

Replies to prebid queries for Gem ref no: GEM/2025/B/7031805 dated 22/12/2025 for Selection of Insurer for Cyber Risk Insurance Policy for a Period of One Year from 31/03/2026 to 30/03/2027 in Canara Bank

Sl. No.	Page No	Section	RFP Clause/Sub clause	Detailed Clause No	Bidders Query	Bank's Reply
1	NA	NA	General Query	General Query	Kindly Provide Copy of existing Cyber Policy	Copy of existing Cyber Policy can't be shared as it is confidential.
2	NA	NA	General Query	General Query	No. of claims and total amount of claims reported, paid, repudiated and O/s pertaining to PY - 25-26 and ICR.	There are no claims reported in last 3 years. As on today, there are no outstanding claims pertaining to Cyber Insurance
3	NA	NA	General Query	General Query	Last 03 years claims details and ICR	No claims reported in last 3 years
4	NA	NA	General Query	General Query	Latest IS (Information System) audit report or atleast the key observations therein.	Yes, Bank conducts an assessment of information system and associated controls. However, report cannot be shared as it is Bank's internal document. (Security Scorecard is attached)
5	56	Annexure 9	Itemwise Coverage	Computer system amended to include third party service providers/cloud hosting services	Latest audit report or key observations pertaining to outsourced IT activities.	The bank conducts reviews and obtains independent audit reports, along with Agreed Upon Procedures (AUP), from third-party partners and other service providers.
6	56	Annexure 9	Itemwise Coverage	Computer system amended to include third party service providers/cloud hosting services	List of outsourced partners/IT vendors.	The bank has a defined IT outsourcing policy and procurement policy. Suitable due diligence is conducted during the onboarding of vendors. However, list cannot be shared as it is Bank's internal data.
7	NA	NA	General Query	General Query	No. of and details of incidents/cyber breach irrespective of whether triggering a loss/claim. (in case any)	There are no incidents/cyber data breach reported in last 3 years.
8	NA	NA	General Query	General Query	Copy of Incident Response Plan / BCP or atleast whether the same is in place.	Incident response plan is available in board approved cyber crisis management plan and BCP is in place which is also approved by the board.
9	NA	NA	General Query	General Query	Approx. Monthly / Daily transaction (through UPI, IMPS, AEPS, mobile wallet etc) volumes and values.	With respect to the Volumes and Values of transactions, it is available in NPCI website under statistic data
10	NA	NA	General Query	General Query	Approx. Monthly / Daily cross-border UPI transaction volumes and values.	With respect to the Volumes and Values of transactions, it is available in NPCI website under statistic data
11	NA	NA	General Query	General Query	Whether the Bank has received any RBI penalties, warnings or supervisory concerns in the current financial year.	As on date, Bank has not received any RBI penalties, warnings or supervisory concerns in the current financial year with respect to Cyber incidents/data breach.
12	NA	NA	General Query	General Query	Whether the Insured is in compliance with the latest RBI, NPCI guidelines (wrt IT framework and infrastructure and security) and the DPDP Act 2023.	Bank is in compliance with all the guidelines issued by RBI, NPCI.



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13	56	Annexure 9 Scope of Work	Itemwise Coverage	Definition of 'computer systems' to be further amended (in addition to the current policy language) to explicitly include systems used to connect Bank's network in WFH scenario	Since coverage has been sought to include "systems used to connect Bank's network in work from home scenario", kindly provide whether such systems used are issued/authorised/allotted by the Bank and whether the security features, anti-virus etc as incorporated in the systems utilised by the Bank in its premises are also incorporated in the systems utilised by the employees in their work from home environment.	Bank's WFH solution uses multiple checks say Antivirus, Security patches, OS version to ensure that external system used to connect Bank's PC are secured as per Bank's Policy.
14	59	Annexure 9 Scope of Work	Itemwise Coverage	Amended Network interruption Loss to include Network Loss arising out of computer system operated by a Dependent	List of Cloud Service Provider.	All major cloud service providers (MEITY complied) are onboarded
15		Annexure-20	Scope of Work	Scope of Work	Whether the Bank ensures or mandates that the third party service providers/vendors/contractors/sub-contractors/cloud service providers shall also need to have their respective Cyber Liability Policie	Bidder to comply RFP terms and conditions.
16	NA	NA	General Query	General Query	What would be the selection criteria incase of multiple L1 Insurers.	Bidder to refer the GeM General Terms and Conditions for tied L1 Situations.
17	NA	NA	General Query	General Query	Expiring policy copy	Copy of existing Cyber Policy can't be shared as it is confidential.
18	NA	NA	General Query	General Query	Duly Filled Proposal form	Cyber Questionnaire is shared which encompasses the requirement
19	NA	NA	General Query	General Query	Duly Filled Cyber Questionnaire	Cyber Questionnaire is shared which encompasses the requirement
20	NA	NA	General Query	General Query	Whether there are any improvements to the terms and conditions comparing with the expiring policy ?	Yes, Bidder to refer the scope of work and Corrigendum-1 for policy wordings attached in Ammended Draft Policy.
21	NA	NA	General Query	General Query	Claims/Loss History for last 3 years :	No claims reported under Cyber Risk Insurance in last 3 years



