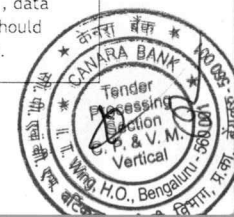
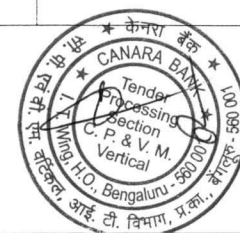


Pre-Bid Replies to GeM bid ref no. GEM/2023/B/4394982 dated 27/12/2023 for Selection of Consultant for end to end compliance of Digital Personal Data Protection Policy and IT outsourcing policy in the bank.						
Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	33	Section G	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?	No, KYC information of the Resources should submit by the successful bidder.
2	60	Annexure 9	Digital Personal Data Protection Policy	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?	Canara bank has to mandatorily comply with RBI, SEBI, IRDAI, IT Dept and other govt regulatory bodies. Consultant should study all applications in Bank and Bank would share the details with successful bidder. Any direct and indirect impact due to foreign regulations in indian conditions should be explicitly mentioned and compliance has to be adhered.
3	60	Annexure 9	Digital Personal Data Protection Policy	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? What is the number of audit assessments envisaged by Canara Bank in a calendar year?	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. It should be as per the best practices for such kind of policy and consultant to incorporate as part of policy document
4	60	Annexure 9	Digital Personal Data Protection Policy	1. Objectives 1.6. Training/sensitization on Data privacy, Data governance, Data Protection, Data Quality and Data Control.	Who is the audience of this training? How many training session service provider needs to conduct in a calendar year?	As the policy is to be implemented in bank, the audience will be canara bank staff. Policy should incorporate the best practices and frequency of the trainings. The evaluation matrix of such trainings also to be provided for the policy.
5	60	Annexure 9	Digital Personal Data Protection Policy	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?	Data quality covers entire data set in general and from the perspective of data protection in particular about personal identification information.
6	60	Annexure 9	Digital Personal Data Protection Policy	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? Are there any privacy specific tools, data governance and data discovery tools present?	The details will be shared with successful bidder. The Consultant should analyze the various protection mechanisms already existing in Bank environment by consulting all the wings / departments in the bank and 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 procurrment.
7	61	Annexure 9	Digital Personal Data Protection Policy	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 bank is already having a privacy matters handled at respective wings/departments and same needs to be streamlined and policy is to be framed. Further the role of data protection officer is to be defined.
8	61	Annexure 9	Digital Personal Data Protection Policy	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? Are there any privacy specific tools, data governance and data discovery tools present?	The details will be shared with successful bidder. The Consultant should analyze the various protection mechanisms already existing in Bank environment in consultants with all wings/ departments of the bank and 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 procurrment.



