# केनरा बैंक Canara Bank

Corrigendum-1 to GeM Bid ref: GEM/2023/B/3026164 dated 24/01/2023 for Supply, Installation, Implementation, Commissioning and Maintenance of Cloud based/On premises Solution for video based Customer Identification Process(V-CIP) in Canara Bank for 3 years

It is decided to amend the following in respect of the above GeM Bid:

a. GeM Bid Document, Bid Details (Bid End Date/Time, Bid Opening Date/Time, Page no. 1 of 7):

| Description | Existing details | Amended details |
|---|---|---|
| Bid End Date/Time | 14-02-2023, 16:00:00 | 21-02-2023, 16:00:00 |
| Bid opening Date/Time | 14-02-2023, 16:30:00 | 21-02-2023, 16:30:00 |

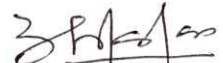| Sl. No. | Section/ Annexure/ Appendix of the GeM bid | Clause No. | Existing | Amended |
|---|---|---|---|---|
| b. | Additional Terms and Conditions (ATC) | Annexure-1 Scope of Work and Technical Requirements | Existing clause | The amended Annexure-1 is attached to this corrigendum. |

All the other instructions and terms & conditions of the above GeM bid shall remain unchanged.

Please take note of the above amendments while submitting your response to the subject GeM bid.

Date: 13/02/2023
Place: Bengaluru

Deputy General Manager

केनरा बैंक **Canara Bank**

**Amended Annexure-1**

**Scope of Work and Technical Requirements**
(Should be submitted on Company's letter head with company seal and signature of the authorized person)

SUB: Supply, Installation, Implementation, Commissioning and Maintenance of Cloud based/On premises Solution for video based Customer Identification Process (V-CIP) in Canara Bank for 3 years.

Ref: GeM Bid: GEM/2023/B/3026164 dated 24/01/2023.

| Note: | |
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| (a) | If the bidder feels that certain features offered are superior to what has been specified by the Bank, it shall be highlighted separately. Information regarding any modification required in the proposed solution to meet the intent of the specifications and state-of-the-art technology shall be provided. However, the Bank reserves the right to adopt the modifications /superior features suggested/ offered. |
| (b) | The bidder shall provide all other required equipment's and/or services, whether or not explicitly mentioned in this GeM bid, to ensure the intent of specification, completeness, operability, maintainability and upgradability. |
| (c) | The selected bidder shall own the responsibility to demonstrate that the services offered are as per the specification/performance stipulated in this GeM bid and as committed by the bidder either at site or in bidder's work site without any extra cost to the Bank. |

The system / solution should be able to perform the following activities:

| Sl. No. | Scope of Work | Mandatory (M)/ Optional (O) | Bidder's Compliance (Yes/No) |
|---|---|---|---|
| A. | **Customer level** | | |
| 1. | Video-KYC Solution must comply all the functional and technical requirements as per latest RBI circular and any amendments thereof in future as per the applicable timelines. | Mandatory | |
| 2. | The solution should support multilingual platform and should ask customer for their preferred language and show further instructions in his/her preferred language. | Mandatory | |
| 3. | The quality of the live video in the V-CIP shall be adequate to allow identification of the customer beyond doubt. | Mandatory | |
| 4. | Option should be available for the customer to book a future slot for V-CIP and also to make an on demand V-CIP call to complete the process then and there. | Mandatory | |

| 5. | Queuing mechanism and the approximate wait time, etc. to be made available to the customers. | Mandatory | |
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| 6. | Bidder should provide Web as well as Mobile Application (Android, IOS) and also should be capable of integrating with any of the existing alternate channels of the bank, in which case an Interface/API/SDK to the proposed solution should be made available.<br><br>Solution should also have provision to do V_CIP call/process from the branch for Walk-in customers. | Mandatory | |
| 7. | Provision should be available for intimating customers regarding VCIP appointment date and time with link by way of SMS, e-mail and Whatsapp etc. | Mandatory | |
| 8. | Provision to reschedule and/or rebook an appointment, cancel the booked slot by the customer should be available. | Mandatory | |
| 9. | Provision for maker /checker/auditor role to any office/unit shall be provided. | Mandatory | |
| 10. | Provision to confirm / reschedule / reject the blocked slot by the back office personnel of the bank. | Mandatory | |
| 11. | Post completion of video call, as per the bank decided timelines data taken in the server/DB should be stored in Bank premises. No data/ footprint/trace should be stored on Cloud server beyond the timelines prescribed by Canara Bank. The solution should be integrated with Bank's DMS (document Management system) or any other interface to push / pull data to Bank's own Infrastructure through API integration. | Mandatory | |
| 12. | Leave marking/holiday marking/non-working hour marking provision should be available for all the Users in admin portal. Customer should not able to book appointment for non-working hours.<br><br>Leave management module in the Admin portal must have provision to re-assign/re-allocate/cancel the booked calls to other agents or dynamic allocation to other agents if any agent is on leave/unable to make call. | Mandatory | |
| 13. | System should have inbuilt validations/checks viz., to ensure liveliness (anti-spoofing) of the | Mandatory | |

