

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
1	68	Annexure-10 Technical Evaluation Criteria	Sl. No. 3  Bidder has valid accreditation as below • ISO 9001: 2015 certification for the last 3 completed years - 7.5 Marks • ISO 9001: 2015 certification for less than three completed years - 0 Marks • ISO/IEC 27001:2013 certificate for the last 3 completed years - 7.5 Marks • ISO/IEC 27001:2013 certificate for less than three completed year -0 Marks	NA	Consider removing ISO 9001 and ISO/IEC 27001:2013 certification from the evaluation criteria. ISO certification is relevant for implementation vendors, not for Consultant	Bidder to refer Corrigendum-3 for amended Technical Evaluation Criteria.
2	68	Annexure-10 Technical Evaluation Criteria	Sl. No. 5  Presentation: Presentation representing proposed implementation plan about the detailed approach/ methodology to be adopted for delivering the project milestones and other program deliverables. It should also cover bidder's past experience & citations	NA	Consider increasing the marks to following to better evaluate the capabilities of a consultant: 1. References and Case Studies - 5 marks 2. Project Implementation plan - 10 marks 3. Detailed plan for supporting in Implementation of DPDP Act 2023 & Outsourcing policy as per bank's requirement - 5 marks 4. Deployment of various tools to conduct the in depth study or any innovative approach to implement - 5 5. Post Implementation Support - 5  Total: 30 marks	Bidder to refer Corrigendum-3 for amended Technical Evaluation Criteria.
3	68	Annexure-10 Technical Evaluation Criteria	Generic	Generic	Consider changing the scoring mix to following for more objective evaluation: Consolidated Score for Relative Technical Evaluation (RTE): 1. Number of capability parameters to which vendor has responded as "Yes" - 15 marks 2. Bidder's Capabilities & Past Experiences as per Annexure-10 (A) - 25 marks 3. Bidder's Technical & Delivery Excellence (Parameters defined to evaluate Functional, Technical and Delivery Aspects) as per Annexure-10 (B) - 10 marks 4. Presentation of the bidder on approach, work plan and methodology as per Annexure-10 (C) - 30 marks 5. Key resource and their qualifications of experts propose for this project as per module 8 - 20 marks  Total: 100 Marks	Bidder to refer Corrigendum-3 for amended Technical Evaluation Criteria.
4	24	Section E - Selection of Bidder	3. Evaluation of Bids	3.3. Techno Commercial Evaluation process  3.3.8.The Criteria for Technical Evaluation and Commercial Evaluation will have weightage of 70:30	Consider changing to following to give more weightage to capabilities and skills:  The Criteria for Technical Evaluation and Commercial Evaluation will have weightage of 80:20.	Bidder to comply with RFP/GeM bid terms and conditions.
5	33	Section G - General Conditions	9. Publicity	Any publicity by the selected bidder in which the name of the Bank is to be used will be done only with the explicit written permission of the Bank.	We request to add the following restrictions on use of The Consultant name and disclosure of The Consultant materials: "The Consultant's work for the Client is confidential and for the Client's internal use only. The Consultant will not disclose the Deliverables to any third parties without the Client's prior written permission. Similarly, the Client agrees that it will not disclose any materials or information that The Consultant furnishes to the Client, including the Deliverables, to any third parties without The Consultant's prior written permission. Each party further agrees not to use the other party's name or trademarks in any communication with any third party without the other party's prior written permission."	Bidder to comply with RFP/GeM bid terms and conditions.





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9	34-35	Section G - General Conditions	11. Confidentiality and Non-Disclosure	11.1. The selected bidder shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. The selected bidder shall suitably defend, indemnify Bank for any loss/damage suffered by Bank on account of and to the extent of any disclosure of the confidential information. The selected bidder shall furnish an undertaking as given in Annexure-11. 11.2. No media release/public announcement or any other reference to the RFP or any program there under shall be made without the written consent of the Bank, by photographic, electronic or other means.	We request to add the following on data privacy mechanism:	Bidder to comply with RFP/GeM bid terms and conditions.
10	35	Section G - General Conditions	12. Indemnity	NA	While we believe that the best method to manage the risk on this project, and the method we will adopt, is to ensure high quality project management and staff are assigned to the project, we do require a reasonable allocation of risk which is in proportion to the reward we may gain. We are in a materially different position to our clients with respect to controlling the risk. Specifically, we have no board authority to act and we do not make the decisions for the client, which means that we have no control over who at the client will implement our recommendations, how well they will be implemented, or when they will be implemented. Therefore, if a third party is allegedly damaged by any steps taken by client management, the third party should seek redress from, and be compensated by, the client and not the Firm. Indemnification recognizes the reality that the client, not the Firm, is responsible for the success or failure of client action. We would like to ask that our liability under the Agreement howsoever arises be limited to actual and direct loss or damage due to gross negligence and willful misconduct by us and capped at the fee payable by the Client under the Agreement.	Bidder to comply with RFP/GeM bid terms and conditions.
11	81	Appendix D	Authorization Letter format Power of Attorney	Power of Attorney / Authorization letter signed by the Competent Authority with the seal of the bidder's company / firm in the name of the person signing the bid documents with supporting documents.	Please clarify if the only document required in this regard is Appendix - D or is a separate power of attorney also required? If so, can the POA be provided in our standard format?	Bidder to submit a copy of the Power of Attorney or the Board Resolution and KYC documents evidencing the authority delegated to the authorized signatory in their own format under company letter head
12	17	Section C - Deliverable and Service Level Agreements	6. Right to Audit	Audit/ inspection	Due to our confidentiality obligations to our other clients, and consistent with our policy against disclosure of Firm financial information, we do not generally permit clients or other third parties to audit/inspect our site, books and records.	Bidder to comply with RFP/GeM bid terms and conditions.
13	28	Section F - Ownership & Awarding of Contract	10. Security Deposit / Performance Bank Guarantee	Performance bond	We fully stand behind the commitments that The Consultant makes in terms of ensuring that the deliverables of the project are completed within the timeframe and resources set out in our proposal. We negotiate our work carefully and do not generally undertake engagements where we do not believe that we can have significant impact. That being said, the success of a project is dependent on: certain assumptions (including with respect to industry performance, general business and economic conditions and other matters) that we will develop with the client's management team, whether or not the client chooses to implement our advice, the quality of the client's implementation of such advice, and other factors which are beyond our control. For that reason, we will not guarantee particular results. Therefore, we request to remove performance bond requirements.	Bidder to comply with RFP/GeM bid terms and conditions.