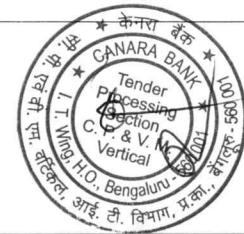
Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
9	62	Annexure 9	Digital Personal Data Protection Policy	2. Detailed Scope of Work "2.24.Periodic Assessment - Process designed for Organization to conduct timely and regular assessments of Data Protection Impact Assessments (DPIAs) across their data pipelines."	How many Data privacy impact assessments does the service provider needs to perform in a calendar year?	Successful bidder to assess as per the best practices and incorporate the same in policy
10	62	Annexure 9	Digital Personal Data Protection Policy	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.
11	64	Annexure 9	Digital Personal Data Protection Policy	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?	Consultant should study all applications in Bank and Bank would share the details with successful bidder. Bank has NRI customers also
12	64	Annexure 9	Digital Personal Data Protection Policy	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? How many vendors are currently contracted with Canara bank acting as data processors for the bank? How many vendors have access to PII of Bank customers?	The successful bidder to assess the same after detailed study and provide the various formats for contracts as part of policy
13	64	Annexure 9	Digital Personal Data Protection Policy	6. Data Protection Wing "6.Data Protection Wing"	How many internal departments does the bank has, which requires creation of framework?	Successful bidder to assess as per the best practices and incorporate the same in policy
14	66	Annexure 9	IT Outsourcing Policy	1. To frame IT outsourcing policy of the bank in-line with the master directions provided by RBI.	- We understand that there is an existing policy/ framework being used with respect to outsourcing of IT services. If this is the case, do you require the consultant to revise and update the existing outsourcing policy or frame a new outsourcing policy? - Since Canara Bank is a PSU, will you also need the policy to comply with Central Vigilance Commission (CVC) guidelines, Outsourcing of Financial Services and General Financial Rules, 2017, or any other regulations? If yes, please provide a list of the guidelines/ regulations?	Scope of RFP is self explanatory.The proposed IT-outsourcing policy should comply and be in line with the master directions of RBI, policies/guidelines of CVC and any or all regulatory bodies.
15	66	Annexure 9	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 inline with the RBI's master direction	-Is the consultant expected to perform gap assessment at design/process level only or whether we need to include operational effectiveness of existing controls as well?	The scope of RFP is self explanatory.Bidder to comply with RFP terms and conditions.
16	66	Annexure 9	IT Outsourcing Policy	3. To frame Standard Operating Procedure (SOP) and Implementation framework guidelines of the IT outsourcing policy of the bank	Is there any existing Standard Operating Procedure and Framework based on the IT outsourcing master direction from RBI available? If yes, is the consultant required to refine the existing document?	Yes, the Bank is currently following SOP, which the bidder has to assess and suggest modifications in tune with master direction of RBI if required.



Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
17	66	Annexure 9	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	<ul style="list-style-type: none"> - How many third-party service providers are there in total? - Do you have a centralized inventory of all third-party service providers? If yes, are these stored manually or are they stored in a centralized software? - Is the IT outsourcing managed centrally or is it decentralized across departments/ divisions/ branches? 	Details will be shared with Successful bidder
18	66	Annexure 9	IT Outsourcing Policy	6. Define benchmarks in various activities such as but not limited to (multiple areas: 6.1 to 6.17)	<ul style="list-style-type: none"> - Can you clarify what do you mean by "Benchmarking"? Is it to draft process for the list of activities from 6.1 to 6.17? - It is mentioned that it is not limited to these 17 areas. Is it the expectation that the Consultant will leverage RBI master direction, along with the provided list, to define the process? 	Benchmarking refers to setting practical/realistic standards. Benchmark is 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 in line with the master direction of RBI.
19	66	Annexure 9	IT Outsourcing Policy	6.13. Financial and Operational condition review of the service provider to assess his ability to continue to meet the obligations under the IT Outsourcing engagements	Are there any existing baseline requirements to evaluate financial and operational condition of the third-party service providers such as accounting ratios, financial statement compliances, etc.?	The objective of the Operating and Financial Review third party service providers is required so as to ascertain their contained capability of meeting IT Outsourcing engagements. The Bidder to Deploy quantitative as well as qualitative methodologies for the same.
20	66	Annexure 9	IT Outsourcing Policy	6.12. Ascertain the critical and non-critical IT outsourcing engagements of the bank	Does the procurement department or a relevant department have a list of critical/ non critical IT outsourcing engagements? If yes, is the expectation to review whether they have been classified correctly or do you want the consultant to develop the criteria/ methodology to classify these?	Consultant has to develop the criteria/ methodology to classify critical and non-critical IT outsourcing engagements of the bank in tune with RBI outsourcing policy
21	66	Annexure 9	IT Outsourcing Policy	6.14. Ascertain periodic activities and reviews that are to be undertaken by the Bank and mandatory reports that are to be forwarded to the Top Management Committees of the Bank	- Is the expectation to validate the current process or to define criteria/ methodology for the same?	The clause is self explanatory. The bidder to comply as per RFP terms and conditions.
22	66	Annexure 9	IT Outsourcing Policy	6.15. Ascertain the role of IT functions, Senior Management, Inspection, Risk Management and User groups in-line with the IT outsourcing policy	- Is the expectation to develop a RACI matrix?	The clause is self explanatory. The bidder to comply as per RFP terms and conditions.
23	66	Annexure 9	IT Outsourcing Policy	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	<ul style="list-style-type: none"> - Is the expectation to define templates for BCP for the IT outsourcing arrangements? - Is the consultant required to validate the BCP of the current IT outsourcing arrangements? If yes, can you please confirm the total number of IT outsourcing arrangements that needs to be validated 	Details will be shared with Successful bidder -Bidder has to comply as per RFP terms
24	66	Annexure 9	IT Outsourcing Policy	6.17. Assist the Bank in preparing the rationale to gain the necessary approvals for any decisions including presentations to relevant committees, participate in key meetings and submission of necessary documents explaining the rationale for such decisions, as applicable	Is the consultant expected to provide support in approval and submissions for the requirements appearing in 6.1 to 6.16? If not, can you please elaborate on this requirement?	The clause is self explanatory. The bidder to comply as per RFP terms and conditions.



