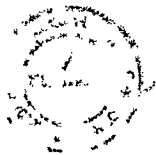


Prebid Replies to GeM bid ref no. GEM/2023/B/3064378 dated 27/02/2023 for Supply, Installation, Implementation, Configuration, Integration, Commissioning and Maintenance of PKI Multi-Factor Authentication Software Solution in Canara Bank for 3 Years.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
1	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	H. Performance c) Solution shall be able to migrate/verify the existing digitally signed transactions already completed using existing application.	Need more clarity on migration activity, if require	This clause is to ensure migration of existing transactions / data and compatibility. However, there is no solution as of now in the Major target application, i.e., Internet Banking. If any other application is chosen for implementation, this clause will apply.
2	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	G. Security & Audits b) The solution should be able to maintain the mapping and Audit Trail of digital certificate with account number / Aadhaar number / users ID / customer ID.	Please clarify the requirement for Aadhaar number here	Solution is expected to have multiple mapping options based on Bank requirement. Aadhaar is one of the option. In case it is mandated, solution should be capable.
3	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	G. Security & Audits a) Application will be subject to regular Internal and/or External Audits to ensure application security meets the latest security guidelines and the solution provider to should resolve any vulnerabilities reported.	We are assuming internal and external audits will be taken care by bank, please confirm	Auditor/s will be appointed by the Bank. Solution provider has to involve and support in audit as well as rectification of the observations.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
4	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	D. Administrator Dashboard and Alert module f) Solution should support workflow templates that allows for user friendly customer registration and should have maker-checker mechanism for workflow approval through an admin console.	The offered solution supports maker-checker authorization through admin module post customers DSC registration from internet banking portal. Hope this suffice the requirement, please confirm	Yes, along with this separate DSC for maker and checker users should also be supported.
5	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	B. Components 2. Client Side components c) The client component should also support centralized patch management to avoid reinstallation of client component.	Our component supports the asked feature but centralized patch management should be taken care of by Bank Team	Support is required for application specific patches.
6	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	C. Features of the solution e) The solution should offer Digital Signing through USB Crypto Token or through e-sign which comply with CCA India guidelines.	Kindly confirm whether bidder has to propose both Digital Signing through USB Crypto Token and eSign (ASP Model) for this project. Is eSign an optional requirement? If yes, please confirm the expected eSign Model that bidder has to deliver.	Solution should be capable to provide eSign based authentication.
7	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	A. General Scope c) The solution should act as a multi-factor authentication (MFA) for performing Internet Banking transactions.	Please confirm if any other authentication factor, other than Asymmetric keys / DSC, is expected by bank to authenticate (or) authorize the transactions.	MFA includes multiple authentication mechanism like password, PIN, OTP, Tokens etc.



Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
8	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	A. General Scope f) The solution should also support e-sign based signature validation (as per CCA India guidelines)	We urge bank to relax this clause as eSign used for signing documents like PDF/XML and not suitable for authentication of users. Moreover validation of eSign does not come under the purview of bidder offering DSC with Crypto token based solution.	Solution should be capable to provide eSign based authentication.