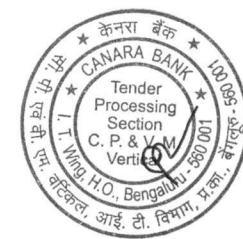


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14	NA	Generic	Generic	Deduction/ Liquidated damages	It's our Firm's general policy not to agree to any deduction/liquidated damages provision or alike. Client may not set-off or deduct any amounts due or payable to The Consultant in respect of the Services provided under this agreement. Further, no amount shall become deductible for any substitution of key personnel for reasons of any incapacity or due to health, so long as we provide a substitute consultant with no less experience and qualification than the original personnel. We therefore request the deletion of the clauses or any references to deduction/ liquidation damages or alike.	Bidder to comply with RFP/GeM bid terms and conditions.
15	103	Appendix H	Draft Contract Agreement	<u>22. Adherence to Banks IS Security/Cyber Security policies</u> 22.1. Vendor/Service Provider shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines. 22.2. In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the vendor/Service Provider shall immediately report such incident to the Bank.	Please provide the Bank's IS Security/Cyber Security policies for review.	Will be shared with successful bidder.
16	55	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work 2.1. Distinguish Security Vs Privacy: The consultant will clearly define and distinguish between security and privacy concerns and requirements.	We request to update the clause as below:	Bidder to comply with RFP/GeM bid terms and conditions.
17	56	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work 2.17. Integrate the grievance related to Data grievance with existing grievance redressal addressing mechanism.	We request to update the clause as below:	Bidder to comply with RFP/GeM bid terms and conditions.
18	62	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period 7.4. The consultant will frame a methodology to identify IT outsourcing activities as "Material Outsourcing" as per RBI Master direction and identify Material IT outsourcing activities of the bank as per the framework.	We request to update the clause as below: "The consultant will frame a methodology to identify IT outsourcing activities and identify key IT outsourcing activities of the bank as per the framework."	Bidder to comply with RFP/GeM bid terms and conditions.
19	62	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period 7.5. The consultant will do comprehensive assessment of need for outsourcing and attendant risks.	We request to update the clause as below: "The consultant will do comprehensive assessment of need for outsourcing and associated risks."	Bidder to comply with RFP/GeM bid terms and conditions.
20	62	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period 7.7. The consultant will frame a robust grievance redressal mechanism that shall not be compromised in any manner on account of outsourcing, i.e., responsibility for redressal of customers' grievances related to outsourced services. Outsourcing arrangements shall not affect the rights of a customer against the bank, including the ability of the customer to obtain redressal as applicable under relevant laws	We request to update the clause as below: The consultant will frame a robust remediation framework that shall not be compromised in any manner on account of outsourcing, i.e., responsibility for redressal of customers' grievances related to outsourced services. Outsourcing arrangements shall not affect the rights of a customer	Bidder to comply with RFP/GeM bid terms and conditions.

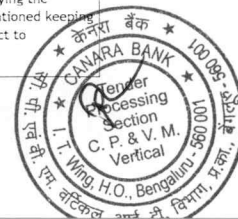




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27	64	Annexure 9 Scope of work	Consultant on IT outsourcing policy	8. Exit Strategy  8.1. The Outsourcing of IT Services policy devised by the consultant shall contain a clear exit strategy with regard to outsourced IT activities/ IT enabled services, while ensuring business continuity during and after exit. The strategy should include exit strategy for different scenarios of exit or termination of services with stipulation of minimum period to execute such plans, as necessary. In documenting an exit strategy, the consultant shall, inter alia, identify alternative arrangements, which may include performing the activity by a different service provider than the consultant itself.	We request to update the clause as below: "The Outsourcing of IT Services policy advised on by the consultant shall contain a clear strategy for outsourced IT activities/ IT enabled services for running the business as usual. The strategy should include different scenarios with stipulation of minimum period to execute such plans, as necessary."	Bidder to comply with RFP/GeM bid terms and conditions.
28	64	Annexure 9 Scope of work	Consultant on IT outsourcing policy	8.Exit Strategy  8.2. The consultant shall ensure that the agreement has necessary clauses on safe removal/ destruction of data, hardware and all records (digital and physical), as applicable. Further, the consultant must devise necessary agreements to ensure that the service provider is prohibited from erasing, purging, revoking, altering or changing any data during the transition period, unless specifically advised by the regulator/ concerned regulatory entity.	We request to update the clause as below: "The consultant shall advise on considerations such as safe removal/ destruction of data, hardware and all records (digital and physical), as applicable. Further, the consultant will advise on designing requirements that ensure that the service provider is prohibited from erasing, purging, revoking, altering or changing any data during the transition period, unless specifically advised by the regulator/ concerned regulatory entity."	Bidder to comply with RFP/GeM bid terms and conditions.
29	66	Annexure 9 Scope of work	Consultant on IT outsourcing policy	11. Monitoring and Control of Outsourced Activities  11.1. The consultant shall guide/ assist the bank to have in place a management structure in order to effectively monitor and control its Outsourced IT activities. This shall include (as applicable to the scope of Outsourcing of IT Services) but not limited to monitoring the performance, uptime of the systems and resources, service availability, adherence to SLA requirements, incident response mechanism, etc.	We request to update the clause as below: "The consultant shall advise on a management structure for the bank to effectively monitor and control its Outsourced IT activities. This shall include (as applicable to the scope of Outsourcing of IT Services) but not limited to advising on the need to monitor the performance, uptime of the systems and resources, service availability, adherence to SLA requirements, incident response mechanism, etc."	Bidder to comply with RFP/GeM bid terms and conditions.
30	66	Annexure 9 Scope of work	Consultant on IT outsourcing policy	11. Monitoring and Control of Outsourced Activities  11.3. The consultant shall ensure that the service provider grants unrestricted and effective access to a) data related to the outsourced activities; b) the relevant business premises of the service provider; subject to appropriate security protocols, for the purpose of effective oversight use by the Bank or by the consultant themselves on the bank's behalf, their auditors, regulators and other relevant Competent Authorities, as authorised under law	We request to update the clause as below: "The consultant shall advise on a management structure for the bank to effectively monitor and control its Outsourced IT activities. This shall include (as applicable to the scope of Outsourcing of IT Services) but not limited to advising on the need to monitor the performance, uptime of the systems and resources, service availability, adherence to SLA requirements, incident response mechanism, etc."	Bidder to comply with RFP/GeM bid terms and conditions.
31	66	Annexure 9 Scope of work	Consultant on IT outsourcing policy	12. Audit and Risk Assessment:  12.3. The consultant, depending upon the risk assessment, may also rely upon globally recognised third-party certifications made available by the service provider in lieu of conducting independent audits. However, this shall not absolve the consultant of their responsibility in ensuring assurance on the controls and procedures required to safeguard data security (including availability of systems) at the service provider's end.	We request to update the clause as below: "The consultant, depending upon the risk assessment, may also rely upon globally recognized third-party certifications, without being responsible for the accuracy of those certifications, made available to the bank, in lieu of conducting independent audits."	Bidder to comply with RFP/GeM bid terms and conditions.