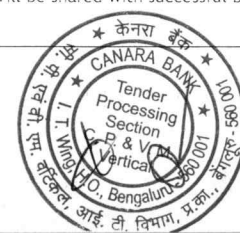
Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
25	67	Annexure 9	IT Outsourcing Policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period: 7.1. The consultant will study the current state and identify the activities that are outsourced to third-party service providers	Same as Row#8, RFP Clause 4	The clause is self explanatory. The bidder to comply as per RFP terms and conditions.
26	67	Annexure 9	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.	Same as Row#8, RFP Clause 4	The clause is self explanatory. The bidder to comply as per RFP terms and conditions.
27	67	Annexure 9	IT Outsourcing Policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period: 7.11. The consultant on outsourcing any activity, will recommend to bank, the number of bank officials to be deployed to create essential capacity with required skillsets within the organization for proper oversight of outsourced activities.	Kindly elaborate on this requirement. Is this to ascertain the role of IT functions, Senior Management, Inspection, Risk Management and User groups in-line with the IT outsourcing policy	The clause is self explanatory. The bidder to comply as per RFP terms and conditions.
28	67	Annexure 9	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.	Is the consultant expected to coordinate with Bank departments in order to obtain necessary documentation during onboarding of third-party or whether consultant is expected to operate in these areas on behalf of the bank? Kindly elaborate	The clause is self explanatory. The bidder to comply as per RFP terms and conditions.
29	68	Annexure 9	IT Outsourcing Policy	The consultant shall prepare an extensive Risk Management framework including the following but not limited to (various domains)	- Is the expectation that the consultant will leverage the domains from the existing framework (if any)?	The clause is self explanatory. The bidder to comply as per RFP terms and conditions.
30	68	Annexure 9	IT Outsourcing Policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period: 7.18. The consultant shall establish a viable contingency plan and suggest bank to deploy in-house talented skilled resources to bring the outsourced activity back in-house in an emergency, and the costs, time and resources that would be involved.	Is the consultant expected to establish contingency plans for all existing IT outsourcing arrangements or only provide support for critical/ newly onboarded engagements? Kindly elaborate	The clause is self explanatory. The bidder to comply as per RFP terms and conditions.
31	68	Annexure 9	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.	- What will be the number of third parties to be covered? Or is the consultant expected to conduct these audits as per the risk management framework that will be defined by the consultant? - Will the audits be conducted onsite or remotely or will it be a combination of both?	Details will be shared with Successful bidder



Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
32	69	Annexure 9	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.	- Is there an existing exit strategy/ process/ procedure defined for existing IT outsourcing arrangements? If yes, is the consultant expected to review and refine the same? - Is the consultant expected to define exit strategy for each new IT outsourcing arrangement or only the critical ones? - Is there a list maintained of the critical IT outsourcing arrangements of the Bank and does Procurement/ relevant department have alternate service providers identified for those activities?	The clause is self explanatory. The bidder to comply as per RFP terms and conditions.
33	69	Annexure 9	IT Outsourcing Policy	9. Risk Management Framework: 9.1. The consultant shall put in place a Risk Management framework for Outsourcing of IT Services that shall comprehensively deal with the processes and responsibilities for identification, measurement, mitigation, management, and reporting of risks associated with Outsourcing of IT Services arrangements.	Is there an Enterprise Risk Management Framework covering processes and responsibilities for identification, measurement, mitigation, management, and reporting of risks associated with Outsourcing of IT Services arrangements?	The details will be shared with selected bidder
34	69	Annexure 9	IT Outsourcing Policy	9. Risk Management Framework: 9.5. In the event of multiple service provider relationships where two or more service providers collaborate to deliver an end-to-end solution, the consultant shall remain responsible for understanding and monitoring the control environment of all service providers that have access to the bank's data, systems, records and/or resources.	Is the consultant expected to provide support for third-party risk management, including review and monitoring of security controls? If yes, whether dedicated staff will be required for this activity?	The clause is self explanatory. The bidder to comply as per RFP terms and conditions.
35	69	Annexure 9	IT Outsourcing Policy	9. Risk Management Framework: 9.6. The consultant shall review and monitor the control processes and security practices of the service provider to disclose security breaches. The consultant shall immediately notify the bank in the event of breach of security and leakage of confidential customer related information. In these eventualities, consultant shall adhere to the extant instructions issued by the bank, regulatory bodies from time to time on Incident Response and Recovery Management.		The clause is self explanatory. The bidder to comply as per RFP terms and conditions.
36	70	Annexure 9	IT Outsourcing Policy	10. Business Continuity Plan and Disaster Recovery Plan 10.1. The consultant shall develop and establish a robust framework for documenting, maintaining and testing Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP) commensurate with the nature and scope of the outsourced activity as per extant instructions issued by RBI from time to time on BCP/ DR requirements.	- Is there an existing BCP/ DPR framework defined for existing IT outsourcing arrangements? If yes, is the consultant expected to review and refine the same? - Is the consultant expected to define BCP/ DPR for each new IT outsourcing arrangement or only the critical ones? - Is there a list maintained of the critical IT outsourcing arrangements of the Bank?	The details will be shared with selected bidder



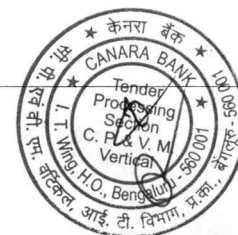
Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
37	71	Annexure 9	IT Outsourcing Policy	12. Audit and Risk Assessment All points 12.1-12.4	<ul style="list-style-type: none"> - Is there an existing risk profiling template/ matrix defined or is the consultant required to develop the same? - Do you want the consultant to develop service inherent risk assessment criteria for initiating risk assessment on third parties for new projects or in case of any critical change in scope or work? - What risk domains do you want the service provider to cover as part of risk assessment - The vendor risk assessment will have to be performed onsite or remotely? - Is there an existing risk rating methodology documented and implemented? - If yes, does the consultant needs to refresh the risk rating methodology? - If no, does the consultant has to develop the risk rating methodology? - What is the approximate count of new third-parties the bank onboards on a monthly basis? - Are the third-parties categorized based on certain criteria/ service type? - Do you want the consultant to support the bank on closing of existing remediation gaps? 	The clause is self explanatory. The bidder to comply as per RFP terms and conditions.
38	60	Annexure 9	Digital Personal Data Protection Policy	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."	Is the organization already compliant with any other privacy law such as GDPR?	The consultant must evaluate the potential impact of foreign policies such as GDPR on DPDP(Data Protection and Privacy Policies) in accordance with local laws and Seamlessly integrate any necessary adjustments into the policy.
39	60	Annexure 9	Digital Personal Data Protection Policy	1. Objectives 1.5. Conduct periodic reviews and audits for ongoing compliance.	Are we expected to review any audit for ongoing compliance?	The policy should include the details as per the industry best practices. The review is not to be conducted as part of this RFP. However, onsite resources provided should help in providing inputs on changes in various regulatory guidelines and necessary changes to be made to address the non compliance reported in review. However, as part of preparing the policy any audit or review required is part of the scope of this RFP at no extra cost to the bank
40	60	Annexure 9	Digital Personal Data Protection Policy	1. Objectives 1.5. Conduct periodic reviews and audits for ongoing compliance.	We understand that audit of ongoing compliance relates to data privacy? Please specify if otherwise?	The ongoing compliance refers to DPDP and data privacy by any regulatory authority applicable to bank as per the role
41	60	Annexure 9	Digital Personal Data Protection Policy	1. Objectives 1.5. Conduct periodic reviews and audits for ongoing compliance.	Has the organization performed any previous privacy related audits?	Will be shared with successful bidder if any.



Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
42	60	Annexure 9	Digital Personal Data Protection Policy	1. Objectives 1.6. Training/sensitization on Data privacy, Data governance, Data Protection, Data Quality and Data Control.	How many training sessions are expected and what would be the expected audience?	As the policy is to be implemented in bank, the audience will be canara bank staff. Policy should incorporate the best practices and frequency of the trainings. The evaluation matrix of such trainings also to be provided for the policy. The policy should provide the details on how the training modules to be structured. The consultant is not expected to conduct any training sessions per se as per RFP
43	63	Annexure 9	Digital Personal Data Protection Policy	2. Detailed Scope of Work 2.31. Integrate the existing data security systems, procedures and policy effectively with data privacy with clear segregation on roles and responsibility between the two without diluting the importance of the two.	"1.1. Integrate the existing data security systems, procedures and policy effectively with data privacy with clear segregation on roles and responsibility between the two without diluting the importance of the two." - What is the expectation against this requirement?	Bank is having multiple wings / departments handling the various kinds of data by way of multiple policies. The consultant has to interact all the wings / departments and understand all existing data security systems and procedure and help bank to evolve single master policy on data protection and privacy. the details will be shared with successful bidder
44	63	Annexure 9	Digital Personal Data Protection Policy	3. Data Management Assessment and Request for Proposal (RFP) Formulation	We understand that the tool selection RFPs and dedicated on-site resource are separate from the scope of the current RFP. We will provide an onsite resource for the activities mentioned in "3. Data Management Assessment and Request for Proposal (RFP) Formulation" which will be distinct from this RFP. Please confirm this understanding.	The successful bidder is expected to help prepare the standardised RFP format which will enable bank to procure tools to ensure the compliance as per the policy on data protection and privacy. The onsite resource role will be same as mentioned in RFP.
45	65	Annexure 9	Digital Personal Data Protection Policy	7. Assessment of DATA Worth/Value	"7. Assessment of DATA Worth/Value The consultant is required to frame a comprehensive policy which would define, quantify and assign monetary/fiscal worth/value to the data pertaining to the DPDP act 2023. The objective of the DATA Worth/Value assessment shall be to comply with the penalty norms as subjected in penalty schedule section 33(1) of the DPDP ACT 2023. The consultant while framing the DATA Worth Assessment must keep in mind the Rupee/Paisa cost to be assigned to data units. The data worth/value to be assigned based on the following parameters: criticality/importance, volume, age, availability etc." - Please clarify the expectation against this requirement.	Successful bidder to assess as per the best practices and incorporate the same in policy
46	64	Annexure 9	Digital Personal Data Protection Policy	5. Miscellaneous: 5.8. Creating a Data Flow Diagram and Personal Data Inventory (PDI)	Please specify the number of departments/ business processes for which Data Flow Diagrams (DFD) and Personal Data Inventory (PDI) is to be created.	Will be shared with successful bidder.
47	64	Annexure 9	Digital Personal Data Protection Policy	5. Miscellaneous: 5.8. Creating a Data Flow Diagram and Personal Data Inventory (PDI)	We understands that the DFD and PDI will be created manually. Please specify if otherwise	The bidder has to decide regarding using a manual approach or tool. In case any tool available with bank can be used. The further details will be discussed with successful bidder