9	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	C. Features of the solution d) The solution should be capable of supporting X.509 PKI certificates and should be able to use various security channels like PKCS#7, XML, OCSP, LDAP etc.	The standards mentioned here does not correlate with security channel specifications. The standards PKCS#7 - refers to signature packing / storage format, OCSP - refers to internet protocol for obtaining DSC status, LDAP - refers for directory service, etc. So please amend the clause elaborating the security channels specifications expected.	The specification is based on regulatory advisory and hence solution should comply the same.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
10	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	C. Features of the solution e) The solution should offer Digital Signing through USB Crypto Token or through e-sign which comply with CCA India guidelines	<p>We recommend the bank to amend the clause to use only Crypto token based solution for authentication and signing banking transactions. eSign has following drawbacks for banking applications:</p> <ul style="list-style-type: none"> - High per transaction cost to Bank - Customer has to enter either Aadhaar number (or) Signer Id & PIN along with 2FA (OTP) for every login/transaction. Combining this with the existing Login credentials results in additional friction elements and inconvenience in user experience. - Considering the bank wants to sign multiple transactions in a single request this is feasible only in a Non-Aadhaar based model (Signer ID & PIN). This increases the burden on customer since he has to undergo a separate eKYC on-boarding process with the ESP. Furthermore this process has to be repeated for every two years. - Authentication in eSign service is done via OTP. This model is still vulnerable to all the shared secret attacks like phishing, SIM swaps, delayed SMS, Trojans, OTP stealers, etc. - Issues in delivery of OTP combined with the mandate that every customer's Aadhaar number needs to be mapped to active Mobile number - The TPS ask for eSign service (200 - 300) is unrealistic, considering all cryptographic operations happen centrally and no ESP entity can offer the requisite TPS. - eSign is typically used for signing PDF/XML documents. It is not suitable for authentication of users. 	Solution should be capable to provide eSign based authentication.



Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
11	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	C. Features of the solutionk) The solution should have the ability to sign multiple transactions like Bulk Transactions at one time.	<p>We recommend the bank to amend the clause to use only Crypto token based solution for authentication and signing banking transactions. eSign has following drawbacks for banking applications: - High per transaction cost to Bank - Customer has to enter either Aadhaar number (or) Signer Id & PIN along with 2FA (OTP) for every login/transaction. Combining this with the existing Login credentials results in additional friction elements and inconvenience in user experience. - Considering the bank wants to sign multiple transactions in a single request this is feasible only in a Non-Aadhaar based model (Signer ID & PIN). This increases the burden on customer since he has to undergo a separate eKYC on-boarding process with the ESP. Furthermore this process has to be repeated for every two years. - Authentication in eSign service is done via OTP. This model is still vulnerable to all the shared secret attacks like phishing, SIM swaps, delayed SMS, Trojans, OTP stealers, etc. - Issues in delivery of OTP combined with the mandate that every customer's Aadhaar number needs to be mapped to active Mobile number - The TPS ask for eSign service (200 - 300) is unrealistic, considering all cryptographic operations happen centrally and no ESP entity can offer the requisite TPS.- eSign is typically used for signing PDF/XML documents. It is not suitable for authentication of users.</p>	Solution should be capable to provide eSign based authentication.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
12	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	C. Features of the solution l) The solution should encrypt the personally identifiable information (PII) for data security purposes.	Encryption of PII data is part of eSign specifications (during Biometric credential capture). Profiling of payload / transaction data is not part of the PKI authentication solution. The solution uses the data only to verify the signature. Hence we request for relaxation of the clause.	PII are very critical information and leaking of same in any form may lead to disastrous situation. Hence, any PII related to the proposed PKI solution should be secured through encryption or any other secured mechanism.
13	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	C. Features of the solution h) The solution should be able to validate the certificate through online and offline CRL and OCSP responder services	We recommend the bank to amend the clause of validating the certificate through either Online OR through Offline CRL OR OCSP service. Validation using the optimal method available, will ensure higher throughput else unnecessary load will prevail on the server.	The proposed solution should be able to support the mentioned services to enable Bank to choose the appropriate one for the solution.