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32	68	Annexure 9 Scope of work	Consultant on IT outsourcing policy	12. Audit and Risk Assessment:  12.4. The consultant shall periodically review the financial and operational condition of the service provider to assess its ability to continue to meet its Outsourcing of IT Services obligations. The consultant shall adopt risk-based approach in defining the periodicity. Such due diligence reviews shall highlight any deterioration or breach in performance standards, confidentiality, and security, and in operational resilience preparedness	We request to update the clause as below: "The consultant shall advise on the financial and operational condition of the service provider to assess its ability to continue to meet its Outsourcing of IT Services obligations. The consultant shall adopt risk-based approach in defining the periodicity of the reviews. Such reviews, which remain the responsibility of the banks, shall highlight any deterioration or breach in performance standards, confidentiality, and security, and in operational resilience preparedness."	Bidder to comply with RFP/GeM bid terms and conditions.
33	38-39	Section G - General Conditions	20. Social Media Policy	20.1. No person of the bank or the contractors and third parties shall violate the social media policy of the bank. 20.2. The following acts on the part of personnel of the bank or the contractors and third parties shall be construed as violation of social media policy: 20.2.1. Non-adherence to the standards/guidelines in relation to social media policy issued by the Bank from time to time. 20.2.2. Any omission or commission which exposes the Bank to actual or potential monetary loss or otherwise, reputation loss on account of non-adherence of social media related systems and procedures. 20.2.3. Any unauthorized use or disclosure of Bank's confidential information or data. 20.2.4. Any usage of information or data for purposes other than for Bank's normal business purposes and / or for any other illegal activities which may amount to violation of any law, regulation or reporting requirements of any law enforcement agency or government body.	Subjected to discussion	Bidder to comply with RFP/GeM bid terms and conditions.
34	68	Annexure-10 Technical Evaluation Criteria	Sl. No. 3  Bidder has valid accreditation as below • ISO 9001: 2015 certification for the last 3 completed years - 7.5 Marks • ISO 9001: 2015 certification for less than three completed years - 0 Marks • ISO/IEC 27001:2013 certificate for the last 3 completed years - 7.5 Marks • ISO/IEC 27001:2013 certificate for less than three completed year -0 Marks	NA	Subjected to discussion	No Query
35	NA	Role of Resources	Generic	Generic	Requesting you to kindly clarify the exact expectations and roles and responsibilities to be exerted by the 3 resources as mentioned in the RFP	Bidder to comply with RFP/GeM bid terms and conditions.
36	1	GeM bid Document	Bid Opening Date/Time	NA	Requesting you to kindly provide with an extension of atleast 2 weeks from the date of release of the corrigendum.  This is a complex Scope and requires in detail and in depth analysis. Kindly see.	Bidder to comply with RFP/GeM bid terms and conditions.
37	12	Section C - Deliverable and Service Level Agreements	1. Project Timelines	NA	Given the complexity of the scope of work along with the extensive deliverables, we would like to requesting you to kindly help us understand the timelines as mentioned in the RFP along with the Payment terms as well. The same do not justify the efforts requested in the RFP	Bidder to comply with RFP/GeM bid terms and conditions.
38	55	Annexure 9 Scope of work	Digital Personal Data Protection	The consultant will assist in preparing a policy/framework for the Bank on Data Quality and privacy management ensuring compliance with regards to various regulatory and government directives	We understand the scope includes only the personal data and no business data. Kindly confirm.  Also elaborate on "Data Quality" requirements.	Assesment regarding the inclusion or exclusion of any kind of DATA will be the outcome of the final policy prepared by bidder duly justifying the reasons wherever exclusions are mentioned keeping due care of bank interest with respect to compliance on subject matter





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39	55	Annexure 9 Scope of work	Digital Personal Data Protection	1. Objectives: 1.1. To evaluate the Bank's existing policies and processes to understand the compliance with regards to Data quality and privacy management.	Please provide an overview of Bank's existing policies and processes with regards to Data quality and privacy management	Will be shared with successful bidder.
40	55	Annexure 9 Scope of work	Digital Personal Data Protection	1. Objectives: 1.3. To ensure that Bank policy / framework implementation meets the various data-related regulations and directives of the government. The policy/framework should be in line with Indian as well as International jurisdictions.	Please provide a list of jurisdictions apart from India and list laws, guidelines, regulations, need to be considered for this.	The bidder should submit the final policy document with details mentioning the compliances mandatory in nature as per the Indian regulations and desirable which will be as per the best practices mentioned in data protection policies of other international countries.
41	55	Annexure 9 Scope of work	Digital Personal Data Protection	1. Objectives: 1.5. Conduct periodic reviews and audits for ongoing compliance.	Kindly elaborate on periodic reviews and audits including the frequency.	The final policy document submitted will include the details on process to conduct the reviews and audits to ensure the compliance on a ongoing basis.
42	55	Annexure 9 Scope of work	Digital Personal Data Protection	1. Objectives: 1.5. Conduct periodic reviews and audits for ongoing compliance.	What is the frequency for conducting reviews: quarterly or half yearly?	The final policy document submission by bidder will include the details on process to conduct the reviews and audits to ensure the compliance on a ongoing basis.
43	55	Annexure 9 Scope of work	Digital Personal Data Protection	1. Objectives: 1.6. Training/sensitization on Data privacy, Data governance, Data Protection, Data Quality and Data Control.	How many training sessions should be offered? Will the training be conducted in person or through e-learning? Can you specify the locations where the training will take place?	This training plan along with the training delivery schedule should be approved by Canara Bank.
44	55	Annexure 9 Scope of work	Digital Personal Data Protection	1. Objectives: 1.6. Training/sensitization on Data privacy, Data governance, Data Protection, Data Quality and Data Control.	Kindly elaborate on "Data Governance" and "Data Quality"	The bidder is expected to submit the process and content as per the best practices to train the employees on subject matter ii. & iii. The training of employees as per the final policy submitted by the bidder is not in the scope of work
45	55	Annexure 9 Scope of work	Digital Personal Data Protection	1. Objectives: 1.8. Advise on Data compliance matters and contracts.	Kindly elaborate on "Contracts"	Provide Design templates along with content as per best practices to be used for signing when data is outsourced for various purposes. 1. Written contracts in place with organisations that process personal data on our behalf. 2. Other contracts with third party for specific processes. While providing the templates the existing templates / contract documents of the bank also to be reviewed
46	55	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work 2.2. Define data in terms of: Data privacy, Data classification, Data quality, Data Flow and Data control.	In the course of your business operations, what are the types of personal data you collect ( such as customers, employees, vendors, location etc.)? If so, is this data in digital or non-digital form?  Are you considering the use of third-party data classification tools?	As per the scope of work the bidder is expected to study the and recommend. The bidder is expected to submit the process and procedure to identify classify the data. Based on the data classification the policy should have the precautions while handling such data ensuring the various regulatory compliances. Data is both in digital and non-digital form.
47	55	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work 2.3. Technical Safeguard: Framework for technical safeguards to prevent breach of any clause of applicable regulations using privacy by design approach.	What specific privacy regulations or compliance standards are you targeting with this technical safeguard framework?  Are there any existing technical safeguard requirements or solutions in place that we should be aware of?  Do you have any preferences for technologies or tools to be used in implementing these technical safeguards?	Consultant should study the existing environment and policy and as per the gap analysis conducted while prepraation of policy and suggest the reasonable technical safeguards to prevent the breach as per any regulations applicable. 3.Consultant has to do gap assessment and guide for tools required as per study.