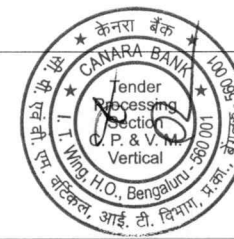
Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
48	66	Annexure 9	IT Outsourcing Policy	1. To frame IT outsourcing policy of the bank in-line with the master directions provided by RBI.	Does Bank currently have an IT outsourcing framework in place?	Will be shared with successful bidder.
49	66	Annexure 9	IT Outsourcing Policy	5. Define and prepare a detailed catalogue of the IT outsourcing activities as per the RBI definition and engagements that are not part of IT outsourcing activities.	Is there currently a process in place to segregate IT and Non-IT vendors	Will be shared with successful bidder.
50	61	Annexure 9	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.	Do you maintain an up-to-date inventory of your IT vendors	Will be shared with successful bidder.
51	66	Annexure 9	IT Outsourcing Policy	Scope of Work pertaining to IT Outsourcing Policy 1. To frame IT outsourcing policy of the bank in-line with the master directions provided by RBI.	What is the Bank's overall vendor population?	The details will be shared with selected bidder
52	67	Annexure 9	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.	Do you maintain agreements with your complete current set of IT vendors?	Will be shared with successful bidder.
53	66	Annexure 9	IT Outsourcing Policy	6. Define benchmarks in various activities: 6.13. Define the evaluation methodology in finding Material Outsourcing of IT Services and the parameters defining the same	Is there a process in place to conduct Materiality Assessment on your inventory of vendors?	Will be shared with successful bidder.
54	66	Annexure 9	IT Outsourcing Policy	6. Define benchmarks in various activities: 6.12. Ascertain the critical and non-critical IT outsourcing engagements of the bank.	Is there an Inherent Risk Assessment process in place to classify your vendors basis the risk they pose to the Bank? How many do you have in each category?	The details will be shared with selected bidder
55	68	Annexure 9	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.	Is there currently a due diligence process in place to evaluate your vendors?	Will be shared with successful bidder.



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56	68	Annexure 9	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.	Do your vendors use Cloud Technology to store/process Bank data?	Will be shared with successful bidder.
57	68	Annexure 9	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.	Are there any outsourcing arrangements outside Indian borders?	Will be shared with successful bidder.
58	66	Annexure 9	IT Outsourcing Policy	1. To frame IT outsourcing policy of the bank in-line with the master directions provided by RBI.	Are any of the outsourcing processes currently automated?	Will be shared with successful bidder.
59	67	Annexure 9	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	Do you currently have a grievance redressal mechanism in place for complaints related to outsourced operations	The clause is self-explanatory. The bidder to comply as per RFP terms and conditions.
60	NA	General	General	General	Does the Bank have the following documents in place - Monitoring and Control Procedures Business Continuity and Disaster Recovery Procedures Exit strategy and procedures Cloud Computing outsourcing procedures Security Operations Centre outsourcing procedures Incident Management Procedures	Bidder has to comply as per RFP terms
67	66	Annexure 9	IT Outsourcing Policy	1. To frame IT outsourcing policy of the bank in-line with the master directions provided by RBI.	Is there a requirement for a tool to be implemented for managing the overall TPRM lifecycle in the Bank	Bidder has to comply as per RFP terms
68	66	Annexure 9	IT Outsourcing Policy	policy. 5. Define and prepare a detailed catalogue of the IT outsourcing activities as per the RBI definition and engagements that are not part of IT outsourcing activities.	Regarding the 'detailed catalogue of the IT outsourcing activities', will this be a summary of the circular, or are there any additional expectations?	This will be detailed catalogue listing, defining and detailing all the outsourcing and non-outsourcing activities as per the RBI definitions.



Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
69	66	Annexure 9	IT Outsourcing Policy	6. Define benchmarks in various activities: 6.1. Material Risk Analysis.	As part of this engagement, will we be required to conduct materiality assessments (to classify material and non-material vendors)	Yes and the risk level associated with it should also be ascertained
70	66	Annexure 9	IT Outsourcing Policy	6. Define benchmarks in various activities: 6.9. Evaluation of IT outsourcing arrangements.	As part of this engagement, will we be required to conduct IT Outsourcing assessments (to classify IT outsourcing and non IT outsourcing vendors)	Benchmarking refers to setting practical/realistic standards. Benchmark is 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 in line with the master direction of RBI.
71	66	Annexure 9	IT Outsourcing Policy	6. Define benchmarks in various activities: 6.12. Ascertain the critical and non-critical IT outsourcing engagements of the bank.	As part of this engagement, will we be required to conduct Inherent Risk Assessments (to classify vendors basis risk)	The clause is self explanatory.The bidder to comply as per RFP terms and conditions.
72	66	Annexure 9	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.	The consultant will do comprehensive assessment of need for outsourcing and attendant risks.' - Please let us know if this requirement is for individual vendors, or at a framework level.	The clause is self explanatory.The bidder to comply as per RFP terms and conditions.
73	67	Annexure 9	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.	The consultant shall create an inventory of services provided by the service providers' - Would the consultant be creating the template for inventory tracker, or would the consultant need to speak to different business units and gather data to prepare a complete inventory list	The clause is self explanatory.The bidder to comply as per RFP terms and conditions.
74	67	Annexure 9	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.	The consultant should identify, monitor, mitigate, manage and report the risks arising from the IT outsourcing arrangements of the bank'. - Please let us know the exact responsibility of the consultant here	RFP is self explanatory bidder to comply.
75	68	Annexure 9	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.	We would be providing a list contractual clauses required basis the RBI Master Directions on IT Outsourcing Circular. Is there any other requirement pertaining to contracts?	Along with the contractual clauses of RBI master direction the bidder shall also provide any or all other documentations safeguarding the interest of the Bank in sucessfully achieving detailed comprihensive scope of work.
76	68	Annexure 9	IT Outsourcing Policy	7. Scope of Work to Implement the IT outsourcing policy during the entire contract period: 7.18. The consultant shall establish a viable contingency plan and suggest bank to deploy in-house talented skilled resources to bring the outsourced activity back in-house in an emergency, and the costs, time and resources that would be involved.	Will the consultant be required to calculate the cost, time and resources of bringing the outsourced services in-house?	The clause is self explanatory.The bidder to comply as per RFP terms and conditions.



Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
77	71	Annexure 9	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.	Since we do not know the number of vendors and number of assessments to be conducted, shall we give unit pricing of each Materiality Assessment/ IT Outsourcing identification assessment/Inherent Risk Assessment/ vendor audits which is to be conducted	Bidder has to comply as per RFP terms
78	33	Section G	4. Human Resource Requirement	The selected consultant has to provide the following full time on site resources who shall supervise/ undertake any instance required or to be performed in connection with the detailed scope of work.	Will the same on-site team be performing implementation of the DPDP and the RBI MD on outsourcing?	Bidder has to comply as per RFP terms
79	33	Section G	4. Human Resource Requirement	The selected consultant has to provide the following full time on site resources who shall supervise/ undertake any instance required or to be performed in connection with the detailed scope of work.	Will the full-time onsite team be responsible for performing implementation of the revised policies in the Bank environment	Bidder has to comply as per RFP terms
80				General	Please specify the number of departments, vendors and IT Applications that are in scope	Bidder to refer scope of RFP

Date: 03/01/2024

Place: Bengaluru


Deputy General Manager