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| | call to prevent fraudulent manipulations through challenge-Response method as part of the questionnaire during V-CIP process, allow only domestic customers, should have configurable Random Security Questions etc. | | |
| 14. | Solution should able to do end-to-end encryption(data in rest ,data in transit) of data between customer device and the hosting point of the V-CIP application | Mandatory | |
| 15. | Solution should be customizable as per Bank's requirement. | Mandatory | |
| 16. | Solution should be capable of integrating with bank's internal systems / platform such as Single Authentication System, Active directory, CBS, Document Management Software, C-KYC software, re-KYC updation, life certificate updation, email gateway, sms gateway etc. for data fetching, reverse updations, processing etc. | Mandatory | |
| 17. | Record the LIVE V-CIP process with the customer. | Mandatory | |
| 18. | Capture Photograph of the customer. System should be able to match the photograph taken with those available in the IDs (using AI based facial recognition system) | Mandatory | |
| 19. | Provision to capture signature of the customer through the proposed solution. | Mandatory | |
| 20. | Provision to capture PAN card, aadhaar card etc. displayed by the customer and match the same with the data that is already uploaded (using OCR / similar technology). | Mandatory | |
| 21. | If PAN was not submitted earlier and being captured at the time of performing V-CIP, provision to verify the same with ITD using NSDL service and solution should be able to update the PAN to CBS through API integration. | Mandatory | |
| 22. | Live Geo-tagging, VPN detection & IP capture while performing V-CIP. Solution should be able to alert and halt the V-CIP process if the location is not in India. | Mandatory | |
| 23. | Video session should be capable to recognize the face and should not allow capturing the | Mandatory | |

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| | picture of user if the face is not recognized in the frame/by AI tools. | | |
| 24. | System should be capable of verifying the documents with respect to forgery and veracity. | Mandatory | |
| 25. | Provision for in-built chat (text-based) in case of any assistance to be given to the customer. Chats should be logged. | Mandatory | |
| 26. | The quality of audio-visual interactions recorded during V-CIP should be very clear to establish the identity of the customer beyond doubt. | Mandatory | |
| 27. | System should have the capability to extend the functionality to non-staff such as Business Correspondent, Outsourced Agents as Makers. And should capture the details of the agents. | Mandatory | |
| 28. | System should display all the data regarding face matching score, Document verification for forgery, liveliness check, geo-location, etc. as a dashboard for the application so that back office personnel can view them in one place before approving or rejecting. A scoring on all the metrics to be provided. | Mandatory | |
| 29. | BackOffice personnel should be able to provide additional remarks and either mark as ACCEPTED or REJECTED with reasons. | Mandatory | |
| 30. | System should have the capability of Image editing features such as Cropping of image captured, photo from video, Zoom in Zoom out option, watermarking of videos etc. | Mandatory | |
| 31. | The solution should able to calculate the face match score with the latest photo taken by the agent with the documents submitted and update the photo in CBS. | Mandatory | |
| 32. | Maker level rejection option to be made available with the pre-defined reason list as provided by the Bank and the list of reasons should be configurable by Bank | Mandatory | |
| 33. | Solution should support any customer identification process for the Bank like on-boarding customers for current account, saving account, NPS account, credit card, digital lending, Co-lending and any other new requirements in future as per the Bank's discretion. | Mandatory | |

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| 34. | The solution architecture should allow to quickly scale up in case volume surges up. | Mandatory | |
| 35. | Client-side session should not be started until all requirement for video session are met like adequate lighting, adequate network speed, permissions like camera, mic, geolocation etc. | Mandatory | |
| B | **E Documents** | | |
| 36. | eDocument verification including Aadhaar, PAN card, Passport, Voter ID, Driving License, NREGA card and any other OVD through integrations with the corresponding systems as per regulatory/statutory guidelines. | Mandatory | |
| 37. | Provision to capture the copy of the same / upload of the documents by the customer or upload issued documents through Digi Locker. | Mandatory | |
| 38. | The solution should be able to generate the VCIP report from the VCIP process and able to send as an e-mail attachment to the branch concerned. The report should contain the customer information, photo graph captured during the call, OVD images and the details of agents, approver, and auditor with remarks. | Mandatory | |
| 39. | The solution should have Role based access for all users such as Branch/Admin/Auditors/Agents etc. | Mandatory | |
| 40. | All details including but not limited to the tagging of the user who had performed the V-CIP process to be logged in the system.