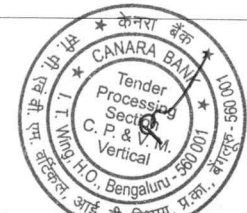




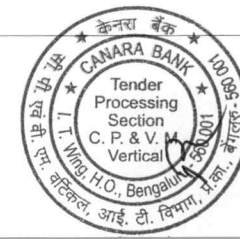
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48	56	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.5. Process to identify potential data leakage points in the systems and process.	Do you rely on any third-party vendors or technologies for specialized data leakage detection, and if so, which ones?	Consultant should study the existing environment and policy and as per the gap analysis conducted while preparation of policy and suggest the reasonable process or strengthening of existing process to monitor and evaluate the data leakage / detection as per any, regulations applicable. The formats to be devised to be submitted by monitoring agency to the office handling data protection to help in assessment of data breach / data leakage status
49	56	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.8. Process to define the automated assignment of Risk score for data and classify the same as per risk to various level of complexity.	Kindly elaborate on this requirement. Are you looking for any automated tool to classify/label data?	Consultant is expected to define the process for assigning risk score for data which will help the Bank to classify/Categorize the data for suitable action while sharing / processing as per the Risk score while using.
50	56	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.9. Process to use the risk score for providing the access to data and data flow for usage e.g., full access, limited access, access to share within the organization or outside the organization for data processing.	Is there a centralized system or tool in place for assigning and managing risk scores, or is this done manually?	Consultant is expected to define the process for assigning risk score for data which will help the Bank to classify/Categorize the data for suitable action as per the Risk score while using.
51	56	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.14. Define automated process and preventive technical safeguards to be put in place to prevent data breaches.	Kindly elaborate on this requirement, especially the "automated process". Are you looking for automated tool?	Consultant should study the existing environment and policy and as per the gap analysis conducted while preparation of policy and suggest the reasonable process to monitor and evaluate the data leakage / detection as per any regulations applicable.  A process should be defined to handle the data breaches based on the process the tool evaluation will be done accordingly.
52	57	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.21. Comprehensive approach to Implement Data Minimization Techniques.	Do you have any preferred tools or technologies that you'd like us to use for data minimization or are you currently using any such tools?	Consultant is expected to define the process for evaluating the data sharing needs and help in achieving the objective by minimal data sharing after evaluating the need for usage of data. The consultant should provide the techniques for sharing vis a vis risk score assigned to data. The techniques to anonymise, synthesise etc. Using the policy the data protection officer should be in a position to recommend the strategy based on risk score with minimum impact on business objective.
53	57	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.24. Periodic Assessment - Process designed for Organization to conduct timely and regular assessments of Data Protection Impact Assessments (DPIAs) across their data pipelines.	Could you please provide more details on the frequency and scope of the 'Periodic Assessment' process for DPIAs?	The final policy document submission by bidder will include the details on process to conduct the reviews and audits to ensure the compliance on an ongoing basis.
54	57	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.26. Data sharing - Mechanism of data sharing, prepare permission process, and decision policies with purpose limitation and storage limitation as per multiple regulations.	Which multiple regulations should be considered for this part?	The bidder should submit the final policy document with details mentioning the compliances mandatory in nature as per the Indian regulations and desirable which will be as per the best practices mentioned in data protection policies of other international countries.
55	58	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.33. Propose a framework for AI governance in bank's ecosystem including chat, analytics and other services.	Kindly elaborate on this requirement.	The consultant should suggest as best practices to implement AI tools to achieve data protection for data privacy. The architecture / approach to be submitted to integrate in the existing system based on best practices.



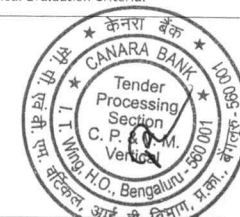
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56	58	Annexure 9 Scope of work	Digital Personal Data Protection	3. Data Management Assessment and Request for Proposal (RFP) Formulation  The scope of work will also include the study and comprehensive assessment of tools used within the Bank as part of extant data management infrastructure, with a focus on data classification, data quality, security and data privacy, among other relevant facets	Kindly confirm if the scope covers only personal data or overall business data.	Assesment regarding the inclusion or exclusion of any kind of DATA will be the outcome of the final policy prepared by bidder duly justifying the reasons wherever exclusions are mentioned keeping due care of bank interest with respect to compliance on subject matter
57	58	Annexure 9 Scope of work	Digital Personal Data Protection	3. Data Management Assessment and Request for Proposal (RFP) Formulation  Subsequent to the assessment the onsite resources should be helping bank in identification of requirements of the tool to address the gap using a software and helping in building a Request for Proposal (RFP) to procure the tool.	We understand the scope currently covers only assessment of Data Privacy (as per Digital Personal Data Protection Act 2023) and does not include any tool implementation and limited to assessment, policy, procedures, standards, framework development. Only after the assessment framework development tools will be evaluated separately. Bank is not expecting bidder to bring in any tool / technology as part of the assessment. Please confirm / correct our understanding.	Bank is not envisaging the bringing of tool but incase for assessing the existing environment consultant needs any tool bank can consider it based on merits but within the quoted price.
58	59	Annexure 9 Scope of work	Digital Personal Data Protection	5. Miscellaneous:  5.8. Creating a Data Flow Diagram and Personal Data Inventory (PDI)	Typically Data Flow Diagram is conducted for a business process. Kindly share the count of business processes to be considered in the scope for data flow diagram	Bank approximately 9000 branches, 12000 ATMs, approximately 100 customer facing application. This information can be use for assessment of effort required.
59	59	Annexure 9 Scope of work	Digital Personal Data Protection	5. Miscellaneous:  5.18. Suggesting draft contract format to be executed between the Bank and Data processor and between Data processor and another data processor.	Bidder will provide guidance / recommendations on clauses to be used in contracts however, actual legal clauses shall be prepared and finalised by the Bank's legal team. Please let us know if our understanding is correct.	The banks legal team will review the prescriptions given by consultant. However, the team provided to conduct study should include legal experts on data privacy aspect to make the suggestion from legal perspective
60	59	Annexure 9 Scope of work	Digital Personal Data Protection	5. Miscellaneous:  5.19. Conduct Data protection and impact assessment periodically and submit report to the Bank and define audit methodology, procedures and frequency for conducting regular audits in accordance with the requirements of the act.	Please let us know for what period we need to conduct Data protection and impact assessment.	The final policy document submitted will include the details on process to conduct the reviews and audits to ensure the compliance on a ongoing basis
61	58	Annexure 9 Scope of work	Digital Personal Data Protection	3. Data Management Assessment and Request for Proposal (RFP) Formulation	Requesting you to kindly clarify the exact expectations from this scope.	The consultant will provide the policy document. Once the policy is accepted the consultant should provide the specifications of tools to be procured and draft RFP should be submitted to bank which the bank can use for purchasing of solution for implementing the same by on boarding vendors. The RFP will be owned by bank and can be used for the purpose of on boarding vendor immediately or in future.
62	61	Annexure 9 Scope of work	Consultant on IT outsourcing policy	2. To conduct a detailed current assessment of the process and procedure carried out in the bank in accordance with the IT outsourcing engagements and provide us the appropriate process flow to comply with the bank's IT outsourcing policy which is in-line with the RBI's master direction.	Please help us understand the current preparedness of the Bank on the policy and procedure master directive of RBI. Also, please share the existing list of policy and procedure in place to be assessed.	Details will be shared with Successful bidder
63	61	Annexure 9 Scope of work	Consultant on IT outsourcing policy	4. Reviewing current state assessment of implemented setup, its engagements with the respective Third-Party Service Providers, its interdependencies and advise bank in identifying Third-Party Service Providers, who are part and not part of the IT outsourcing policy.	Kindly clarify more details on the number and types of Third-Party Service Provider with the bank	Details will be shared with Successful bidder
64	61	Annexure 9 Scope of work	Consultant on IT outsourcing policy	6. Define benchmarks in various activities such as but not limited to:  6.10. Financial and Operational condition review of the service provider to assess his ability to continue to meet the obligations under the IT Outsourcing engagements.	Can you please provide further details as to what is expected out of this requirement.	Benchmark used to obtain reasonable assurance that an the outsourcing policy does not detect any material misstatement that can significantly impact the usability of the proposed frame work in the Bank