14	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	D. Administrator Dashboard and Alert module c) Customer to be notified well in advance before certificate expiry (expiry period and notifications should be configurable by admin)	We urge the bank to relax this clause as this does not come under the purview of the authentication solution. As the bank is emphasizing on using only qualified certificates for the end-users, typically the Certifying Authorities themselves intimate the users for renewal. The authentication solution will work as API service and would not have access to user profile details like email id, SMTP and related services. Alternately, the net banking application can alert the users since it has the channels to communicate with the users.	The Proposed solution, while authenticating the DSC, will check its validity. Based on same required alert can be configured for showing to the customers.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
15	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	D. Administrator Dashboard and Alert module e) The administrator shall be able to register, de-register or reregister and provide facilities like temporary block/unblock APIs for the customer certificates through the admin module	Considering that the Bank has asked for API based model, the Internet banking application will integrate the APIs of the solution to consume Signing services of the solution. Hence the workflow design, GUI aesthetics is dependent on the Internet banking application rather than on the MFA solution. The MFA solution would not host any user interface for the end users. We urge bank to relax this clause.	This clause applies only to the solution / part of solution proposed in the RFP to be provided by the solution provider.
16	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	H. Performance a) Solution should be able to handle '200 to 300' number of concurrent transactions/validations across multiple channels.	To offer the optimal hardware sizing and costing, we request bank to provide the following volumetric details : - Number of Business Applications for authorizing transactions using DSC - Approx. number of Users to be enrolled for 3 years - Number of signing transactions performed in day / month / Year - Payload size of the transactions (for storage) Please confirm if the maximum Transaction Per Second expected is 300 TPS.	Initially the solution will be used for Internet Banking application. Later various other applications will be added based on the requirement. The solution should be scalable to handle the requirement of the Bank.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
17	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	H. Performance b) Solution shall be able to enrol unlimited users without any users restrictions	To offer the optimal hardware sizing and costing, we request bank the provide the following volumetric details : - Number of Business Applications for authorizing transactions using DSC - Approx. number of Users to be enrolled for 3 years - Number of signing transactions performed in day / month / Year - Payload size of the transactions (for storage) Please confirm if the maximum Transaction Per Second expected is 300 TPS.	Initially the solution will be used for Internet Banking application. Later various other applications will be added based on the requirement. The solution should be scalable to handle the requirement of the Bank.
18	ATC Annexure-1 Technical & Functional Requirement of PKI Multi-Factor Authentication Software Solution.	H. Performance c) Solution shall be able to migrate/verify the existing digitally signed transactions already completed using existing application	Please clarify a. Whether the existing customer use a DSC crypto token b. The details of the existing digitally signed transactions, like - Signature storage format - Whether the signature is stored in attached or detached model - Necessary CRL / OCSP verification information embedded in the signature - Database storage schema / structure	Initially the solution will be used for Internet Banking application which is currently not integrated with PKI solution. This clause is included for any other application to be integrated by the Bank at any stage after the initial implementation.
19	ATC 13. Onsite Resources	13.3. Any customization requiring effort up to 20 man days should be done onsite and Bank will not pay separately for this customization. No ATS/AMC is payable on such customizations	For Bidders who are offering COTS product customization cannot be performed, so please confirm if this clause is applicable only for the bidders who are offering solution that are specifically developed for Canara Bank.	This clause will be applicable to any customization required.
20	ATC 14. Integration & Interfaces	14.1. The selected bidder has to work with different application vendors in order to integrate new solution to the existing workload or	Our understanding is Bank and its application vendors would be carrying out the integration activities. The APIs are application agnostic. Please elaborate the scope of support needed by the	The clause is applicable for any support required for the solution.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
		new workloads during contract period	Bidder in helping the bank integrate the APIs and the duration.	
21	ATC 14. Integration & Interfaces	14.2. The selected bidder has to work with different teams of Bank & application OEMs to understand the policies requirement and configurations of respective applications for the offered solution	Our understanding is Bank and its application vendors would be carrying out the integration activities. The APIs are application agnostic. Please elaborate the scope of support needed by the Bidder in helping the bank integrate the APIs and the duration.	The clause is applicable for any support required for the solution.
22	ATC 16. Escrow arrangement	16.2. The bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation in escrow with a reputable agency acceptable to both the parties. The modalities of the versions to be kept etc., can be finalized at the time of lodging the software for escrow	We are offering COTS product and not building a customized project for the Bank. Please confirm if this clause is applicable in such cases.	Bank shall verify the applicability. Solution provider to comply the same in case its applicability is verified.