Necessary MIS to be provided for all the details captured/available in the system. | Mandatory | |
| 41. | All the recordings to be stored securely. Such storage should also be tagged with account number and the date and timestamp of the recordings. The recordings should be available and retrievable for audit. | Mandatory | |
| 42. | There should be an option in the solution to perform concurrent and post-facto audit of the Video KYC process (customizable as per the Bank's requirement). | Mandatory | |
| C | **MIS & Analytics:** | | |
| 43. | Develop any custom MIS reports as per the requirement of our Bank with various filters. | Mandatory | |

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| 44. | The software should have real-time analytics of various metrics such as:<br>• Rejections<br>• Acceptance<br>• Audit rejections<br>• Pending<br>• Schedules | Mandatory | |
| 45. | The system should provide a console to view summary & detailed reports / MIS of messages or notification sent / received. Billing will be done on basis of summary report available on the console. | Mandatory | |
| 46. | The reports thus generated in the portal should be downloadable / exportable. | Mandatory | |
| 47. | Reports need to be customizable as per Bank's requirement. | Mandatory | |
| D | **Regulatory Compliance:** | | |
| 48. | The solution should be compliant with all latest guideline of the regulatory authorities. During the contract period, successful vendor need to make necessary changes in the solution to meet regulatory requirement changes at free of cost. | Mandatory | |
| 49. | The solution proposed by the bidder should abide to the security requirements of the RBI, respective Government/ other regulatory agencies and the Bank. | Mandatory | |
| 50. | The bidder should assist the bank in adhering to compliance guidelines of the regulatory authorities and facilitate bank to devise appropriate guidelines for the staff members. | Mandatory | |
| 51. | The bidder should ensure that all the regulations of Information Technology Act, 2000 as amended from time to time, are being adhered to. | Mandatory | |
| 52. | The bidder should provide the parameters to audit the tools by 3rd party auditors (for security) and any vulnerability observed shall be rectified by the bidder without any additional cost to the Bank. | Mandatory | |
| E | **Security Aspects:** | | |
| 53. | The entire process should be secure and end-to-end encrypted. | Mandatory | |
| 54. | Important fields should be redacted and stored in the DB. Certain fields like Aadhaar should also be blacked-out/masked while displaying. | Mandatory | |

| 55. | The application may undergo all applicable software and security audit as per stipulated and all remarks/observations in the audit reports to be rectified/incorporated. | Mandatory | |
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| 56. | The customer's data must not be stored anywhere in the system provided by the vendor. | Mandatory | |
| 57. | The solution must undergo software and security audit (OWASP threats, code audit by CERT-in empaneled auditor, VAPT audit in the bank end, etc.) as per stipulations and all remarks / observations in the audit reports to be rectified / incorporated. | Mandatory | |
| 58. | Separate modules for different levels of users with role based access for Business, IT, MIS etc. | Mandatory | |
| 59. | The bidder must disclose the capability of the solution provided. | Mandatory | |
| 60. | Bank reserves right to conduct audits on the system provided by the bidder. Bidder to provide necessary arrangement and access control for the Bank. | Mandatory | |
| 61. | Bidder at times to provide, maintain and support it software and subsequent updates, upgrades and bug fixes such that the software is and remains secure from vulnerabilities. | Mandatory | |
| 62. | The solution would be subjected to various audits proposed by the bank/RBI and vendor has to share the reports to bank. The solution should comply with CERT-IN security standards. | Mandatory | |
| 63. | The solution should be device compatible and platform agnostic. | Mandatory | |
| 64. | Security events, audit trails for all events and logs should be available for administrators and user activity should be enabled to monitor and detect suspicious activity. | Mandatory | |
| 65. | Solution should able to identify if any suspicious browser plugin is working on client side. | Mandatory | |
| F. | **Data Integrity Management:** | | |
| 66. | To share what compartmentalization techniques are employed to isolate Bank data from other customer's data(wherever Applicable in Cloud/Hybrid) | Mandatory | |
| 67. | To comply with data retention and destruction schedules/Policy provided by Bank, bidder to certify on Bank's request destroying all data at all locations including | Mandatory | |