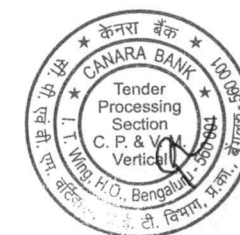
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
65	61	Annexure 9 Scope of work	Consultant on IT outsourcing policy	6. Define benchmarks in various activities such as but not limited to: 6.12. Ascertain the critical and non-critical IT outsourcing engagements of the bank.	Has bank done the impact analysis on the IT outsourced engagements	Impact analysis to be done by consultant before making the proposed frame work in tune with RBI regulations
66	61	Annexure 9 Scope of work	Consultant on IT outsourcing policy	6. Define benchmarks in various activities such as but not limited to: 6.16. Ascertain Business Continuity plans, if the current IT Outsourcing engagements fails due to any mis happening such as but not limited to bankrupt, insolvency, security breach, in the Third-party Service Provider.	Kindly provide with the current business continuity plan available with the bank	Details will be shared with Successful bidder
67	62	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period 7.6. The consultant will ensure that the outsourcing engagements are in compliance with all applicable statutory and regulatory requirements.	Weather independent assessment is requirement. If yes, is the same factored in the costing of the project	The Scope of work is self explanatory. Bidder to comply with RFP/GeM bid terms and conditions.
68	62	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period 7.9. The consultant should identify, monitor, mitigate, manage and report the risks arising from the IT outsourcing arrangements of the bank.	kindly clarify if the THREE resources requested in the RFP will be working on these requirements as well or will there be a separate team for these activities	Selected bidder is to ensure the smooth completion of the entire activity envisaged in the RFP in coordination with the Bank team in the best interest of Bank.
69	63	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period 7.12. The consultant shall put in place necessary documentation required for contractual agreements including service level management, monitoring of vendor operations, key risk indicators and classifying the vendors as per the determined risk.	Please see that these activities mentioned are directing towards the possibility of a PMU i.e. a Project Monitoring Unit within the scope of the RFP. Requesting you to kindly clarify if the same is true and our understanding for your requirements is correct.	Consultant is expected to formulate the guidelines in terms of the Regulatory guidelines and execute/hand hold the bank staff for implementation of the same.
70	64	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period 7.19. The consultant shall be the trusted mediator of the bank and shall ensure that service providers are able to isolate the banks' information, documents and records and other assets. This is to ensure that, in adverse conditions or termination of the contract, all documents, record of transactions and information with the service provider and assets of the bank can be removed from the possession of the service provider, or deleted, destroyed or rendered unusable.	Kindly clarify and provide more details on what is expected from the bidder and what will be the responsibilities of the onboarded vendor	The Scope of work is self explanatory. Bidder to comply with RFP/GeM bid terms and conditions.
71	64	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period 7.20. The consultant shall conduct regular audits annually to assess the performance of the service provider, adequacy of the risk management practices adopted by the service provider, compliance with laws and regulations, etc.	Kindly clarify the number of audits to be conducted and what are the laws and regulations that need to be considered	Details will be shared with Successful bidder
72	66	Annexure 9 Scope of work	Consultant on IT outsourcing policy	12. Audit and Risk Assessment 12.3. The consultant, depending upon the risk assessment, may also rely upon globally recognised third-party certifications made available by the service provider in lieu of conducting independent audits. However, this shall not absolve the consultant of their responsibility in ensuring assurance on the controls and procedures required to safeguard data security (including availability of systems) at the service provider's end.	We request you to provide clarification on the responsibility in ensuring assurance on the controls and procedures required to safeguard data security (including availability of systems) at the service provider's end since the responsibility to ensure data confidentiality, availability and integrity lies with the bank and its departments. however, reasonable assurance on the controls implemented by the SP can be provided in the audits. Kindly confirm	Bidder to comply with RFP/GeM bid terms and conditions.



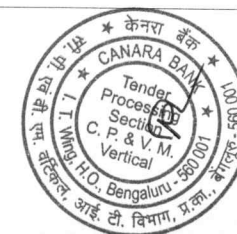
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
73	46	Annexure-2 Pre-Qualification Criteria	Sl. No. 6 Any Bidder (including OEM and OSD/OSO, if any) from a country which shares a land border with India will be eligible to bid, only if the Bidder (including OEM and OSD/OSO) are registered with the Competent Authority. Bidder (entity) from a country which shares a land border with India means:  a. An entity incorporated, established or registered in such a country; or b. A subsidiary of an entity incorporated, established or registered in such a country; or c. An entity substantially controlled through entities incorporated, established or registered in such a country; or d. An entity whose beneficial owner is situated in such a country; or e. An Indian (or other) agent of such an entity; or f. A natural person who is a citizen of such a country; or g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above.	NA	Regarding point g:  Suppose there are two parties in consortium, A and B. A is primary bidder and B is an OEM who is bringing in a software for Privacy. While A is an Indian company, B is based out of a country which does not share a land border with India e.g., The United States of America.  As per Bank requirement will this be a valid consortium and be allowed?  Additionally, Data Privacy is not very matured area in India hence there are not tools / technologies developed in India or in countries which share land border with India. We will appreciate if the Bank may allow bidder to bring in a tool / technology provider from e.g., The U.S. or Europe.	Bidder to comply with RFP/GeM bid terms and conditions.
74	45	Annexure-2 Pre-Qualification Criteria	Sl. No. 2 The bidder should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/2020.	NA	Kindly clarify for the submission of this certificate. As we will be providing with Services only, this clause is not applicable. However, if there is any procurement involved, kindly help us understand the requirement better	Bidder to comply with RFP/GeM bid terms and conditions.
75	68	Annexure-10 Technical Evaluation Criteria	Sl. No. 1 Expertise and Experiences: No. of successful completed/on-going assignments for implementing Data Protection policy and IT Outsourcing Policy or similar services for the Banks/ any other BFSI companies in a large scale. • More than 3 organizations - 25 marks • Only 3 organizations - 15 marks • Only 2 organizations - 10 marks • 1 organization - 5 marks	NA	Since Implementation of Data Protection Policy is relatively new, we request you to kindly modify the clause as below, as in its current state, this clause is restrictive and limiting:  No. of successful completed/on-going assignments for implementing/consulting/GAP analysis of Data Protection policy and IT Outsourcing Policy or similar services for the Banks/ any other BFSI companies/enterprises/government in a large scale.	Bidder to refer Corrigendum-3 for amended Technical Evaluation Criteria.
76	68	Annexure-10 Technical Evaluation Criteria	Sl. No. 3  Bidder has valid accreditation as below • ISO 9001: 2015 certification for the last 3 completed years - 7.5 Marks • ISO 9001: 2015 certification for less than three completed years - 0 Marks • ISO/IEC 27001:2013 certificate for the last 3 completed years - 7.5 Marks • ISO/IEC 27001:2013 certificate for less than three completed year -0 Marks	NA	Having a valid Certificate is important however, restricting the number of years for the same is limiting for participation and may cause for limited competitions. We request you to kindly waive the number of years on the acquisition of the certificate	Bidder to refer Corrigendum-3 for amended Technical Evaluation Criteria.
77	68	Annexure-10 Technical Evaluation Criteria	Sl. No. 4  Bidder's Existence in the market: The Bidder should have been in operation in India for last five years as on RFP date.  1 marks for every completed additional year over and above 5 years	NA	According to this clause, a bidder with over 20 years of Operations will get to score 5+15 Marks where as a bidder with 10 years of Operations will get to score only 5+5 Marks.  This calculation and mark distribution is unfair and we request you to kindly revise the marking scheme for this clause such that the mark distribution is equal and fair	Bidder to refer Corrigendum-3 for amended Technical Evaluation Criteria.
78	68	Annexure-10 Technical Evaluation Criteria	Generic	Generic	The total Maximum Marks are coming as 90 instead of 100. Please rectify the marks count.	Bidder to refer Corrigendum-3 for amended Technical Evaluation Criteria.