23	Generic	Generic	Considering that time required to process the pre-bid clarifications, collate and submit the bid documents, we request the bank to extend the bid submission by two weeks.	Bidders are requested to abide by the timelines.
24	ATC Annexure-10 Bill of Material	Table A - Price details of PKI Multi-Factor Authentication Software Solution Enterprise License Cost for PKI Multi-Factor Authentication Software Solution with 1 year warranty and support as per Annexure-1	The Annexure 10 of Bill of Material, Table A asks for Enterprise License Cost. Kindly advice how many environments you have, like DC, DR or any others?	Presently DC and DR.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
25	Generic	Generic	There is an esign requirement mentioned. Kindly advice whether Aadhaar esign 2.1 is required or will PAN esign 3.2 also serve the purpose.	The solution should be capable of supporting all the prevalent models. Bank may choose the appropriate option.
26	Generic	Generic	What would be the estimated number of esigns required every year? This will help provide a competitive cost.	Procurement of physical USB Crypto token device is not part of RFP.
27	Generic	Generic	What will be the estimated number of users using the application?	Procurement of physical USB Crypto token device is not part of RFP.
28	Generic	Generic	Will digital signature issuance be part of this project? If yes, can any numbers be provided per year?	No



Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
29	ATC 10. Delivery, Installation, Integration and Commissioning	<p>10.3 Project Timelines The solution provider has to make the system live within 14 weeks from the date of acceptance of the order as per schedule mentioned below:</p> <p>Phase I - Supply, Installation, Implementation, Configuration and Customization of the PKI Software Solution at the bank office. - Within six (06) weeks from the date of acceptance of purchase order/provision of infrastructure from Bank side whichever is later.</p> <p>Phase II - User Acceptance Test (UAT) of the solution - Within four (04) weeks from the date of completion of Phase-I.</p> <p>Phase III - Production Movement - Within four (04) weeks from the date of completion/sign-off of UAT of solution.</p>	<p>In view of the size and complexity of the project we would request Canara Bank to kindly amend the delivery timeline as suggested below so as to provide the vendor sufficient time to implement the project properly: The solution provider has to make the system live within 24 weeks from the date of acceptance of the order as per schedule mentioned below: Phase I - Within fourteen (14) weeks from the date of acceptance of purchase order/provision of infrastructure from Bank side whichever is later Phase II - Within six (06) weeks from the date of completion of Phase-I. Phase III - Within four (04) weeks from the date of completion/sign-off of UAT of solution.</p>	Bidder to comply with RFP terms.
30	ATC 13. Onsite Resources	<p>13.1 One (1) qualified resources to be stationed at the Locations specified by the Bank at Bengaluru from the date of delivery till the contract period to support the Project during UAT, Pilot Implementation, Migration, after Go-Live and also maintaining uptime during warranty. However, charges for onsite resources will be paid from the date of acceptance</p>	<p>Please refer clause 22.3 where in the RFP ask is for support on 24x7x365 basis.</p> <p>In view of the above we understand that a team of at least 5 onsite resources would be required to address the RFP requirement.</p> <p>Please amend the relevant clauses of the RFP and the price bid template accordingly.</p>	24x7x365 support should be available from offsite Location. Onsite support is required for working hours and days.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
		of the Go-live implementation of the solution. Bank at its discretion, can extend the onsite support till the completion of ATS period.		
31	ATC 13. Onsite Resources	13.3 Any customization requiring effort up to 20 man days should be done onsite and Bank will not pay separately for this customization. No ATS/AMC is payable on such customizations.	To align with the industry wide standard accepted practice for similar projects we would request the Bank to amend the clause as suggested herewith: Any customization requiring effort up to 5 man days should be done onsite and Bank will not pay separately for this customization. No ATS/AMC is payable on such customizations.	Bidder to comply with RFP terms.