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| | slack in data structures and on the media. The Bank will have right to audit this practice. | | |
| 68. | Perform regular backup and recovery tests to assure that logical segregation and controls are effective (wherever Applicable in Cloud/Hybrid). | Mandatory | |
| 69. | Ensure that Cloud provider personnel controls are in place to provide a logical segregation of duties (wherever Applicable in Cloud/Hybrid). | Mandatory | |
| 70. | To provide Forensic Investigation Support as and when required by the Bank. | Mandatory | |
| 71. | To comply with Bank's RTO/RPO requirement and retention policy. | Mandatory | |
| 72. | The Cloud Service provider (CSP), must provide Data Center located in India for the proposed solution (wherever Applicable in Cloud/Hybrid). | Mandatory | |
| 73. | In case of cloud based Solution no customer sensitive information or PII information will be saved or transferred to cloud. | Mandatory | |
| 74. | The solution should have ability to compress the video file with best possible compression technique. | Mandatory | |
| G. | **Solution hosted in cloud** | | |
| 75. | Application should have safeguards to protect itself from all injection based attacks like SQL, XPATH, XML, LDAP, SSI or Command injection attacks. | Mandatory | |
| 76. | Application should have safeguards to protect itself from cross-site-scripting (XSS) attacks. The application should block special characters in all input fields. | Mandatory | |
| 77. | Application should have safeguards to protect itself from CSRF attacks. | Mandatory | |
| 78. | Application should restrict upload to specific types of files extensions, file size and content type | Mandatory | |
| 79. | Bidder has to comply CASB (Cloud access security broker) for sensitive information reside in cloud infrastructure. | Mandatory | |
| 80. | Application should demonstrate sufficient protection against redirection flaws. Application should protect against click jacking. | Mandatory | |
| 81. | Robust data backup, recovery and storability procedures with offsite and onsite backup | Mandatory | |
| 82. | Application should implement countermeasures to protect against data leakage from side channels such as: Web caches. Keystroke logging. Screenshots (iOS Back grounding). | Mandatory | |

| | Logs<br>Temp Directories | | |
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| 83. | Application makes use of available security protocols (e.g. HTTPS, SFTP/FTPS, LDAPS, SSH, etc.) to protect sensitive data during transmission over private and public networks. | Mandatory | |
| 84. | Application uses encryption (or equivalent controls such as hashing) to ensure the confidentiality and integrity of user password in storage. This involves usage of encryption technologies that have been thoroughly and publicly tested (e.g. 128-bit key length for symmetric encryption). | Mandatory | |
| 85. | The services to be provided on cloud model (It is a software distribution model in which a cloud provider hosts application and make them available to end users over the internet) | Mandatory | |
| 86. | Bidder to provide right to audit for the services hosted in cloud provisioned for Canara bank. | Mandatory | |
| 87. | The cloud infrastructure should be scalable to meet any incremental requirement | Mandatory | |
| 88. | The system should have proper business continuity plan. As part of BCP, the system should have data center & disaster recovery center in different seismic zone and both should be hosted in India. | Mandatory | |
| 89. | The solution proposed by the bidder should abide to the security requirements of the RBI, respective Government/other regulatory agencies and the Bank. | Mandatory | |
| 90. | The bidder should assist the bank in adhering to compliance guidelines of the regulatory authorities and facilitate bank. | Mandatory | |
| 91. | The bidder should ensure that all the regulations of Information Technology ACT, 2000 as amended from time to time, as being adhered to. | Mandatory | |
| 92. | The bidder should provide the parameters to audit the tools by 3rd party auditors (for security) and any vulnerability observed shall be rectified by the bidder without any additional cost to the bank. | Mandatory | |
| 93. | Bidder should comply with the cloud policy of the Bank. | Mandatory | |
| H. | **Hosting:** | | |
| 94. | The solution should be made available on dedicated cloud. Bidder should have capability to deploy the solution on-premises/hybrid model. It is Bank's discretion to host the services on-premises/hybrid model for business continuity or security | Mandatory | |

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| | purposes. The bidder should have capability to integrate solution with the oracle 19C or higher version. | | |
| 95. | The solution should be available on High availability at DC and DR | Mandatory | |
| 96. | Solution should be entirely hosted in the country 'India'. All data stored on the solution must always reside within the country 'India' | Mandatory | |
| I. | **Training:** | | |
| 97. | The bidder should provide training on performing V-CIP for selected officials. A detailed curriculum should be planned for this training program in consultation with Bank. | Mandatory | |
| 98. | On the job training shall be given for Bank Officials of the Bank at Bank's Premises at no extra cost to the Bank. | Mandatory | |

## Notes:

a. Bidder should comply with each mandatory requirement and non-compliance to any of the Mandatory requirement as per Scope of work and Technical/Functional requirements (Annexure-1) leads to disqualification.

b. Any specification declared Compliant, however, it is found non-compliant during Technical evaluations based on the artefacts presented or POC (if called for) will lead to disqualification.

c. Bidder has to showcase above specifications / features and provide equivalent document.

## Declaration:

1. We hereby confirm that we have various certificates/bench mark testing standards for the items quoted to meet the intent of the Bid.

2. We hereby confirm that we have back to back arrangements with third party hardware software for providing continuous and un-interrupted support to meet SLAs obligations as per bid terms.

3. We hereby confirm 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.

Date

Signature with seal
Name          :
Designation   :

*****************End of the Corrigendum-1*******************