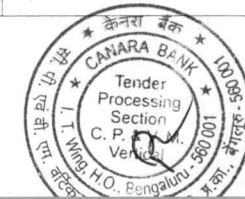
Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
79	NA	Additional Clause: Limitation of the Bidder's Liability towards the Purchaser	Generic	NA	The Client (and any others for whom Services are provided) shall not recover from the Bidder, in contract or tort, under statute or otherwise, any amount with respect to loss of profit, data or goodwill, or any other consequential, incidental, indirect, punitive or special damages in connection with claims arising out of this Agreement or otherwise relating to the Services, whether or not the likelihood of such loss or damage was contemplated. The Client (and any others for whom Services are provided) shall not recover from the Bidder, in contract or tort, including indemnification obligations under this contract, under statute or otherwise, aggregate damages in excess of the fees actually paid for the Services that directly caused the loss in connection with claims arising out of this Agreement or otherwise relating to the Services	Bidder to comply with RFP/GeM bid terms and conditions.
80	35	Section G - General Conditions	12. Indemnity	NA	The Client shall indemnify and hold harmless the GT Entities and GT Bharat LLP for all Losses incurred in connection with any third-party Claim, except to the extent finally judicially determined to have resulted primarily from the fraud or bad faith of such GT Entity or GT Bharat LLP	Bidder to comply with RFP/GeM bid terms and conditions.
81	NA	To be added in the Non-solicitation (13.12 NON-SOLICITATION on Page No. 36)	Generic	NA	During the Restricted Period, no Engagement Personnel of either party shall solicit for employment any Engagement Personnel of the other party. "Engagement Personnel" shall be defined as only those personnel of either party who a) are directly involved in the provision of Services under the applicable Statement of Work, or b) are the direct recipients of such Services. The "Restricted Period" shall be defined to include a) the Term of the applicable Statement of Work, b) a period of 12 months after the expiration of such Term, and c) for those Engagement Personnel whose involvement as a direct provider or recipient of Services ends prior to the expiration of the Term, for 12 months after such involvement ends. Provided, that this restriction shall not apply to (i) Engagement Personnel of a party who respond to general advertisements for positions with the other party, (ii) Engagement Personnel of either party who come to the other party on their own initiative without direct or indirect encouragement from the other party's Engagement Personnel, or (iii) generic recruiting activities by non-Engagement Personnel, including direct outreach by recruiters of either party who have sourced the individuals in the ordinary course of recruiting through the use of research, agencies, social media and/or other technology or tools	Bidder to comply with RFP/GeM bid terms and conditions.



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
82	NA	Additional Clause: Force Majeure	Generic	NA	<p>Force Majeure to facilitate remote working.</p> <p>i. To the extent that the provision of the Services is impacted by a pandemic (including COVID19) and any reasonable concerns or measures taken to protect the health and safety interests of either Party's personnel, the Parties will work together to amend the Agreement to provide for the Services to be delivered in an appropriate manner, including any resulting modifications with respect to the timelines, location, or manner of the delivery of Services.</p> <p>ii. Where the Bidder Personnel are required to be present at Client's premises, the Bidder will use reasonable efforts to provide the Services on-site at Client side, provided that, in light of a pandemic the parties agree to cooperate to allow for remote working and/or an extended timeframe to the extent</p> <p>a. any government or similar entity implements restrictions that may interfere with provision of onsite Services;</p> <p>b. either party implements voluntary limitations on travel or meetings that could interfere with provision of onsite Services, or</p> <p>c. an bidder's resource determines that he or she is unable or unwilling to travel in light of a pandemic-related risk.</p>	Bidder to comply with RFP/GeM bid terms and conditions.
83	NA	Additional Clause: Retention of Copies	Generic	NA	<p>Request you to kindly consider the clause as under:</p> <p>The Bidder shall be permitted to retain all information and documents as maybe required for legal or professional regulatory purposes, provided that such retained information remains subject to confidentiality obligations for the entire retention period.</p>	Bidder to comply with RFP/GeM bid terms and conditions.
84	NA	Additional Clause: Non-Exclusivity	Generic	NA	<p>Request you to kindly consider the clause as under:</p> <p>It is agreed that the services are being rendered on a non-exclusive basis and the Bidder shall have the right to pursue business opportunities that it may in its sole discretion deem appropriate.</p>	Bidder to comply with RFP/GeM bid terms and conditions.
85	NA	Additional Clause: Termination	Generic	NA	<p>Request you to kindly consider the clause as under:</p> <p>1. In the event of termination of this Contract due to any cause whatsoever, the Contract with stand cancelled effective from the date of termination of this Contract</p> <p>2. In case of exigency, if the Purchaser gets the work done from elsewhere, the difference in the cost of getting the work done shall be borne by the Consultant</p> <p>3. Where the termination of the Contract is prior to its stipulated term on account of a Default on the part of the Consultant or due to the fact that the survival of the consultant as an independent corporate entity is threatened/ has ceased, or for any other reason, whatsoever, the Purchaser through re-determination of the consideration payable to the consultant as agreed mutually by the Purchaser and the consultant may pay the consultant for that part of the Services which have been authorized by the Purchaser and performed by the consultant up to the date of termination. Without prejudice any other rights, the Purchaser may retain such amounts from the payment due and payable by the Purchaser to the consultant as may be required to offset any losses caused to the Purchaser as a result of any act/ omissions of the consultant. In case of any loss or damage due to default on the part of the consultant in performing</p>	Bidder to comply with RFP/GeM bid terms and conditions.



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
86	NA	Additional Clause: Confidentiality	Generic	NA	"Except as otherwise permitted by this Agreement, neither of the parties may disclose to third parties the contents of this Agreement or any information provided by or on behalf of the other that ought reasonably to be treated as confidential and/or proprietary. Parties may, however, disclose such confidential information to the extent that it: (a) is or becomes public other than through a breach of this Agreement, (b) is subsequently received by the receiving party from a third party who, to the receiving party's knowledge, owes no obligation of confidentiality to the disclosing party with respect to that information, (c) was known to the receiving party at the time of disclosure or is thereafter created independently, (d) is disclosed as necessary to enforce the receiving party's rights under this Agreement, or (e) must be disclosed under applicable law, legal process or professional regulations. These obligations shall be valid for a period of 3 years from the date of termination of this Agreement."	Bidder to comply with RFP/GeM bid terms and conditions.
87	NA	Additional Clause: Intellectual Property Rights	Generic	NA	The bidder may use data, software, designs, utilities, tools, models, systems and other methodologies and know-how ("Materials") that the bidder owns in performing the Services. Notwithstanding the delivery of any Reports, the bidder retains all intellectual property rights in the Materials (including any improvements or knowledge developed while performing the Services), and in any working papers that the bidder compile and retain in connection with the Services (but not Client Information reflected in them). Upon payment for the Services, Client may use any Materials included in the Reports, as well as the Reports themselves as permitted by this Agreement.	Bidder to comply with RFP/GeM bid terms and conditions.
88	32	Section G - General Conditions	4. Human Resource Requirement	4.8. The Bidder has to submit following KYC documents for the resources	Is Service provider required to share KYC information during the submission of the bid along with Resource profiles?	Bidder to comply with RFP/GeM bid terms and conditions.
89	55	Annexure 9 Scope of work	Digital Personal Data Protection	1. Objectives: 1.3. To ensure that Bank policy / framework implementation meets the various data-related regulations and directives of the government. The policy/framework should be in line with Indian as well as International jurisdictions.	What are the key government as well as regulatory legislations Canara bank needs to comply with? Are there any other privacy requirements, outside Of India, the canara bank needs to comply with?	The bidder should submit the final policy document with details mentioning the compliances mandatory in nature as per the Indian regulations and desirable which will be as per the best practices mentioned in data protection policies of other international countries.
90	55	Annexure 9 Scope of work	Digital Personal Data Protection	1. Objectives: 1.5. Conduct periodic reviews and audits for ongoing compliance.	What is the frequency of the audits and reviews, the service provider has to comply with for audits and reviews of the compliance assessment	The final policy document submitted will include the details on process to conduct the reviews and audits to ensure the compliance on a ongoing basis
91	55	Annexure 9 Scope of work	Digital Personal Data Protection	1. Objectives: 1.6. Training/sensitization on Data privacy, Data governance, Data Protection, Data Quality and Data Control.	What is the audience of this training? How many training session service provider needs to conduct?	The bidder is expected to submit the process and content as per the best practices to train the employees on subject matter ii. & iii. The training of employees as per the final policy submitted by the bidder is not in the scope of work
92	55	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work 2.2. Define data in terms of: Data privacy, Data classification, Data quality, Data Flow and Data control.	Clarification required on what constitutes data quality, is it covering only the Personally identifiable information, or it constitutes all the data?	Assesment regarding the inclusion or exclusion of any kind of DATA will be the outcome of the final policy prepared by bidder duly justifying the reasons wherever exclusions are mentioned keeping due care of bank interest with respect to compliance on subject matter





Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
93	55	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.3. Technical Safeguard: Framework for technical safeguards to prevent breach of any clause of applicable regulations using privacy by design approach.	Clarification required on what are the current technical safeguards with the bank	Current policies will be shared with successful bidder and the consultant should assess/study the Bank environment.
94	56	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.11. Role of Data Protection Officer.	Is there an organization department who is looking into privacy matters, is there a Data protection officer function defined?	The consultant is expected to provide the organogram, roles, responsibilities and preferred reporting architecture as part of policy document
95	56	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.14. Define automated process and preventive technical safeguards to be put in place to prevent data breaches.	Is there a Specific tooling in place with canara bank for implementing the safeguards?	Consultant should analyze Bank environment and the requisite information will be shared with successful L1 bidder. Consultant should assess and evaluate the existing process/procedures/tools w.r.t data quality, data security and data privacy. Post assessment should suggest Bank requisite tools for procurement as a part of RFP.
96	57	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.24. Periodic Assessment - Process designed for Organization to conduct timely and regular assessments of Data Protection Impact Assessments (DPIAs) across their data pipelines.	How many Data privacy impact assessments does the service provider needs to perform?	The final policy document submitted will include the details on process to conduct the reviews and audits to ensure the compliance on an ongoing basis which will cover frequency of data privacy compliance and impact assessment. To bring more clarity bidder should be in a position to recommend the process as it is being done by way of VAPT for system security
97	58	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.33. Propose a framework for AI governance in bank's ecosystem including chat, analytics and other services.	Clarification required on what is the scope of Chat, analytics and other services, are they collecting and processing the PII of customer?	The consultant should suggest as best practices to implement AI tools to achieve data protection for data privacy. The architecture / approach to be submitted to integrate in the existing system based on best practices.
98	59	Annexure 9 Scope of work	Digital Personal Data Protection	5. Miscellaneous:  5.14. Identifying the list of all applications and systems which are collecting and storing the customers' personal data.	How many applications are currently processing the PII of the customers of the bank, is there processing of customers who are outside India as well?	Please refer the detailed scope of work of the RFP document
99	59	Annexure 9 Scope of work	Digital Personal Data Protection	5. Miscellaneous:  5.18. Suggesting draft contract format to be executed between the Bank and Data processor and between Data processor and another data processor.	How many draft contracts does the Service provider needs to come up with?	Please refer the detailed scope of work of the RFP document
100	59	Annexure 9 Scope of work	Digital Personal Data Protection	6. Data Protection Wing	How many internal departments does the bank has, which requires creation of framework?	Please refer the detailed scope of work of the RFP document
101	68	Annexure-10 Technical Evaluation Criteria	Sl. No. 3  Bidder has valid accreditation as below • ISO 9001: 2015 certification for the last 3 completed years - 7.5 Marks • ISO 9001: 2015 certification for less than three completed years - 0 Marks • ISO/IEC 27001:2013 certificate for the last 3 completed years - 7.5 Marks • ISO/IEC 27001:2013 certificate for less than three completed year -0 Marks	NA	Is ISO9001 accreditation mandatory, or would it be optional since ISO27001 is also mentioned	Bidder to refer Corrigendum-3 for amended Technical Evaluation Criteria.
102	55	Annexure 9 Scope of work	Digital Personal Data Protection	1. Objectives:  1.4. To provide a detailed/comprehensive action plan for implementation of the policy within the bank and 3rd party data collaboration.	Need more clarity on the third party data collaboration contracts. Requesting bank to share the details of the existing policies	Please refer the detailed scope of work of the RFP document
103	55	Annexure 9 Scope of work	Digital Personal Data Protection	1. Objectives:  1.5. Conduct periodic reviews and audits for ongoing compliance.	Is the entire audit process needs to be taken over by the bidder?	Consultant is expected to define the audit process, templates, frequencies process to change, frequency of audit as per best practices as a part of policy



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
104	55	Annexure 9 Scope of work	Digital Personal Data Protection	1. Objectives:  1.8. Advise on Data compliance matters and contracts.	Need more clarity on the exact scope to be covered	1. Monitor internal compliance, inform and advise regarding DPIA 2. Identify all data created and owned by bank, wherever it resides. 3. Classify user-identifiable data, including user-generated data (from website or mobile app interactions) and data generated on behalf of the user (by third parties). 4. Compliance to be made in sync with all the regulatory guidelines including DPDP act 2023. The international regulations in addition should be mentioned as part of desirable list
105	56	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.10. Define legal and regulatory requirements that apply to data.	Bank to clarify whether Legal and Audit Team vetting required?	The consultant is expected to provide all suggestions on matters duly approved by the legal experts on the data privacy subject before submitting to bank legal team for views on such matters
106	56	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.11. Role of Data Protection Officer.	Is this a requirement for recruitment? Bank to clarify whether the operating model and redefining the organisation structure is part of scope	The consultant is expected to provide the organogram, roles, responsibilities and preferred reporting architecture as part of policy document which will define the role of data protection officer also
107	57	Annexure 9 Scope of work	Digital Personal Data Protection	2. Detailed Scope of Work  2.24. Periodic Assessment - Process designed for Organization to conduct timely and regular assessments of Data Protection Impact Assessments (DPIAs) across their data pipelines.	It is mentioned that regular assessments are to be done at periodic intervals. Requesting bank to clarify on the frequency of the assessments to be done	The final policy document submission by bidder will include the details on process to conduct the reviews and audits to ensure the compliance on a ongoing basis.
108	58	Annexure 9 Scope of work	Digital Personal Data Protection	4. Provisioning of Optional Resources  The Bank may avail supplemental resources as necessitated by the evolving requirements based on the need of the project on man month basis. Such requests will be accommodated based on the existing rate structure as previously agreed upon.	Requesting bank to provide the kind of prominent skill sets to be looked at	please refer the expected role of the resources provided.
109	62	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to implement the IT outsourcing policy during the entire contract period  7.5. The consultant will do comprehensive assessment of need for outsourcing and attendant risks.	Requesting bank to clarify the term "attendant" and whom does it include and why attendant risk is required	Attendant risks is the anticipated risk owing to the implementation of measures related to Outsourcing
110	62	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to implement the IT outsourcing policy during the entire contract period  7.7. The consultant will frame a robust grievance redressal mechanism that shall not be compromised in any manner on account of outsourcing, i.e., responsibility for redressal of customers' grievances related to outsourced services. Outsourcing arrangements shall not affect the rights of a customer against the bank, including the ability of the customer to obtain redressal as applicable under relevant laws	Customer Greivance Redressals in line with the Banking Ombudsman responsibilities. Will the existing mechanisms change?	Customer grievance redressal mechanism should be in line with Government guidelines/Regulatory authorities which should not be compromised.
111	62	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to implement the IT outsourcing policy during the entire contract period  7.8. The consultant shall create an inventory of services provided by the service providers (including key entities involved in their supply chains). Further, they in coordination with user verticals/ Wings shall map dependency on third parties and periodically evaluate the information received from the service providers. The centralized inventory shall be updated whenever a service provider is on-boarded or de-boarded or a new information is received, whichever is earlier.	Is there any underlying requirement to create and maintain a Knowledge Management repository?.Bank to please clarify	Yes



Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
112	62	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period  7.10. The consultant will do an independent review and audit on annual basis for compliance with the legislations, regulations, Board-approved policy and performance standards and reporting the same to the Bank's Top Management Committee.	Bank to clarify whether it is Audit Department actionable?	The Scope of work is self explanatory. Bidder to comply with RFP/GeM bid terms and conditions.
113	63	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period  7.14. The consultant shall perform due-diligence to assess the capability of the service provider to comply with obligations in the outsourcing agreement on an ongoing basis. Due diligence assessment shall be in-line with the master direction issued by RBI in this regard from time-to-time. Wherever possible, the consultant shall obtain independent reviews and market feedback on the service provider to supplement its own assessment. The due-diligence should also be performed annually for all Third-Party Service Providers of the bank.	Requesting bank to clarify the list of key criteria's that needs to be looked for performance evaluation of service providers	The details will be shared with selected bidder
114	66	Annexure 9 Scope of work	Consultant on IT outsourcing policy	12. Audit and Risk Assessment  12.1. The consultant shall assist the bank in conducting regular audits (as applicable to the scope of Outsourcing of IT Services) of service providers (including sub-contractors, if any) with regard to the activity outsourced by it. Such audits may be conducted either by the bank's internal auditors or external auditors appointed to act on the bank's behalf.	Requesting bank to clarify the assistance required from the consultant while conducting audits	The Scope of work is self explanatory. Bidder to comply with RFP/GeM bid terms and conditions.
115	61	Annexure 9 Scope of work	Consultant on IT outsourcing policy	4. Reviewing current state assessment of implemented setup, its engagements with the respective Third-Party Service Providers, its interdependencies and advise bank in identifying Third-Party Service Providers, who are part and not part of the IT outsourcing policy.	Please confirm if the IT outsourcing policy and other requirements are currently in place and needs to be reviewed or everything needs to be developed from scratch. Also please confirm the current count of Third-Party Service Providers.	The Scope of work is self explanatory. Bidder to comply with RFP/GeM bid terms and conditions.
116	63	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period  7.14. The consultant shall perform due-diligence to assess the capability of the service provider to comply with obligations in the outsourcing agreement on an ongoing basis. Due diligence assessment shall be in-line with the master direction issued by RBI in this regard from time-to-time. Wherever possible, the consultant shall obtain independent reviews and market feedback on the service provider to supplement its own assessment. The due-diligence should also be performed annually for all Third-Party Service Providers of the bank.	Requesting Bank to confirm if the due-diligence has to be performed by the bidder for the existing and new vendors?	The Scope of work is self explanatory. Bidder to comply with RFP/GeM bid terms and conditions.
117	63	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period  7.14. The consultant shall perform due-diligence to assess the capability of the service provider to comply with obligations in the outsourcing agreement on an ongoing basis. Due diligence assessment shall be in-line with the master direction issued by RBI in this regard from time-to-time. Wherever possible, the consultant shall obtain independent reviews and market feedback on the service provider to supplement its own assessment. The due-diligence should also be performed annually for all Third-Party Service Providers of the bank.	Kindly confirm the existing count of Third-Party Service Providers of the bank and what is the increase in Third-Party Service Providers count expected during the engagement period? Also please confirm if it is required only for materialistic vendors or all vendors?	Will be shared with the successful bidder. It is required for all the vendors as per the rbi stipulation.



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118	64	Annexure 9 Scope of work	Consultant on IT outsourcing policy	7. Scope of Work to implement the IT outsourcing policy during the entire contract period  7.20. The consultant shall conduct regular audits annually to assess the performance of the service provider, adequacy of the risk management practices adopted by the service provider, compliance with laws and regulations, etc.	Kindly confirm if bidders need to perform risk assessment of all the service providers annually?	Yes
119	NA	Generic	Generic	Applicability	What are the regions that Canara bank operate outside India and is data shared with those entities	this policy is applicable for branches / offices operating in India only.
120	NA	Generic	Generic	Audit	Conduct periodic reviews and audits for ongoing compliance - Time frame for which periodic audits need to be done like 1 year, 2 years etc.,	The final policy document submitted will include the details on process to conduct the reviews and audits to ensure the compliance on an ongoing basis
121	NA	Generic	Generic	Generic	What is the scope for data framing? This needs to be done only for consent process?	The scope of work here refers to content framing for consents to be provided and the data to be included / considered where consent will be required. However, this point has to be read along with the detailed scope of work.
122	NA	Generic	Generic	NA	Propose a framework for AI governance in bank's ecosystem including chat, analytics and other services - This needs to be done only from data privacy point of view?	The consultant should suggest as best practices to implement AI tools to achieve data protection for data privacy. The architecture / approach to be submitted to integrate in the existing system based on best practices.
123	NA	Generic	Generic	Assessment of tools	How many tools are present for the bank? Are all tools in scope or a sample size can be taken in consultation with bank	Please refer the detailed scope of work of the RFP document
124	NA	Generic	Generic	Suggestion for tool (Annexure 9, point 3)	Are we considering only end to end privacy solution or anything else as privacy technology is called out separately in the RFP.	Please refer the detailed scope of work of the RFP document
125	NA	Generic	Generic	Managed services	How many resources are need at bank post implementation	Please refer the Bill of Material
126	NA	Generic	Generic	Privacy implementation	Do you need implementation support from PwC or the solution provider will take care of it	Please refer the detailed scope of work of the RFP document
127	NA	Generic	Generic	Business functions	How many business functions are in scope	Will be shared with Successful bidder.
128	NA	Generic	Generic	Total applications	Total number of applications in scope	Please refer the detailed scope of work of the RFP document
129	NA	Generic	Generic	Sub Processes	Total number of sub processes in scope for this assessment	Will be shared with Successful bidder.
130	NA	Generic	Generic	Personal data inventory, Data Flow diagrams, Data privacy Impact assessments, Records of processing	Can we pick sample size in consultation with bank or it needs to be done for all business functions/ processes/applications	Please refer the detailed scope of work of the RFP document
131	NA	Generic	Generic	Assessment of DATA Worth/Value	DPDPA does not mention this. Can you please elaborate on this	Assessment regarding the inclusion or exclusion of any kind of DATA will be the outcome of the final policy prepared by bidder duly justifying the reasons wherever exclusions are mentioned keeping due care of bank interest with respect to compliance on subject matter
132	NA	Generic	Generic	Prepare detailed catalogue of the IT outsourcing activities as per the RBI	Is the scope limited to data privacy areas?	No, it includes both IT outsourcing as per RBI and also role of IT outsourcing in Privacy areas. However, the consultant is expected to provide two separate teams for the two objectives and they should be working independently
133	NA	Generic	Generic	Define benchmarks in various activities	Is the scope limited to data privacy areas?	It should be as per industry best practices.

Date: 03/11/2023  
Place: Bangalore



Deputy General Manager

*[Signature]*