32	ATC 16. Escrow arrangement	16. Escrow arrangement	We intend to propose an established COTS software and in such cases providing source code directly or through an Escrow Account is not a standard practice. OEMs will not agree to such a provision. We would request the Bank to kindly remove this clause.	Bank shall verify the applicability. Solution provider to comply the same in case its applicability is verified.
33	ATC16. Escrow arrangement	16.7 The bidder should provide Application Security Certificate along with report of the proposed solution to Bank, However, Bank in its discretion to conduct Code audit to check the vulnerability associated with proposed software/solution, if in case observations are found then bidder has to take up with OEM immediately to attend the same for closure before project acceptance/signoff.	We intend to propose an established COTS software and in such cases providing source code for conducting code audit is not feasible. We can provide Application Security Certificate from a CERT-In empanelled Agency. Please confirm the acceptance of our proposition.	Auditor/s will be appointed by the Bank. Solution provider has to involve and support in audit as well as rectification of the observations.



Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
34	ATC 19. Penalties & Liquidated damages	19.3 Penalties/liquidated damages for Onsite/Offsite resources: In case the resources goes on leave/absent, replacements having equivalent or more experience and qualification has to be arranged by the Bidder to ensure that regular functioning of the solution does not hamper. In case replacements are not arranged, bank shall pay only the proportionate amount of Resident resource charges during the particular month. The Bank shall also impose a penalty of 0.5% (Plus GST) of the Resident resource charges (Excl. of GST) payable to the Bidder for that quarter for each week and part thereof of absence. However, total penalty under this clause will be limited to 20% (Plus GST) of the total charges (Exclusive of GST) payable for Resident Resource charges for that month.	To align with the industry wide standard accepted practice for similar projects we would request the Bank to kindly amend the clause as suggested herewith: However, total penalty under this clause will be limited to 5% (Plus GST) of the total charges (Exclusive of GST) payable for Resident Resource charges for that month.	Bidder to comply with RFP terms.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
35	ATC 20. Payment terms	Sl No. 1 Enterprise License with unlimited usage Cost for PKI Multi-Factor Authentication Software Solution 60% - On delivery Installation, Implementation, Configuration of PKI Multi-Factor Authentication Software Solution in UAT and on submission of Invoice and Acceptance/Sign off by the Bank and on production of relevant documents. 40% - On Implementation, Configuration, Customization, Integration and Commissioning of PKI Multi-Factor Authentication Software Solution in production and Acceptance/Sign off by the Bank and on submission of Invoice and production of relevant documents.	We would request the Bank to kindly amend the payment terms as suggested below to sync with the industry wide practice followed for similar projects: 60% - On delivery of licenses of PKI Multi-Factor Authentication Software Solution and on submission of Invoice and Delivery Acceptance / Sign off by the Bank and on production of relevant documents. 40% - On Implementation, Configuration, Customization, Integration and Commissioning of PKI Multi-Factor Authentication Software Solution in production and UAT Acceptance/Sign off by the Bank and on submission of Invoice and production of relevant documents.	Bidder to comply with RFP terms.
36	ATC 20. Payment terms	Sl No. 2 One time Implementation, Customization & Integration cost of PKI Multi-Factor Authentication Software Solution 50% - After Go-live of PKI Multi-Factor Authentication Software Solution and Acceptance/Sign off by the Bank and on submission of Invoice and production of relevant documents. 50% - After 3 Months of the	We would request the Bank to kindly amend the payment terms as suggested below to sync with the industry wide practice followed for similar projects: 60% - On implementation of PKI Multi-Factor Authentication Software Solution and UAT Acceptance / Sign off by the Bank and on submission of Invoice and production of relevant documents. 40% - After Go-live of PKI Multi-Factor Authentication Software Solution and Acceptance/Sign off by the Bank and on submission of Invoice and production of relevant documents.	Bidder to comply with RFP terms.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
		successful Go-Live setup and signing of escrow agreement and depositing of source code and on submission of relevant documents.		