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22	NA	NA	General Query	General Query	Does the company conduct regular security awareness training for all employees? How is participation tracked and measured?	Bank is conducting regular Cyber security awareness sessions for all staff on regular basis.
23	NA	NA	General Query	General Query	is there a documented disaster recovery plan in place? When was it last tested and updated ?	Bank is having well defined Disaster Recovery Plan and the same is being tested periodically.
24	NA	NA	General Query	General Query	Does the organization have a formal business continuity plan?	Yes. BCP is in place which is approved by the board.
25	NA	NA	General Query	General Query	How frequently are software systems and applications patched? Is patch management automated or manual?	Monthly, Automated
26	NA	NA	General Query	General Query	Are regular data backups performed and stored in a secure offsite location (physical or cloud)? What is the restoration testing frequency?	Yes, Semi Annually
27	NA	NA	General Query	General Query	Are endpoint detection and response (EDR) solutions deployed across all workstations and servers?	All endpoints are deployed with EDR
28	NA	NA	General Query	General Query	Is multifactor authentication enabled for all the systems including remote access and sensitive systems?	Yes
29	NA	NA	General Query	General Query	Is there a documented incident response plan? How often is it reviewed and who is responsible for execution in an event?	Bank has board approved incident response plan, it is reviewed yearly or as and when required in case of a crisis. Cyber Incident Response Team is responsible for execution as per incident response plan (CCMP).
30	NA	NA	General Query	General Query	Are access controls governed by the principle of least privilege? How are permissions reviewed and revoked?	Access controls are governed as per principle of least privilege and user access review is performed to review and revoke permissions.



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31	NA	NA	General Query	General Query	What are the security improvements made over the past one year? Please list out.	<p>1) Bank has conducted API Discovery as part of Assessments, where shadow APIs used in our Bank network were discovered and inventorised.</p> <p>2) Breach and Attack Simulations was conducted.</p> <p>3) Implemented an adaptive Anti-DDoS for banks Public facing Applications.</p> <p>4) Implemented Attack Surface Management for discovering, inventorying, assessing, and securing all potential entry points external facing assets and take necessary actions.</p> <p>5) Conducted DDOS Simulation exercise to test the resiliency of banks Public facing infrastructure.</p> <p>6) Bank procured additional security solutions like UEBA (User and Entity Behavior Analytics), SOAR (Security Orchestration, Automation, and Response), TIP (Threat Intelligence Platform), Anti-APT (Anti-Advanced Persistent Threat), EDR (Endpoint Detection and Response).</p> <p>7) Bank is conducting regular Cyber security awareness sessions for all staff on regular basis.</p> <p>8) Bank conducted Threat Modeling exercise for Canara ai1 (Retail and Corporate) mobile application. Subsequently, All other critical application shall also be covered under Threat modelling in a phased manner.</p> <p>09) Bank migrated applicable public domains to bank.in for better Security.</p> <p>10) All regulatory IOC's are being complied.</p> <p>11) Secure Network Architecture adopted by segregating the DMZ Zone further into Cloud , partner.</p>
32	58	Annexure 9 Scope of Work	Itemwise Coverage	Employee Coverage Endorsement	Coverage Wording required	Bidder to refer the scope of work and Corrigendum-1 for policy wordings attached in Ammended Draft Policy.
33	59	Annexure 9 Scope of Work	ItemwiseCoverage	Bricking cover	Coverage Wording required	Bidder to refer the scope of work and Corrigendum-1 for policy wordings attached in Ammended Draft Policy.
34	59	Annexure 9 Scope of Work	ItemwiseCoverage	Cover for Customer support services	Coverage Wording required	Bidder to refer the scope of work and Corrigendum-1 for policy wordings attached in Ammended Draft Policy.
35	59	Annexure 9 Scope of Work	ItemwiseCoverage	Cover for Goodwill Gestures	Coverage Wording required	Bidder to refer the scope of work and Corrigendum-1 for policy wordings attached in Ammended Draft Policy.



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36	NA	NA	General Query	General Query	Please Provide 1. Cyber Security Crisis Management Procedure 2. Information Security policy 3. IT Continuity Procedure 4. IT Security Risk Questionnaire 5. Ransomware Supplemental 6. Bitsight/Security Scorecard score	1,2,3- Cyber Security Crisis Management, Information Security Policy, Business Continuity Plan are part of Bank's Board approved policies. 4. Cyber Questionnaire is shared which encompasses the requirement 5. Ransomware supplemental questionnaire is attached 6. Bank has Security score card/BITSIGHT for internal Assessment.
37	NA	NA	General Query	General Query	Please furnish below information 1. Primary lead terms including premium. 2. Layers lead terms including premium. 3. Policy structure/coinsurance panel details/ RI panel details 4. Proposed/expiring policy wording with endorsement wording 5. Business continuity plan 6. info sec policy 7. ransomware questionnaire 8. cyber questionnaire 9. confirmation no known or reported claims or circumstances in past 5 years. (Irrespective of insurance)	1,2,3- Bidder to refer to scope of work and submit bid confirming to terms and conditions of RFP document. 4. Bidder to refer the scope of work and Corrigendum-1 for policy wordings attached in Ammended Draft Policy. 5,6-. Information Security Policy, Business Continuity Plan are part of Bank's Board approved policies. 7. Ransomware supplemental questionnaire is attached 8. Cyber Questionnaire is shared which encompasses the requirement 9. There are no claims with respective cyber insurance for past 5 FY.
38	NA	NA	General Query	General Query	Kindly confirm below details. 1. Filled Attached Cyber Questionnaire 2. USGIC's Cyber Proposal Form 3. Operational recovery procedure: description of the existing back-up procedures and capabilities? Or IT Disaster Recovery Plan 4. IT security system of the company 5. Business Continuity Plan 6. Information Security Incident Response Policy	1,2,3 - Cyber Questionnaire is shared which encompasses the requirement 4,5,6- Information Security of the company, Business Continuity and Information security incident response Plan are part of Bank's Board approved policies.

Date: 06/01/2026

Place: Bengaluru


Deputy General Manager

