			
8	Address			
9	Telephone number			
10	Fax number			
11	Email Address			
12	Website address of the Company			
13	Key person (s) with contact details a)Head Office / registered Office b)Bangalore Office			
14	Authorized Official with Name, Designation, Contact Phone No/Mobile No / FAX No. etc for the EOI			
15	Sales Tax Number			
16	Income Tax Number			
17	3 Years Audited Balance sheet and Financial Statements			
18	Annual turnover from IT related business in India for the last three financial years (certificate from Auditor).			
19	Brief Financial Particulars for the last 3 financial years			
	Year	2007-2008	2008-2009	2009-2010
	Net Profit/Loss			
	Total Turnover (Hardware, Software, Maintenance separately)			
20	Enclose copies of Income Tax registration and last Income Tax clearance certificate			

B	Technical Experience and Expertise	
1	Write up on the Company's experience/expertise in Implementation of Adaptive Authentication Management solution covering technical skills & capability of the company (max 5 pages)	

Wherever applicable submit documentary evidence to facilitate verification.

We hereby declare that the information submitted above is true to the best of our knowledge. We understand that in case any discrepancy is found in the information submitted by us our tender is liable to be rejected.

Signature of the Authorized Signatory with date & seal

Annexure - III

LIST OF APPLICANT'S MAJOR CUSTOMERS (BANKS) WHERE THE SOLUTION IS RUNNING

Sl. No.	Name and complete Postal Address of the Customer (Purchaser)	Name, Designation, Telephone, Fax, Telex Nos., e-mail address of the contact person (customer)	Whether reference Letter Enclosed
1	2	3	4

(Enclose necessary documentary proof)

Signature of the Authorized Signatory with date & seal

ANNEXURE -IV - Authorization letter format

The Deputy General Manager
Canara Bank,
Asset Procurement & Management Group
DIT Wing
Naveen complex, 14 MG Road
Bangalore - 560 001

Date _____

Dear Sir,

SUB: Authorization Letter for attending the Bid Opening

REF: YOUR EOI NO: 01/11-12 dated 03.05.2011

This has reference to your above EOI for Empanelment of vendors for Implementation of Adaptive Authentication Management Solution.

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

The specimen signature is attested below:

Specimen Signature of Representative

Signature of Authorizing Authority

Name & Designation of Authorizing Authority

ANNEXURE -V
Manufacturer's Authorization Form (MAF)

No. _____ dated _____

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

Dear Sir,

EOI Reference No.EOI 01/11-12 dated 03.05.2011.

We _____ who are established and reputed manufacturers of the Adaptive Authorisation* Management Solution 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 EOI and the contract for the equipment and services offered against this invitation for tender offer by the above firm.

Yours faithfully

(Name)

For and on behalf of

M/s _____

(Name of Manufacturers)

Note: This letter of authority should be on the letterhead of the manufacturing concern and should be signed by a competent person of the manufacturer.

Annexure VI

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