37	ATC 20. Payment terms	Sl No. 5 Annual Maintenance Contract (AMC) / Annual Technical Support (ATS) The amount shall be payable quarterly in arrears.	To align with the industry wide accepted payment term for similar projects we would request the Bank to kindly amend the clause as suggested below: Annual Maintenance Contract (AMC) / Annual Technical Support (ATS): The amount shall be payable annually in advance.	Bidder to comply with RFP terms.
38	ATC 23. Mean Time Between Failures (MTBF)	If during the warranty period, any software items fails on three or more occasions in a quarter, such items shall be replaced by equivalent / superior new hardware items by the bidder at no additional cost to the Bank.	Since this clause is not applicable for a software solution implementation project, we would request the Bank to kindly remove this clause.	A failure here implies permanent failure / major flaw / continuing flaw / inability to perform tasks by the solution. The bidders to comply with the RFP Term.
39	ATC 25. Documents, Standard Operating Procedures and Manuals	All related documents, manuals, Standard Operating Procedures (SOPs), best practice documents and information furnished by the bidder shall become the property of the Bank.	We understand that all documents needs to be submitted as softcopy in PDF format. Please confirm our understanding.	Soft copy is mandatory. Hard copy may be exempted if it is not easily available.
40	ATC Annexure-4 Pre-Qualification Criteria	4. The bidder should have positive Net Worth as on 31/03/2022 and also should have not eroded by more than 30% in the last three financial years (i.e. 2019-20, 2020-21 and 2021-22).	We would request the Bank to kindly amend the clause as suggested below: The bidder should have positive Net Worth as on 31/03/2022 and also should have booked profit in the last two financial years (i.e. 2020-21 and 2021:22).	Bidder to comply with RFP terms.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
41	ATC Annexure-4 Pre-Qualification Criteria	<p>4. The bidder should have positive Net Worth as on 31/03/2022 and also should have not eroded by more than 30% in the last three financial years (i.e. 2019-20, 2020-21 and 2021-22).</p> <p><u>Documents to be submitted for Compliance:</u> The Bidder must produce a certificate from the Company's Chartered Accountant to this effect.</p> <p>The documents certified by Chartered Accountants should mandatorily contain UDIN.</p>	<p>For wider participation we would request the Bank to amend the "Documents to be submitted for Compliance" as suggested below:</p> <p>The Bidder must produce a certificate from the Company's Chartered Accountant to this effect.</p> <p>The documents certified by Chartered Accountants should mandatorily contain UDIN.</p> <p>In case the date of constitution / incorporation of the bidder is less than 3-year-old, the audited financial statements in respect of the completed financial years after the date of constitution shall be taken into account for this criteria.</p>	Bidder to comply with RFP terms.
42	ATC Annexure-4 Pre-Qualification Criteria	<p>5. Years of Past Experience required: The bidder/OEM/resellers must have minimum experience of three (03) years should have regularly, manufactured and supplied same or similar Category Products to any Central / State Govt Organization / PSU / Public Listed Company as indicated above before the bid opening date.</p> <p><u>Documents to be submitted for Compliance:</u> Copies of relevant contracts / orders to be uploaded along with bid in support of having provided services during each of the Financial year.</p>	<p>During the FY 2020-21 our organization underwent an internal re-structuring exercise where in the Business Unit relevant for this RFP has been moved to a new company created as a wholly owned subsidiary of the main Parent Company.</p> <p>In view of the above we would request Canara Bank to kindly consider the documentary evidence of the relevant projects delivered by both the Parent Company and the Subsidiary Company (Bidder) for RFP compliance.</p> <p>Please confirm the acceptance of our request.</p>	Bidder to comply with RFP terms.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
43	ATC Annexure-4 Pre-Qualification Criteria	8. The applicant shall have support office in Bengaluru or Mumbai for 24x7 supports.	Please confirm that the office premise of Group Company in Bengaluru and Mumbai would be considered for tender compliance.	Bidder to comply with RFP terms.
44	ATC Annexure-9 Technical Evaluation Criteria	<p>1. Bidder / Principal / OEM/OSD must have successfully implemented PKI/Multi-Factor Authentication Solution in India in last three years, i.e. FY 2019-20, 2020-21 & 2021-22 from the date of RFP.<u>Evaluation</u> <u>Parameter:</u>Experience in Scheduled Commercial Banks registered with RBI as per the second schedule - 10 marks (5 marks for each reference and maximum 10 marks).Experience in Insurance Companies registered with IRDA (As on 17-11-2022)/NBFCs registered with the RBI (As on 01 -10- 2022)/Related PSU in India: 5 marks (2.5 marks for each and maximum 5 marks).Note:(Experiences other than scheduled commercial banks, Insurance companies and NBFC/Related Financial Institution and PSU's as mentioned above will not be considered for evaluation) For more detailsKindly refer RBI website for the list of the scheduled commercial Banks, NBFC and IRDA website for the list of Insurance Companies.</p>	<p>For promoting wider participation and considering the lack of business during the last 2 financial years where COVID-19 pandemic caused severe loss of business opportunities we would request Canara Bank to amend the evaluation parameter as suggested below:Bidder / Principal / OEM / OSD must have successfully implemented PKI / Multi-Factor Authentication Solution in India in last five years, i.e. FY 2017 - 18, 2018 - 19, 2019-20, 2020-21 & 2021-22 from the date of RFP.Experience in Scheduled Commercial Banks registered with RBI as per the second schedule, Insurance Companies registered with IRDA (As on 17-11-2022), NBFCs registered with the RBI (As on 01 -10- 2022), PSU in India and Govt. Depts. / Govt. Organizations would be considered for scoring (5 marks for each project reference).</p>	Bidder to comply with RFP terms.

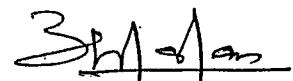
Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
45	ATC Annexure-9 Technical Evaluation Criteria	<p>2. <u>Security Measures within Solution</u> Ethical Hacking: 2.5 Marks Source Code Audit: 2.5 Marks VAPT: 2.5 Marks Server Configuration Audit: 2.5 Marks</p> <p><u>Documentary Proof:</u> Self -Certification certified by company secretary. Bank on its own discretion may conduct necessary security audits.</p>	<p>The parameters can be authenticated by the OEM / OSD only. So we would request Canara Bank to amend the evaluation parameter along with supporting documentary evidence as suggested below: <u>Security Measures within Solution</u> Ethical Hacking: 2.5 Marks Source Code Audit: 2.5 Marks VAPT: 2.5 Marks Server Configuration Audit: 2.5 Marks</p> <p><u>Documentary Proof:</u> Declaration from OEM / OSD certified by Company Secretary of OEM / OSD.</p>	Bidder to comply with RFP terms.
46	Annexure-1 Technical & Functional Requirement of PKI Software Solution	<p>B. Components</p> <p>4. Server Side Components to archive</p> <p>a) Signatures in a verifiable format for a specified period of time to suit legal requirements as per IT Act and CCA guidelines.</p>	We urge bank to amend the clause as "Signatures in a verifiable format for a specified period of time to suit legal requirements as per IT Act", since the CCA guidelines in its entirety will not be applicable for a solution that employs Crypto token based signing.	Applicable guidelines as per IT act and CCA guidelines are to be followed mandatorily.
47	Annexure-1 Technical & Functional Requirement of PKI Software Solution	<p>C. Features of the solution</p> <p>g) Bank is using a client based software to provide tunnelling access to Internet Banking for a set of users. The solution should support transaction signing if customer is accessing Internet Banking through the tunnelled secure browser</p>	<p>We presume that the bank will</p> <ul style="list-style-type: none"> - Whitelist the authentication solution components for the users to access via the tunnelling software. - Internet access for the user to be available through the tunnelled software. 	Required support will be provided by the Bank in co-ordination with Vendor. However, if any customization is required for the mentioned integration the selected bidder need to provide the same.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
48	Annexure-1 Technical & Functional Requirement of PKI Software Solution	D. Administrator Dashboard and Alert module f) Solution should support workflow templates that allows for user friendly customer registration and should have maker-checker mechanism for workflow approval through an admin console.	Considering that the Bank has asked for API based model, the Internet banking application will integrate the APIs of the solution to consume Signing services of the solution. Hence the workflow design, GUI aesthetics is dependent on the Internet banking application rather than on the MFA solution. The MFA solution would not host any user interface for the end users. We urge bank to relax this clause.	This clause applies only to the solution / part of solution proposed in the RFP to be provided by the solution provider.
49	General	Request for extending the bid submission date.	Considering that time required to process the pre-bid clarifications, collate and submit the bid documents, we request the Bank to kindly extend the bid submission deadline by two weeks from the current submission date.	Bidder to refer Corrigendum and to comply with RFP terms.
50	ATC Annexure-9 Technical Evaluation Criteria	Sl No. 1 Bidder / Principal / OEM/OSD must have successfully implemented PKI/Multi-Factor Authentication Solution in India in last three years, i.e. FY 2019-20, 2020-21 & 2021-22 from the date of RFP.	The Bid is offering MSME exemption for the Experience, Turnover and EMD. Please clarify if a MSME bidder is exempted from these scores too. If not please explain the scoring model.	There is no exemption for MSME bidders for scoring under technical evaluation. The details of scoring model are already available under Annexure-10 technical evaluation parameters of RFP.
51	Generic	Generic	Considering that time required to process the pre-bid clarifications, collate and submit the bid documents, we request the bank to extend the bid submission by two weeks.	Bidder to comply with RFP terms.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
52	ATC 10. Delivery, Installation, Integration and Commissioning	Phase-I - Supply, Installation, Implementation, Configuration and Customization of the PKI Software Solution at the bank office. - Within six (06) weeks from the date of acceptance of purchase order/provision of infrastructure from Bank side whichever is later. Phase-II - User Acceptance Test (UAT) of the solution. - Within four (04) weeks from the date of completion of Phase-I. Phase-III - Production Movement. - Within four (04) weeks from the date of completion/sign-off of UAT of solution.	Considering the complexity of solution, given timelines are not feasible. Please help with a revised timelines as below: Phase-I - Supply, Installation, Implementation, Configuration and Customization of the PKI Software Solution at the bank office. - Within <u>eight (08) weeks</u> from the date of acceptance of purchase order/provision of infrastructure from Bank side whichever is later. Phase-II - User Acceptance Test (UAT) of the solution. - Within <u>six (06) weeks</u> from the date of completion of Phase-I. Phase-III - Production Movement. - Within <u>six (06) weeks</u> from the date of completion/sign-off of UAT of solution.	Bidder to comply with RFP terms.
53	ATC 13. Onsite Resources	13.2. The Qualification of the Onsite Resource should be B.E/B.Tech/M.E/M.Tech in computer science /Computer Technology or MCA with minimum 60% marks or Equivalent Grade. He should have prior knowledge and hands on experience of at least 3yrs in PKI Multi-Factor Authentication Software Solution	Kindly help with revision in clause as below: 13.2. The Qualification of the Onsite Resource should be B.E/B.Tech/M.E/M.Tech in computer science /Computer Technology or MCA with minimum 60% marks or Equivalent Grade. He should have prior knowledge and hands on experience of at least 3yrs in <u>IT Projects</u>	Bidder to comply with RFP terms.

Date: 17/03/2023

Place: Bangalore


Deputy General Manager



